

## The complete legal solution for the retail sector: the expertise to minimise claims costs whilst protecting your brand

### Claims and the challenges facing retailers

In excess of £10 million each day is paid in settlement of claims. A significant proportion of this outlay is met by retailers. This liability will continue to challenge retailers as:

- The economic environment drives an increase in valid, exaggerated and fraudulent claims
- Changes in consumer purchasing styles generate new exposures
- Legislation and reform causes retailers to invest time and effort in non-core activity
- An increasingly sophisticated claims culture targets retail brand and reputation

### Our claims solution

Hill Dickinson's lawyer-led claims management and litigation services provide an unrivalled and cost-efficient single-source solution to the retail sector.

We handle all aspects of the claims process. By eliminating multiple service providers, we are able to achieve optimum claims savings and excellence in service delivery.

Expense reduction, brand protection and understanding our clients' philosophies are integrated within our approach when agreeing strategies to handle claims from incident to conclusion.

Our core activity is handling all types of employers' liability, public liability, motor and product claims.

### The benefits

As an integral part of your risk management programme, we provide a 24/7 dedicated client service team which will:

- Reduce the cost of claims
- Achieve fast and fair settlement of valid claims
- Detect and defeat fraudulent claims
- Provide unrivalled expertise and sector knowledge
- Help analyse and predict new and emerging risks
- Offer innovative pricing and funding arrangements
- Provide bespoke management information and online case management systems

Who do you want to help manage your risk?

**"This is one of the leading teams for the retail sector."** *Chambers & Partners Independent Guide to the UK Legal Profession 2009*

Bullying/harassment | Catastrophic claims/fatality claims | Disease |  
Discrimination | Defamation | Environmental | Fraud |  
False imprisonment | Health and safety | Property damage |  
Regulatory/prosecution | Slips/trips | Stress

## What our clients say

*"We're extremely happy with the quality of service we receive from Hill Dickinson. They give us our own dedicated motor and casualty claims teams and relationship partners who are always contactable and wanting to help. They have exceeded our expectations of legal advisers by helping us further our business objectives and risk management strategies."*

Peter Odele, Insurance Risk Manager, Kuehne + Nagel Limited

*"We have used Hill Dickinson to improve management information, drive down claim costs and provide experienced quality input into our risk management programme. They have made a very positive contribution to our bottom line."* John Ashworth, Group Director of Insurance, Shop Direct Group

## Proven track record

As a market leader in this sector, we are proud to act for many of the UK's foremost retailers.

Examples of the results provided by our lawyer-led solution include:

- A reduction in average cost per claim for a leading multi-channel retailer by 20% over a two year period
- £3.2 million saved in legal costs for a high profile department store
- Increasingly successful claim denial rates from 32% to 48% by advising a supermarket chain on legal risk reduction measures over a period of five years

## The complete retail solution

Hill Dickinson is a leading and award-winning commercial law firm with more than 190 partners and 1,300 people. We invest strongly in our client relationships, ensuring the organisations we represent benefit from a seamless and fully integrated service.

As a single-source legal services provider to the retail sector, claims services are part of our complete retail solution, which includes:

- Claims
- Corporate
- Employment
- Logistics and supply chain
- Property
- Regulatory

## Contacts

For details of our proven track record in the retail sector, and to find out how we can make a difference to your organisation, please contact:



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