

# Modern CLAIMS MAGAZINE

LINKING THE INDUSTRY TOGETHER

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## STEVE WHITE

"We don't believe regulation of the insurance market is proportionate and we have been lobbying for more proportionate, appropriate and cost effective regulation for some years"

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## DON'T FORGET WHAT'S RIGHT IN FRONT OF YOU



**Should companies operating in the claims market be looking at alternative ways of marketing themselves and attracting new business in 2016, and if so, what are the most effective channels?**

**T**he key words that stand out in this question are 'new business'. Is there not a concern for looking after current business and customers as well as looking at new business? From research conducted at TRS, we found that only 1 in 25 people will make a claim during their policy. The 1 person that does make the claim is the only one that truly understands the quality of service that they have been paying for. As for the other 24 when the time for renewal comes, there is a distinct lack of loyalty and trust in the market and the option to shop around becomes attractive. I can only judge based upon price comparison sites having a bigger share of search traffic than the actual providers. Instead of solely putting efforts into attracting new business, wouldn't it be prudent to maintain and reward those 24, should they ever make a claim? Claims Companies should have a better understanding of these individuals rather than finding channels to attract new individuals.

Looking at this and the claims management process, TRS took the initiative to consolidate buildings and contents claims, in many cases exclusively partnering with the best of breed local yet national companies to create a complete "hub solution" for our existing customers, and it's attracting new business. Each creditable company offers its own USP's and follow the same brand values as TRS; these include the likes of Euronic, Sig Plc, All-Trades Network and Timpson. In adopting this hub, TRS could offer customers very welcomed options of outcome. Each scenario suits different individual's requirements and the service is tailored to their needs.

If we combine traditional methods and balance this with technology, we are able to reach customers rapidly and have far more impactful communications and response. Marketers and customer service should not substitute the human touch for technology and other emerging channels. As Steve Jobs once said: "Get closer than ever to your customers. So close that you can tell them what they need well before they realise it themselves". At TRS, we combine our claims validation database 'ClaimBrain' for desktop, out in the field and customer portal use, with traditional technical and claims call centre support. Options for phone calls or post are still available for those who prefer it. ●

**VICTORIA RAWLINGS**, Marketing Manager, TRS Claims.

## MAKING THE CLAIMS PROCESS WORK, FOR LESS



**What can we expect in 2016 in terms of technological advances and what impact will these have on claims?**

**T**he need for automation and efficiency in the PI sector is now more pressing than ever; in the complex claims sector as well as the traditionally IT-heavy volume claims industry. Thanks to Lord Justice Jackson's recent proposals for fixed fees, profitable practices, chambers and expert witnesses will comprise of those who put technology at the heart of everything they do with clients and the claims process.

For us, driving efficiencies into client interactions with chambers is key and we know technology will be central to our success – both in terms of our ability to be a progressive national chambers with the ability to service clients on a contract basis, and to meet the pressures of fixed fees now and in the future. There are calls for barristers to ensure their fees are in line with new pressures on legal practices in PI. This demands capacity, expertise, an understanding of what clients want (key to this is data, which implicitly demands technology) and geographical reach. This simply can't be managed without sophisticated technology. There are no two ways about it – to make the claims process work for less demands investment into the right technology now. However, you also have to understand what type of system you want, ensure it works for clients and practitioners and can integrate marketing, CRM, management and process. This type of investment takes courage but I'm convinced it's easier than having to make redundancies to counter inefficiencies.

Some solicitors are a long way ahead and have already maneuvered their technology to integrate potential risks from fixed fees. Those who remain with their head in the sand are falling further and further behind – and we haven't yet seen the start of reform. If some solicitors shy away from technological investment, what hope is there for chambers?

We have been quietly (and now not so quietly) using technology to develop our practice efficiencies and client interactions – both for Clerksroom and also Clerksroom Direct. With the largest selection of barristers across the UK, IT has proved to be the backbone of our success but we don't ever stop developing. We are finalising our client preferences system for counsel services, which means that our systems can help sift through barrister data (work preferences, expertise, travel scope and fees) to enable efficiencies and a greater service from our clerking team as well as offering the most cost-effective professional service to clients. IT won't win the war, your business plan and leadership will, but the right technology will put you and your clients in the best possible position, now and in the future. ●  
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**STEPHEN WARD**, Managing Director, Clerksroom & Clerksroom Direct.