

# Professional indemnity claims solutions



*Whatever the profession, however complex the incident, we have the right skills and the right people to resolve your professional indemnity claims.*

## National expertise

Blending expertise from across the business with our most experienced liability adjusters, we will help you investigate and resolve professional indemnity claims while protecting and maintaining your customers' reputations.

We can provide a full end-to-end claims management service or, if you need expert advice for a claim you are handling, we offer that too.

Our knowledge and experience spans the following professions:

- Architects
- Accountants
- Solicitors
- Estate agents
- Surveyors
- Engineers
- Insurance brokers



## A managed solution

Developing a clear understanding of the business and the impact of the incident is crucial to the successful handling of professional indemnity claims. Our expert resources will complete an effective risk assessment and devise a proportionate response depending on the complexity and value of the claim.

For each investigation, we implement an action plan using the following steps:

- A clear and focussed inquiry that addresses all relevant relationships, the sequence of events and the impact of those events
- A technical review of contractual and legal liability
- A detailed assessment of policy indemnity and the presentation of the risk
- An assessment of risk to determine exposure and mitigating factors
- A unique plan for managing the impact of the incident on the reputation of the insured

A resolution of the loss by providing a robust defence with sufficient supporting evidence, where appropriate, and a prompt settlement in cases where legal and policy liability has been accepted.

This planned response enables claims to be resolved in a consistent manner to ensure logical outcomes and cost-effective settlements. The reputation of your customer remains paramount throughout the investigation. We can help to minimise the impact to their business through prompt action and clear lines of communication.

## Expert resources

The complex nature of these claims demands a range of skills be used to your best advantage. Using both our in-house skills and those of strategic partners, we can support our professional indemnity team with the following:

- In-house surveyors and engineers
- Team of forensic accountants
- Partnership with leading law firms including Sedgwick's legal services, our in-house law firm
- Environmental consultancy division
- In-house team of forensic specialists
- Consultants in electrical engineering and soil mechanics
- Forensic IT and cyber consultants

We work with these specialists to achieve a planned response and an effective outcome. Our aim is to ensure evidence is gathered in a systematic way, and that the level of expertise matches the needs of the investigation.

## Reputation management

We recognise that discretion is a vital component of investigating and resolving professional indemnity claims. Our approach is to provide options that reflect the need to manage reputation and business relationships, whilst controlling claims spend. We also recognise the sensitivity of such claims and adopt an empathetic claims handling philosophy.

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## Get in touch

To learn more about our professional indemnity claims solutions, contact:

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