



Rather than delivering a standardised claims solution across all lines of business and client requirements, we approach each client relationship as a partnership. We understand the importance of providing a locally relevant legal and claims expertise, in a way - and at a cost - that delivers the results you need and want.

DWF Claims USA is a unique, global claims management business, working with insurers, brokers and policyholders and specialising in the adjustment and administration of all classes of commercial lines claims. We have particular expertise in matters concerning Professional Indemnity, Architects & Engineers, Directors & Officers, Employment Practices, and Financial Lines Insurance.

What we do

We understand that claims management protocols need to be adjusted to work with the underlying risk and varying legal, social and political environments of different jurisdictions. DWF Claims (USA) currently employs twelve specialist staff. While our claims staff is made up of licensed attorneys, we focus on resolving claims; not litigating liability or coverage disputes.

Working for insurer clients including the leading syndicates at Lloyds', we are particularly known for our work in relation to:

- Architect & Engineers Liability
- Accountant Liability
- Agents - Real Estate
- Employment Practices Liability
- IT/Media coverage
- Environmental claims
- Home Inspectors/Appraisers
- Insurance Agents & Brokers
- Lawyers Liability
- Securities Brokers/Dealers
- Management Liability/Directors & Officers
- Medical Malpractice
- Municipal Liability
- Property Losses
- Business Interruption/Product Recall
- Defamation/Invasion of Privacy
- Financial Institutions

- Commercial Crime/Financial Institution Bonds
 - Property/Spectie
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Our claims management technology

DWF is recognised as one of the most innovative law firms operating across the globe today. As part of our commitment to innovation and best practice, we have developed our own, proprietary claims management system, called Claimsview that is used by DWF Claims (US) to accurately and efficiently manage complex claims.

Claimsview enables us to help underwriters to monitor their exposure, not only in terms of reserves and payments, on a claim-by-claim basis, but also the performance of the classes of business for underwriting purposes.

Using Claimsview, underwriters can access reports and statistics on individual claims or entire portfolios, as well as several years of accounts. In addition, a client dashboard available on the extranet provides instant graphical analysis on losses according to statistics such as location and loss code. Underwriters can use this to investigate varying data sets, such as year of account or period. They can also access a full electronic file (incorporating incoming and outgoing correspondence, internal referrals and all policy documentation) as well as using Claimsview to produce in-depth Management Information, to easily capture SLA and KPI data and assess DWF Claims' conduct objectively. Post counts, response times, diary activity and file dormancy are all reportable and as a result easily controllable.

This immediately accessible live information is beyond that available to most underwriters, even in large corporate entities, and sets the service provided by DWF Claims apart.

Examples of our work include:

The fire in the aircraft

DWF Claims recently completed the resolution of a multi-million dollar claim involving a battery fire in a commercial airliner. Working with the Insured, we were able to apply the coverage to place the burden of loss where it belonged – on third-party suppliers and on the products liability insurer. This was a cooperative effort, with DWF Claims (US) utilizing DWF lawyers in London to monitor and report on the proceedings.

From soup to data breach

DWF Claims was retained by a major UK insurer to adjust a large first-party data breach for a commercial food-service insured. We were successful in adjusting the first-party loss, including reviewing all of the insured's costs for replacing automated kiosks with temporary employees, and reaching a resolution with the insured. Working with the insured, we were able to guide the subsequent subrogation effort to recover a significant portion of the original loss from the third-party vendor who caused the data breach.

The sands of time

A large US engineering firm was sued for its failure to adequately design a marina for a municipality on one of the Great Lakes, causing beachfront erosion to an adjoining neighborhood. Working through a three-year mediation process, DWF Claims was ultimately able to reduce the exposure by several million dollars, and achieving a favorable outcome for the Insured and Underwriters. This required a cooperative approach with the appointed mediator, establishing credibility on our part as a "problem solver" to achieve this excellent result.

Why DWF Claims USA?

- The benefit of DWF Claims over an in-house claims team (aside from the obvious cost implication), is that we have specialized legal and insurance backgrounds and therefore have a detailed working knowledge of insurance policies and their impact on claims. This allows us to view claims not only from a technical perspective, but also from a commercial viewpoint. We excel in helping insurer clients identify underserved markets and writing insurance products to serve those markets.
- We work for each client in a unique way, tailoring everything we do to your specific needs. DWF's structure, however, allows us to offer a number of tailored services, in addition to our claims work. These include audits (regulator, claims, underwriting), risk management services (contract reviews, pre-claims assistance, seminars/briefings, complete risk reviews) as well as governance and compliance services.
- All offices have their own management team and back-office functions - such as accounting and compliance, managed centrally. This gives an autonomy that ensures the best results for locally-based clients. In global matters, however, we draw on DWF's global resources to maximise knowledge and draw in cross-border expertise, as needed.
- Our fee structure is dependent on the services, line of business and location. We strive to ensure a fee structure that is mutually beneficial to DWF Claims and to our clients so that we are incentivised to add value and mitigate claims costs.
- DWF Claims (USA) LLC, is an Illinois Limited Liability Company wholly owned by DWF (TG) Ltd. DWF Claims (USA) LLC maintains independent adjuster licenses in all United States jurisdictions that require those licenses.

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Beyond borders, sectors and expectations

DWF is a global legal business, connecting expert services with innovative thinkers across diverse sectors. Like us, our clients recognise that the world is changing fast and the old rules no longer apply. That's why we're always finding agile ways to tackle new challenges together. But we don't simply claim to be different. We prove it through every detail of our work, across every level. We go beyond conventions and expectations.

Join us on the journey.

