

Care home claims

We are seeing an increase in claims from care homes, including medical malpractice claims, disciplinary and regulatory complaints, as well as public liability and employers liability claims.

Our claims team have a great deal of experience dealing with claims stemming from the care provided to an elderly service user or resident.

What we do

We have extensive experience of advising on and defending claims stemming from care homes. We deal with medical malpractice claims, disciplinary and regulatory complaints, as well as public liability and employers liability claims.

The claims team have a great deal of experience dealing with claims stemming from the care provided to an elderly service user or resident. Working with Insurers who have large portfolios of care homes insureds, our claims handlers are able to give guidance to care home owners on claims trends and feedback on risk management.

We are seeing an increase in claims for pressure sores, which can develop where a patient's skin is in contact with the bed for a long period of time. Plaster sores can also form where a plaster is put on incorrectly after a fracture. We know the risk of pressure sores is higher where a patient is elderly, ill, immobile or diabetic, and if their skin is in poor condition. Care home staff should aim to prevent pressure sores as much as possible, and our claims handlers have experience defending such claims and giving guidance to our Insureds on prevention of claims.

We are also seeing an increase in claims involving prescription or medication errors. Care home and nursing staff should be trained in administering medication properly, but just as important as competence and attention in administering medication in care homes, is proper record keeping, auditing, and supply chain records. We assist our insureds with training and advise how such claims are defended.

We know that elderly people may be vulnerable to injuries from falls in care homes, but not every injury in a care home is caused by negligence. With a significant rise in neglect, abuse and failure to care claims, our Insureds have access to claims handlers who have the experience to defend claims and help prove the injury was not caused by deliberate abuse.

Our claims management technology

DWF is recognised as one of the most innovative legal services businesses operating across the globe today. As part of our commitment to innovation and best practice, we have developed our own, proprietary claims management system: Claimsview.

Claimsview enables us to help clients to monitor their exposure, not only in terms of reserves and payments on a claim-by-claim basis, but also the performance of a portfolio or book of business as a whole. When using Claimsview, clients can access reports and statistics on individual claims or entire portfolios, as well as multiple years of account. In addition, a client dashboard is available via our secure client extranet which provides instant graphical analysis on claims according to statistics such as business type, location and type of claim.

Clients 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 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 apart.

About DWF Claims Management and Adjusting

DWF Claims Management and Adjusting is a global claims management business. We specialise in the management and administration of all classes of commercial lines claims.

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 claims management expertise in a way and at a cost that delivers the results you need and want.

Why instruct our claims team?

- We provide training and defensibility/risk management seminars to our insureds, considering claims experiences, and providing feedback on the industry as a whole.
- We believe our extensive and comprehensive experience delivers a sound grasp of just how challenging this heavily regulated and high risk environment can be for our Insureds and their insurers.
- Our specialist claims handlers offer high-quality outsourced solutions to our insurer clients, regularly under delegated authorities conferred by insurers.
- Our claims handlers use our bespoke, state of the art ClaimsView software, guaranteeing Lloyd's and FCA compliance. It also enables us to provide real-time access to the entire claims history and tailored MI.

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