

# Italy

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**Our claims team in Italy is part of a global claims management and adjusting business, working with both Lloyds (UK-based) syndicates, as well as domestic insurers and specialising in the management and administration of all classes of commercial lines claims. We have particular expertise in matters concerning Professional Indemnity, General Liability, D&O, Employment Liability, Motor and Property insurance.**

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.

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## What we do

We recognise that across different jurisdictions and lines of business, claims management protocols need to be adjusted to account for the underlying risk and varying legal, social and political environments. Certain fundamental principles, however, underpin the successful mitigation of claim and cost expense in all territories.

Working for a large number of insurer clients, we are particularly known for our work in delivering robust settlement strategies, as well as working with underwriters and key stakeholders to anticipate and address trends across the book and industry as a whole.

Our approach to managing claims is centred around ensuring each client can choose a way of working that suits them. We offer First Notification of Loss cradle-to-grave claims management under a delegated authority; hub management as a centralised point for collation of data from multiple service providers; as well as deductible claims management and excess layer/follow market claims administration.

## Understanding the importance of commercial experience

Operating in the UK, USA, Canada, Australia, Ireland and continental Europe, our commitment to delivering the most relevant, effective claims service is grounded in the commercial experience of our staff. Our claims handlers have a combination of insurance market and legal expertise, having previously worked in brokerages, law firms, coverholders or insurance companies and syndicates. Within these teams we are able to offer niche

understanding of areas such as Professional Indemnity, General Liability, Property, Directors and Officers/Management Liability, Legal Expenses, Motor, Healthcare and Hub/FNOL Bordereaux management, drawing in other experts, from across DWF, where necessary.

## 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, 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 our claims team's 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.

## Why instruct our claims team in Italy?

- We have in-depth geographical and legal knowledge of Italy, to ensure the right external third parties are sued where and when appropriate and that the right strategy for resolution is selected on every claim.
- We have a claims management expertise in General liability, Professional indemnity, D&O, Healthcare, Legal expenses, Motor and Property Insurance. Each of our claims handlers are fully bi-lingual qualified in both English and Italian. Local claims correspondence is in Italian while claims data capture & reporting are in English.
- Each of our adjusters are lawyers or paralegals with a demonstrated experience in the insurance market.
- Each member of our staff has significant experience in the London market (i.e. Lloyds brokers, TPAs, coverholders and/or Syndicates). We have good relationship with local brokers and coverholders and we know how to approach the claimants in order to promptly assess the expected liability and the uncertainty around that estimate.
- We proactively settle claims quickly in order to minimise insurer costs and take into consideration the litigiousness of the specific locale.
- We are experienced in both helping insureds manage the claims below the self-insured retention; and helping insurers manage claims above the self-insured retention.
- 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 establish fee structures that aligns our compensation with your goals (e.g. mitigate claims, costs and legal services). We are also keen to link KPI and service level performance to fee structures. Our close working relationship with DWF Legal in Milan gives us a competitive advantage over other local TPAs operating in the Italian insurance market.

## Examples of our work include:

- Portfolio Management:
  - Handling entire portfolios of both high frequency claims and inheritance legacy run off for some of the most important companies in the market.
- Deductible Recoveries:
  - Understanding that one of the main problems experienced in this type of business is the recovery of deductibles from public entities, we have created strict recovery procedures including an internal system that allows us to track this process thereby helping ensure that our client-insurers' recoveries are obtained rather than become ineligible because of time-barring restrictions.
  - Where necessary, we may also ask for the support of the internal lawyers in this recovery process (at no additional cost to the client).
- Surveys and pre-risk assessments
- Review of policy wording and advice to brokers and insurers.

## Connected Services

- DWF Claims Management & Adjusting is part of our Connected Services division which contains a range of independent businesses that work alongside, support and deliver products and services to our legal teams and clients.
- We are a global legal business, transforming legal services through our people for our clients. We have over 28 key locations and 3,100 people delivering services and solutions that go beyond expectations.

## Contact



**Enrico de Micco**  
 Claims Director - Italy  
**T** +39 0230317973  
**M** +39 3427008841  
**E** enrico.demicco@dwfclaims.com