

October 2020

McLarens People

Sharing news from UK & Ireland with colleagues and clients



Gareth Bowers, Richard Gough and Karl Evans
(left to right) modelling PPE on site at a major loss

Welcome

As we move tentatively forward toward a 'new normal', I wanted to reflect on what we have been through and express gratitude for the truly outstanding response from the business.

The magnitude of the pandemic is perhaps expressed with the quite incredible fact that the entire population of the world has experienced imposed restrictions, as the virus has wreaked global havoc. Many have experienced considerable challenge and for some utter devastation and heartache, which sadly will continue as we wrestle to understand and tackle this monster.

It was certainly not something we could ever have envisaged or planned for, but our reaction could not have been better. To have a fully operational WFH model within 48 hours of the decision to implement was astonishing and a tribute, not only to our robust infrastructure and superb operational structure, but the pragmatism, teamwork and 'can do' attitude displayed by each and every person within our business. At every level, the work that has been done around process, compliance, technical readiness and engagement has been quite simply 'top notch' and I am convinced that we are emerging from this experience, a stronger more confident business, and one that has already demonstrated a level of resilience above and beyond what might reasonably have been expected.

Quite incredibly as we move into the second half of our financial year; we are in good shape and very much ready for whatever lies ahead. Despite the layer of uncertainty introduced by COVID-19, we have not stood still. This year we developed and launched the McLarens App with full remote access technology. We also completed many operational and client initiatives to further enhance and strengthen our service offering. Along the way we also managed to bag a Finalist entry to the British Insurance Awards 2020 and 11 staff nominations for the Women in Insurance Awards 2020. At the same time, we have maintained our resolve to achieving growth, welcoming many new hires into our business with more to come over the remainder of the year. We also welcomed our friends from Lloyd Warwick International (LWI) to the McLarens family and have already kicked off some exciting work with them to leverage the collective strength of our ever-expanding business. 'We also found time for some fun; from online karaoke, staff quizzes, lunchtime teasers, virtual wine and gin tastings, to some great charity initiatives!

For all your contributions, individual and collective, thank you. I hope you enjoy this newsletter and as before, please feel free to share.



Steven Wallace ACII FCILA
Managing Director

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Working Together: McLarens Acquires LWI

Earlier this year we completed the acquisition of Lloyd Warwick International, Ltd (LWI). With expertise focused on the energy, marine, mining, power generation, renewables and special risk sectors, it has offices in the UK, Europe, the Americas, Middle East, Asia Pacific, and South Africa.

The acquisition is seen by both businesses as a strong strategic fit, aligning with McLarens' strategy to strengthen technical services and boost offerings in loss adjusting, major claims management, litigation support, and arbitration & mediation.

The LWI will merge with McLarens' Natural Resources specialties services and will retain its head office in London.



The combined group will continue to conduct business under LWI's brand and be led by Joe McMahon, chairman of LWI. Find out more on lloydwarwick.com.

We have also just announced the acquisition of the leading New Zealand claims services company CNZ Group. With a nationwide 26-office presence and more than 200 employees, the company is now part of McLarens New Zealand, find out more on mclarens.co.nz.

Dealing with Claims in a COVID-19 World

Since March and the spread of COVID-19 across the UK and Ireland, our approach to in-person visits and using offices has been based upon current Government, NHS and WHO advice. The welfare of our staff and clients is our priority and we have put in place a common-sense approach for staff to follow.

Essentially, whilst during lockdown we were operating on a deferred visit basis only utilising such technology as our McLarens App and drones, we are now in a position to visit most claims as we would usually do but only after carrying out appropriate Risk Assessments and after consideration of the alternatives. Specific care is taken in respect of localised hotspots where we are operating on the basis of only visiting when essential to do so and using our Key Worker letter to confirm that we need to be there in-person. Losses at care homes or similar institutions are to make use of the McLarens App technology, only visiting in-person if essential.

If organising an in-person visit, all staff must review the following points in advance with the contact on-site. The review must be recorded on the case file and any concerns raised with a manager:

- Feasibility of working in isolation or exercising social distancing
- The number of people meeting on-site and try to restrict to the minimum required
- If anyone attending site has been diagnosed with coronavirus, is displaying symptoms or has been advised to self-isolate

- If anyone attending site is in the vulnerable category
- Request the meeting take place outside where possible
- If hand washing facilities will be available
- Any other concerns they have in relation to a site visit taking place
- Confirm to the on-site contact that the adjuster has not knowingly come into contact with anyone suffering from the virus, does not have any underlying health conditions and they will be exercising strict adherence to Government guidelines regarding social distancing.

Once dressed in the appropriate Personal Protective Equipment (PPE), the adjuster can enter site and must complete a Site Notes Risk Assessment Form.

Over the next month, we will be opening our offices for staff who wish to work from the office. Whilst there will be reduced capacity, due to social distancing measures such as leaving a desk free in between each used desk, a number of staff who were previously office-based would like to continue working from home for the near future, which we are happy for them to do.



Toby Knight FCII FCILA FIFAA
Head of Operations - South

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Well done to Toby for completing the London Virtual Marathon in 3h43, raising over £2k for MACS, supporting children born without eyes or with underdeveloped eyes.

British Insurance Awards 2020 Finalist

McLarens has been shortlisted as a British Insurance Awards Finalist for work on a new account by the Real Estate team. Victoria Jewell, Debbie Crosti, Alison Norris and Nicky Parker worked with a key broker client on a designer outlet account. The work has been shortlisted for the Claims Initiative of the Year – Outsourced Partner for going beyond business-as-usual and using innovative thinking and collaboration. In reviewing the book of open cases, the team established that 10% of the claims were not related to the client, plus they achieved early settlement and closure for 68% of the remaining claims. Well done to all involved. The winner will be announced at a virtual extravaganza on 17th November 2020.



Key Claims

An insight into the types of recent claims we have received:

- Product Liability claims for 1000 cows' lameness due to defective property, presented at £1million
- Listed, converted mill of 100+ flats with roof and top flats destroyed by fire, below flats waterlogged, £10 million+
- Quadriplegia injury due to collapsed equipment at a beauty salon, €2million+.



McLarens App

Earlier this year we launched our McLarens App which facilitates remote video and image capturing for losses. The secure app has been used during lockdown as it enables video calls in lieu of site visits, or prior to site visits to determine what will be faced.

There are three key uses of the app and its corresponding online adjuster portal:

1. The self-service facility where clients can take photos and videos in the app in advance of a call using a login for their specific claim
2. A scheduled video call in the app for a client with an adjuster
3. The sharing of photos and videos quickly and securely with brokers or insurers for consultation, sent via the online adjuster portal.

Of course, the McLarens App will not replace site visits, it's an additional tool for our adjusters to investigate claims.

For a preview of the McLarens App, without a specific loss, please contact clientservices@mcclarens.com

Leading Women in CILA

Kim Alcock, our Head of UK Casualty & TPA Operations has joined the Chartered Institute of Loss Adjusters (CILA) council as the newly appointed Chair of Women In CILA (WIC):

It's a privilege to be elected to continue the great work of Candy Holland and the group. WIC has made real strides towards gender balance within loss adjusting, but there is still lots to be done, as part of the wider Diversity and Inclusion agenda. As well as tackling the really important issues, we always have plenty of laughter. Please contact me on kim.alcock@mcclarens.com if you'd like to get involved.



Kim Alcock LLM ACII FCILA AInstLM
Head of UK Casualty & TPA Operations

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Spotlight on Real Estate

The real estate team, lead by Victoria Jewell, have had a busy quarter, including expanding the team by welcoming Annie McNab to a new role as Account Handler at the Chelmsford office. In terms of the claims that have been dealt with, the following patterns have been observed:

Late notifications: in July we saw a spike in claims which had occurred the previous quarter but, due to lockdown, were not reported at the time they occurred.

Storms: whilst there were some adverse weather conditions, these did not result in a significant spike.

Malicious damage: we have seen a slight increase in claims, we continue to monitor the situation.

Repairs: the building trade is picking up again and whilst simple repairs are being carried out quickly, bigger jobs are proving a challenge in terms of securing a contractor. Our adjusters are working with our clients to progress these claims as quickly as possible.

In one of the most notable claim situations seen this quarter, Mark Farrant, Executive Manager in the North West, was first on scene for a fire at a commercial site for a nominated account. After hearing about the fire on an early news report, a quick call to our team confirmed it was one of our clients so Mark went straight over there. We notified the broker and policyholder of the possible damage at one of their properties and we were able to get an action plan in place immediately to speak with the insurers on the potential reserve and assess the extent of the damage.



Victoria Jewell Cert CII
Head of Real Estate

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Preparing for Brexit

It's hard to predict what you don't know, while it is a certainty that the United Kingdom will leave the European Union on 31st December 2020, we do not know the detailed terms of departure. Fishing and agriculture are the current hot topics, and I think it will be a while before the insurance industry is discussed.

I think it is pretty certain though that very little change will be immediate and that there will be a transitional period, so we will therefore have time to prepare.

Rather than wait for change to happen, we have been discussing the potential impact for McLarens, and the largest concern is whether our adjusters will be able to travel to losses in Europe without having to obtain a visa in advance. I think this unlikely, but should this happen we are well placed to ensure that others could attend those losses, and allow the UK to manage them without having to travel. The McLarens App already allows clients on site to remotely engage with our loss adjusters. We also have McLarens companies covering multiple European countries and a branch in Ireland, plus partner firms in other territories.

Brexit could not only affect business travel, but also compliance regimes, data transfer, and how our clients sell their insurance products. The compliance team and the UK and Ireland Executive are keeping a close eye on developments and will produce updates when more detail is available, but we are quietly confident that come 1st January 2021, it will be business as usual, and we will notice very little change. If you have any questions on our Brexit preparation, please contact compliance@mclarens.com



Liz Tubb LLB (Hons) Barrister at Law
Group General Counsel

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Did you miss...

(Click on the titles to view online, if available)

Insurance Business: How has the risk profile of UK farmers been impacted by COVID-19?
Stephen Smout 29th June

Thought Piece: Digital Diversity and Loss Adjusting
Kim Alcock 28th July

Private Clients Briefing: Dealing with Subsidence in 2020
Tim Carpenter and Alex Wakefield 5th August

CPD Roundtable: Why the 2020 CAT Season will be like no other season before Kieran Gallagher, David Hobson, Howard Grant, Jorge Diaz, Dave Watts 13th August

Spotting Fraud: In-person vs Virtual Claim Visits
Tim Richardson 20th August

CPD Roundtable: The Consequences of COVID-19
Toby Knight, Chris Pettet, Sam Hooper and Stephen Sweeney 17th September

Thought Piece: Digital Advances – Making a more Inclusive Workforce
Kim Alcock 20th September for Dive In

Thought Piece: The Changing Climate and Claims Graham Smart 22nd September for Airmic

Don't miss...

CPD Webinar: Subsidence - Everything you need to know
Victoria Jewell, Karl Evans and Richard Gough 29th October 13:00

[Click here to register for the session](#)

CILA Conference 7th- 9th October: Our teams led three key sessions covering topics: **fraud with Tim Richardson; the impact of the pandemic with Sandra McDonald and Kim Alcock; benefits of premium policies with Tim Carpenter, Alex Wakefield and Isla Croissant.**

Members can find out more on cila.co.uk