



## Providing Additional Customer Support

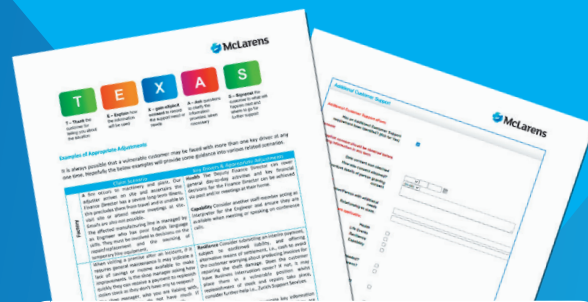
There have been increased conversations in the insurance industry on how we provide the best possible service to vulnerable customers, coupled with heightened awareness by the public of possible vulnerabilities. To ensure that we continue to have appropriate procedures in place to help customers, and to meet growing data requests from insurers, in 2021 a project team was formed to review how we assess and deal with vulnerable customers.

The project team is made up of staff from across the business, led by Neil Baldwin, Executive Director. Whilst considering our existing Vulnerable Customer Policy, the team undertook research to understand the current understanding of vulnerable customers across various industries and identify how we can further improve how we communicate and service vulnerable customers in claims.

The team has already launched a new online learning module, ran their own online training session for all staff, and provided a written aide memoire for adjusters. Developments in our processes, systems and data collection are also underway.

## What is a Vulnerable Customer?

Any stakeholder to a claim could be a vulnerable customer, who may need additional assistance to ensure they get the best possible outcome. The areas in which vulnerability may be identified are health, life events, resilience and capability – and could become apparent or vary throughout the lifecycle of a claim, whether directly related to a claim or not.



Staff can access the recorded training and other resources from the [Additional Customer Support \(Vulnerable Customers\) page](#) on MyMcLarens.



## Private Clients & Estates Development

We have brought together the Private Clients and Agriculture practices to form McLarens Private Clients & Estates.

This combined offering signifies the strategic alignment of both groups across McLarens' UK & Ireland network, drawing together each team's skills and expertise into an expanded practice. This will offer full coverage for clients operating across the high net worth, agriculture, farming, rural estates, and related sectors. The move will also facilitate a closer integration with McLarens' Fine Art & Specie team, creating a seamless link with our local and global offerings.

The team will be led by Tim Carpenter, Head of Private Clients and Estates, working closely with Stephen Smout, Head of Agriculture, Mike Hurry, Technical Manager- Private Clients & Estates, and Grace Best-Devereux, UK&EU lead for Fine Art, Jewellery and Specie.

Tim Carpenter commented: "We're continually assessing both our internal structure and market proposition to ensure we're delivering the best service for our clients. We have recognised a crossover in the markets that we service, not only in terms of agriculture and high net worth, but also the rural estates sector that often bridges the two disciplines. We have brought together teams that naturally complement each other, and we are proud to offer to both new and existing clients, the breadth of expertise within our integrated Private Clients & Estates Practice."

## Winning the Insurance Industry Quiz for Charity

On Tuesday 16th November, the London market, the London commercial property and LWI (Lloyd Warwick International, a McLarens company) teams took 1st place in the return of the annual Insurance Industry Quiz Night.

The evening was hosted by Havens Hospices, a charity providing palliative nursing and supportive care to adults and

children living with complex or incurable conditions. The event saw 200 people compete in 26 teams with a range of quiz rounds raising £7,846 for Havens Hospices.



## Annual Client Survey Results

The McLarens UK & Ireland Annual Client Survey for 2021 was a detailed questionnaire, designed to collate the needs and opinions of our customers on our service.

The findings from the questionnaire help shape the direction of the business and improve service by refocusing on client requirements and highlighting areas of concern.

We invited over 750 clients to take part, from a range of brokers, insurers and MGAs working with us on a variety of specialisms.

"Keep doing what you are doing - excellent service."

Comment from a survey respondent.

Responses included the following highlights:

- 100% of respondents said we understood their needs
- 94% of respondents rated our overall service positively
- The most popular words that come to mind when respondents think of McLarens are **professional**, **knowledge** and **efficient** (see the word cloud on the front cover)
- 75% of respondents rated our service better than our competitors, citing better communication, service delivery and response time as the main things that differentiates us.



## Dealing with Technology Claims

We have never been more reliant on technology than we are today. This has been brought into sharp focus over the past 24 months with the global pandemic and new ways of working.

As technology is so embedded in our lives, adjusters need to understand key pieces of technology when dealing with all types of claims. Whether you are dealing with a domestic household claim, high net worth individuals, commercial or major complex losses or casualty claims, technical expertise and knowledge is crucial to dealing with the claim properly and in accordance with the policy conditions.

Technology is moving at a rapid pace with new and evolving equipment constantly entering the market. Keeping up to date with these trends is what a technology adjuster does daily, whether that be on innovative products on the market, the latest IT developments or the increased specification of existing products. As an example, we now hold in our hands a mobile device that has more processing power and functionality than most computers would have had 10 years ago.

Equipment and systems we have recently seen in claims from across our practices include:

- Building management systems
- CAD systems
- Digital printing
- Drones – both first and third party
- Electronic control systems
- Electronic equipment
- IT and computer equipment
- Media and post-production equipment
- Mobile communications equipment
- Robotics
- Security and monitoring equipment
- Smart networks
- Sound system networks
- Telecommunications equipment
- Television and sound equipment
- Videography and photography equipment

## Managing Expectations

When presented with the likes of a claim for stolen or damaged IT equipment the technology adjuster must manage the expectation of the policyholder when assessing the value of the damaged equipment. The insured may have purchased a high-end laptop computer five years ago at considerable costs (more than £1,500) and has the expectation of a replacement to a similar value, where an equivalent model in today's market with a similar specification to that which was damaged may be available at £350. The same can happen on a commercial claim

where a business may have invested in a high-end server a few years ago at £10,000, with a similar specification model being available today for as low as £1,500.

## Art Theft Via Email

We are also seeing examples where technology is being used to perpetrate crimes in a new way. Traditionally art theft would have involved criminals physically entering premises to steal that piece of artwork. In a recent case we saw how criminals used technology to their advantage, by accessing email accounts and, over a period of days or weeks, monitoring email exchanges regarding the purchase of a number of pieces of artworks. With the information on purchased art, the criminals spoofed emails between the parties and arranged for the collection and delivery of the artwork to themselves, as opposed to the rightful purchaser. This case was further exacerbated by social engineering via both mobile telephone calls and text messages which appeared genuine but were not.

## Getting the Right Specification

In another recent case we were presented with a claim for a large amount of IT equipment stolen from commercial premises. We were presented with a long list of equipment with indicative values from the insured. The equipment appeared to be all high end and high specification equipment according to the original reports. However, with further investigation the actual loss started to unravel. The insured wasn't being totally honest on what was actually stolen and when asked for substantiation and original purchase invoices, the original purchase dates, amounts and equipment specifications were ascertained. It was established that some of the items were bought as refurbished equipment at reduced cost. Our technology adjuster researched the equivalent specification and values, resulting in the original claim being reduced by 50%.

Understanding the technology, keeping up to date with trends, and knowing the questions to ask when presented with a claim are the key to a successful outcome on any technology claim.



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## Official Launch of Cyber & Technology

On 4th November we held the official launch of our Cyber & Technology Practice at Forum House, our London office.

The event included a welcome by Steven Wallace, Managing Director, introduction by Nigel Collins, Technical Lead – Cyber & Technology, and a ransomware demonstration by our partners at Trusted IA.



Find out more on our Cyber & Technology services.



## Alex Wakefield Becomes Chair of CILA SIG for High Net Worth

Alex Wakefield, Executive Adjuster in the Private Clients & Estates team, has been a member of the CILA Special Interest Group (SIG) for High Net Worth (HNW) and Specie for a number of years. Recently Alex became Chair of the group, leading them in providing technical expertise in claims handling to CILA members and the wider insurance industry, as well as regularly producing material which promotes reflection on how to approach and overcome common challenges in HNW claims.



Luke Harwood

## New Graduate Scheme

Our new Graduate Scheme has recruited two trainee adjusters who are already settling in well. Luke Harwood has joined the Private Clients & Estates team and Daniel Burns has joined the Major Loss South team.



Daniel Burns

Luke and Daniel are on a two-year course co-ordinated by Richard Selvey, Quality Assurance Manager, with technical support from Alex Wakefield, Executive Adjuster in Private Clients & Estates, and Simon Shaw, Head of Major Loss – London/South East. They are expected to be contributing to the business in a positive way within a short period of time and will be directly assisting on claims to gain experience.

## Did you miss...

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

**Insurance Post: Intelligence: Product recall and labelling laws**  
Kim Alcock 18th October

**Insurance Post: Intelligence: Glasgow regional review**  
Kieran Gallagher 25th October

**Insurance Post TV: COP26 Climate Summit**  
Mike Hurry 28th October

**CPD Webinar: Basic Agriculture – Agricultural Claims and their Environmental Impact**  
Stephen Smout 11th November

**Insurance Times: McLarens confirms exclusive affiliate in Poland**  
22nd November

**Storm Bulletin: Arwen November 2021**  
Kieran Gallagher 29th November

**LoughTec: Cyber discussion on incidents affecting businesses**  
Nigel Collins 29th November

**Storm Bulletin: Arwen December 2021**  
Kieran Gallagher 1st December

**CPD Webinar: No Internet, No Phone! Dealing with Major Telecomms Failure Claims**  
Dave Watts, William Wilson and Nigel Collins 9th December

**Insurance Day: UK building cost inflation now running at 20%**  
Steven Wallace 13th December

**Insurance Times: What is on the insurance sector wish list for 2022?**  
Steven Wallace 14th December

**Technical Bulletin: Subterranean Structures**  
Mike Hurry 16th December

**Insurance Post: Insurers warn of supply chain issues heightening the impact of windstorms**  
Stephen Smout 22nd December

**Technical Bulletin: Guidance on Reinstatement Valuations**  
William Wilson and Russell Adair 4th January

**LoughTec: Cyber discussion on improving business cyber security posture**  
Nigel Collins 19th January

## Most popular...

**CPD Roundtable: Reflecting on 2021, Forecasting for 2022: Property and Casualty Claims**

Missed our most popular roundtable ever?

[Click here to catch up on the recording](#)