

Claims Update – What's been happening?

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What's been happening: Claims Update







Investigation Update



IRB Mediation Update

Property Damage Trends – Spotlight on Electric Vehicles



- Longer repair time therefore costlier claims— loss of use longer
- Fire risks for State authorities?
- Parts/replacement delays alternatives?
- Slip and trip risk from trailing cables indemnities in place?
- Cyber attack vulnerabilities?
- Run out of electric juice? Decreased response timesrisk assessment?
- Power cuts?

Investigation Update



Investigations Recap

- ✓ Engage with State Authority Nominated Liaison to carry out detailed investigation into the claim
- ✓ Undertake detailed consultation with your State authority and any witnesses in relation to the claim
- ✓ Respond to queries, as appropriate, from the State authority

Recent Investigation #1

Incident abroad for State authority in Africa

Remote investigation

Photographs of accident scene taken locally

Witnesses interviewed on MS Teams

Photos shared and marked up remotely

IRB mediation case

Future? VR
Headsets/360
degree cameras
for investigation



IRB Mediations



Recap:

- ✓ Liaise with State Authority Nominated Liaison as required form a view on claim
- ✓ IRB mediation process (see claims update)
- ✓ If SCA and plaintiff agree with IRB assessment, end of claim
- ✓ Where one party disagrees with IRB assessment, plaintiff progresses to litigation
- ✓ Update State authority and respond to any queries

IRB Mediations

Mediation <u>before</u> assessment

Remote mediation

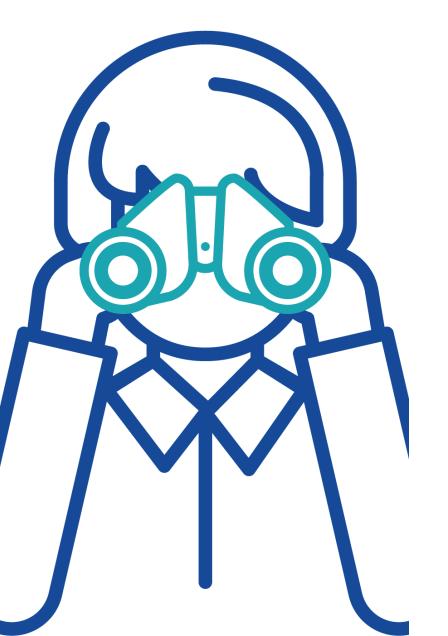
Cost included in IRB fee

Success dependent
on early
investigation and
documentation from
State authority

IRB mediation case samples



IRB Mediation



Case Study #1

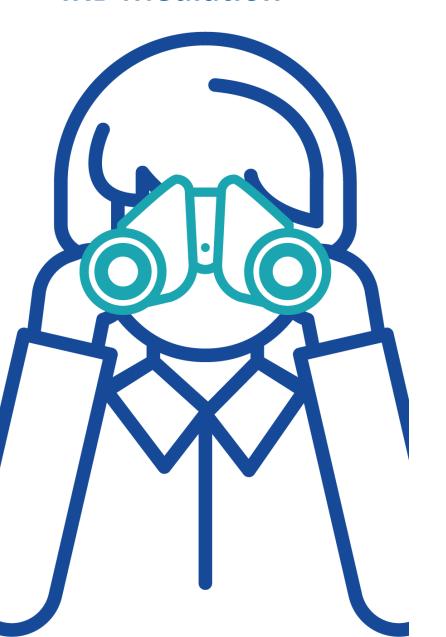
Key Details

- Elderly claimant trip and fall
- Witness difficulty (left employment) so case to resolve
- Photos taken of locus to illustrate to mediator and represent State authority position

Outcome

 Mediation took place one month after IRB notification and case concluded

IRB Mediation



Case Study #2

Key Details

- Employment matter sensitive litigation
- Retired employee
- Non compensatory element being sought
- Liability very much an issue where non-State authority potentially party to litigation
- Mediation took place one month after IRB notification and case concluded

Outcome

- CEO apology provided and compensation couldn't deliver if just assessment
- All within 90 days of receipt of IRB process

