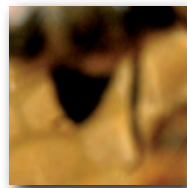
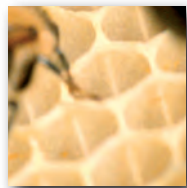
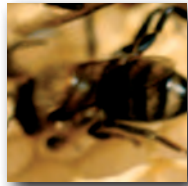
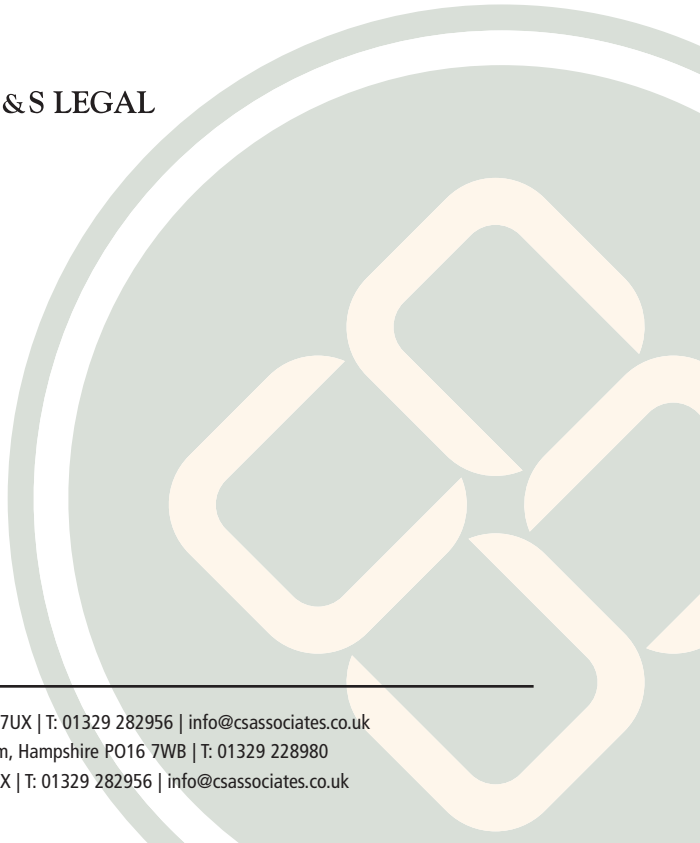


C & S
ASSOCIATES



INDEPENDENT CLAIMS CONSULTANTS

Incorporating:





C & S ASSOCIATES

INDEPENDENT CLAIMS CONSULTANTS

Introduction

Tailored Solutions

Our Services

Working with you

About us

Introduction

C&S Associates is an independent claims consultancy. We will provide your business with additional, flexible capacity, focused expertise, and satisfying results.

Our core activities are the technical competencies of:

- Third party property damage claims handling
- Personal injury claims handling
- Legal costs negotiation
- Third party intervention.

We will work as a strategic partner helping you to deliver high quality, low cost results. We also understand that sometimes you will need an immediate solution.

Our organisational agility means we can respond to client's needs within days, particularly where additional capacity is required to provide relief to existing operational challenges.

Our pricing model encourages proactive handling, so that you can achieve the results you desire, embracing where necessary your philosophy, systems and supply chain.

Whatever your business requirements, we will be happy to talk to you and explore a solution.



Tailored Solutions

As a specialist service provider, C&S Associates offer a range of services that can be tailored to your specific requirements.

We can provide you with:

- “one-off” claims handling capacity where there is a tactical requirement for short-term business support
- contracted capacity for example, where a decision has been taken to outsource the handling of regular volumes of claims
- claimant representation as part of third party intervention
- performance based legal costs negotiation services.

You may use us to respond quickly to increased activity levels, and help you maintain or increase your business levels, or you may choose us to research and test new methodologies and ways of working.

Our services are built around our core competencies of third party claims handling and legal costs negotiation.

We have a flexible infrastructure and approach, which allows us to handle your business in a way which suits you. We can use your processes, your technology, our technology - whichever you choose.

**We can work with you to develop a package of services for your business needs.
Please call us to discuss your requirements.**

Tracey Smith, Marketing & Business Development Executive

Email: TraceyM.Smith@csassociates.co.uk
Tel: 01329 282956



Our services



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We offer a range of flexible pricing options and importantly our fees are only payable after all processes have been completed and financial liabilities have been determined and paid.

Third Party Bodily Injury Claims Handling

We differentiate between claims falling within the MOJ portal and those that remain outside of portal scope. In all cases the proposition includes the handling of any associated claim for damage to property presented by the claimant, at no additional cost.

- Personal Injury Claims (MOJ portal or beyond)

We provide a full desktop handling service from notification to settlement of the claim, including vetting of fixed recoverable costs (FRC's) and disbursements. For such cases we apply a fixed fee

- Personal Injury Claims - complex (falling outside of portal)

Again, we provide a full desktop handling service from notification to settlement of the claim. We also offer an option that uniquely combines legal costs negotiation in a true performance based proposition

Across every discipline of bodily injury handling, we offer a blend of initiatives that add value to the process and fundamentally help to maintain control and perspective. Innovation is not everyone's preferred choice and with that in mind, we likewise support certainty with fixed price options. We encourage early discussion to identify the client's chosen platform.

Third Party Property Damage Claims Handling

We handle third party property damage claims where they occur as a head of damage as part of a personal injury claim. We can provide a separate claims handling service, specifically for claims which only involve damage to third party property. We raise a flat fee for each of these settled claims.



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Legal Costs Negotiation

We provide stand alone legal costs negotiation services, through our sister company IMC Ltd. The level of savings we achieve is market leading.

We offer the option of guaranteed savings. This performance based solution ensures our clients receive the guaranteed savings, or we pay the shortfall. We can provide legal costs negotiation services for pre litigation and post litigation claims. Our guaranteed proposition remains unique in the market.

Managing Credit Hire

We offer a tremendously agile and skilled response to intervened credit hire where, with the minimum of fuss, credit hire loss is extinguished and indemnity spend protected. Naturally, we are keen to preserve our IP but happy to scope out the key benefits on request.

Please ask us about our flexible pricing for Training / Audit.



Third Party Intervention

This is our claim intervention service where a third party indicates they still wish to receive independent representation.

The process is developed with our clients to deliver prompt and equitable settlements with minimal client involvement and substantial savings against typical indemnity spend. Our philosophy and approach brings innovative solutions and breaks new ground, assisting in an area that has created frustration and cynicism among insurers.

Recoveries

We facilitate repatriation of debt using specialist resources supported by task driven IT. Please ask us about our flexible options.



Working with you

Fraud Detection

With motor insurance fraud estimated to cost the UK Insurance Market in excess of £1b per annum, C&S Associates recognises the necessity for key stage detection and prevention and hence we are highly sensitive to the challenges facing our customers in seeking to target fraud and contain indemnity spend.

C&S Associates brings a highly experienced and skilled workforce, fully tuned to the nuances around fraud and capable of identifying the triggers alerting suspicion and engaging intervention. We work with our customers to understand their philosophies and priorities; to implement their practices and to harmonise with their supply chain and other fraud specialists.

By combining effective methodology with skilled handling processes, C&S demonstrates the expertise able to highlight fraud arising from:

- Staged accidents
- Induced accidents
- Low velocity impacts
- Exaggerated damages
- Spurious passenger claims.

C&S use traditional and hard earned techniques gained from many years of technical and complex claims exposure. Each claim handled receives an assessment from initial investigation through to potential litigation. We maximise the use of the latest alert technology to data wash material evidence. Suspicions lead to action. The application of a further points scoring table allows each claim to be graded, the typical criteria of which is detailed as follows:

- Misrepresentation or non disclosure of material fact(s)
- Similarity surrounding insured/claimant personal data
- Specifics of accident location and time of incident
- Inception of policy and type of cover
- CUE PI / MIAFTR matches
- Inconsistencies surrounding event, vehicle damage and medical evidence.

C&S Associates typically match skill sets to requirement. We dedicate people with fraud specialism to the process ensuring the best opportunity for detection. Aligned with the additional handling capabilities of C&S, we believe the all round propositions further strengthen our customer value.



Working with you

Our experience has helped us develop efficient and effective ways of working with our clients.

For example, we adopt our clients' claims handling processes and methods. We can carry out claims handling or costs negotiation in our name on behalf of our clients, or, if preferred, we can use supplied stationery, a PO Box and dedicated telephone service to provide a branded service.

A nominated C&S account manager, supported by a dedicated team, will manage your case load. The team can also access additional skills and experience across C&S Associates, for example how to deal with higher value or complexity or fraud issues. They can also use the specialist skills and knowledge of costs negotiators in our sister company Insurance Market Consultants (IMC Ltd).

We believe in the benefits of file ownership, and therefore create dedicated teams allocating work based upon skill set and complexity.

Technology

Our flexible working approach means we can use your own IT applications, where available. We have experience of working with a number of clients' web enabled or mainframe applications facilitated via a Virtual Private Network.

Speed is often a priority for our clients. Therefore we focus first on delivering our services, then together we improve the effectiveness of the solution by examining and optimising processes and systems.

Our IT infrastructure is supported by specialists who are adept at setting up clients' IT applications alongside our own infrastructure.

We have set up and operated party based systems and damages evaluation software such as COLOSSUS and COA. We also use MIAFTR, CUE PI and CRIF.

We can receive new claims details and images either electronically or on paper.

Supply Chain Management

Often our clients have in place a mature supply chain which has been selected against their own business criteria and that reflects their own objectives and standing in the market. We can nominate suppliers but normally we use their supply chain in support of personal injury claims handling and costs negotiation.



Working with you

Management Information

We establish what management information you need and how you would like it presented. Considerations include the aims of the client and the work processes, for example, the IT applications we are working with.

If we operate without your claims application, we have our own comprehensive suite of recorded management information. We detail settlement information at the lowest level for example, per claim. We also provide summary reporting. You choose what you would like and when.

A typical selection of management information is shown below.

Typical MI	Summary MI	Claims Specific MI
Files under Management	Average Settlement	Receipt date
New Files Received by account / type	Average Costs	Claimant
Claims Settled by fee / type	Average Lifecycle	Claimant Solicitors
Files Closed	% costs to Settlement	Total Paid to Claimant
Diary Completed	% savings on costs	MOJ
Outstanding WIP	% Litigation	Pre-med Offers
Aged analysis of WIP	Fees summary	Lifecycle
Complaint Analysis		Costs Draughtsman (If applicable)
MOJ Claims Notified		Solicitors Costs Claimed / Agreed
MOJ Portal outcomes		Saving Gross / Net of Fees
Large Movement Report		C&S Fee / Category
Reserves - Changes existing / new		Success Fee Claimed / Agreed
		AEI Claimed / Agreed
		Litigated
		Part 8 Assessment Costs
		Panel Solicitors ID and Costs



Working with you

If we operate within your IT application, you can still extract and analyse the same information you would for your own internal handling. However, not all management information is available from IT applications, so we can manually record and report on any other necessary data.

We also report on agreed service levels. You define your requirements then together we decide service level reporting measures and the detail and frequency of reporting.

SLAs can include:

- Response to new claims
- Response to post
- Complaint management
- Litigation ratio
- Reserve management
- Average settlement
- Average costs
- Average lifecycle
- Savings achieved on costs
- Diary management

Individual file data is provided to support all management information. All files are returned to you in accordance with your instructions and are available for audit at any time. We believe that an open and transparent relationship fosters confidence in our services.



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Chris Chamberlain and Mike Smith founded C&S Associates in 1995 following a variety of Claims Management roles within the industry, spanning 20 years.



Positioned as a niche service provider, we support the claims industry in the endless pursuit of controlling and reducing cost, be it in general handling of third party claims or more specifically focused at bodily injury. Our success and growth over the years reflects our achievements to date.

We believe in honest and transparent client relations, facilitating a successful partnership. We work toward meaningful expectations and deliver on promises.

Our flexible structure allows us to help underpin our clients' immediate or longer term needs whether as a result of high volumes and peaks or as part of long term strategic planning. Our traditional but proven values ensure that we maintain the highest standards allowing us to reduce costs without compromising on quality.

We continue to draw inspiration from valued feedback and continue to deliver against expectations.



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Our business provides support to clients. Our approach is to share our clients' claims philosophy, practices and processes. We mix this with our extensive skill and experience which has delivered many years of success.

We believe claims should be settled on known facts. Material evidence related to quantum or liability obtained at the earliest opportunity. Reserving on Day1 should be a balanced scenario of the facts available, but properly reviewed at each "touch" during the lifecycle of the claim.

It serves everyone's interest to be proactive and pragmatic, and our pay on completion pricing model reflects this approach. We try to avoid litigation. However, we are not frightened by it. We treat our clients' money as our own. Our reputation for quality is, and will always be, important to us.

There remains significant reliance on negotiation skills and the experience of the negotiator to deliver satisfying results. Only they can ensure the most effective control of personal injury settlements, reserving, lifecycle or successful intervention. Therefore we ensure that individual caseloads are reasonable and provide negotiators with time for quality, pro-active handling.

We have over 40 technical claims handlers. Our negotiators have extensive skills, knowledge and experience. Many have worked for solicitors and insurers such as Zurich, Shoosmiths, CIS, Axa, and Norwich Union. We likewise integrate a poacher gamekeeper mentality. Our teams understand our clients' claims philosophy to ensure a seamless service. They also understand their adversaries strengths and weaknesses, and how to elicit best results.

Clients can request the CVs of the negotiators who will be working for them. We also encourage our clients to talk to our staff to confirm their technical expertise. Industry references for C&S Associates are also available.

We operate with a capacity and scalability to support our clients' immediate or longer term needs and we are committed to delivering high performance.



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C & S LEGAL