



Claims Case Studies

- The following case studies demonstrate how IRCM's award-winning claims support helps our clients combat the excessive claims culture and protect their premium levels:
- Our client faced allegations from one of their drivers, that an accident that caused injury to the driver was the result of defective equipment. The client proposed a settlement of £58,000 to their employee. IRCM's specialist claims investigator examined the case, visited the site and was able to table a legal argument that resulted in a revised settlement of £9000. **Savings to Client £49,000**
- An accident occurred outside the entrance of our client's premises. It was alleged that the incident was due to our client failing in their duty of care to remove mud and dirt from the road in the vicinity of the premises. The local authority cleaned the road and charged our client £40,000 costs. Our investigator was able to assess the case and the subsequent report resulted in the local authority dropping their claim. **Savings to Client £40,000**
- Our client had received a claim against them of £150,000 in respect of damage caused by a defective product. Our claims specialist visited the site and determined that a negligent sub-contractor, employed by our client, was responsible for the defect and was therefore liable for the claim. **Savings to Client £150,000**
- A qualified electrical engineer ignored specific instructions from our client's staff supervisor and consequently injured himself. The insurer investigated and proposed a settlement of £40,000. On visiting the site and compiling his subsequent report, the IRCM specialist was able to reduce the settlement to £8000 including costs. **Savings to Client £32,000**



Commercial Intermediary of the Year