

## **ReWage/Direct Settlement Success**

### **2525 Comment:**

Below we detail a recently settled, very high value case, which did not require solicitor representation by either party. This is the largest 'Rewage' loss settled by 2525 and is important not only because of the lack of solicitor involvement but because of the precedent set by Counsel receiving direct, joint instructions from both the claimant and 2525 and because of the mutually satisfactory outcome demonstrating that there is no upper limit to the value of losses on which ReWage and Direct Settlement may be utilized. Also notable is that the period between the date of incident and settlement was less than three years.

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### **The Brief**

Tragically, the 21 year-old Claimant tree surgeon suffered complete paraplegia at T6 level when crushed during arboricultural work undertaken by a fellow-worker. Crawford SLS was instructed to investigate and handle the claim on behalf of Syndicate 2525. An employee in the family business, the Claimant remained unrepresented by a solicitor throughout and received his wages, reimbursed under the policy ReWage Section, on an ongoing basis from the date of incident.

From one month post-accident Crawford SLS, with full support and delegation from insurers, conducted on a direct basis with the Claimant and his lay representatives. The brief was to seek a professional, practical and innovative resolution, ensuring the Claimant's position was fully protected throughout, and which delivered to them the optimum claims management outcome.

### **Added Value**

The collaborative, and innovative approach, which delivered the Claimant's desired outcomes was achieved without solicitor representation on either side. This resulted in a significant six-figure saving on legal costs, whilst delivering a fair settlement of the claim and certainty of outcome to both Claimant and insurers.

In a testimony to the quality of handling, the claimant's family expressed their appreciation for the assistance they received from the Syndicate and the adjuster and further acknowledged the personal and communication skills employed in dealing with the consequences of this tragic incident.

Similarly, the Syndicate's reinsurers were highly complimentary of the exemplary way this claim was handled.

### **Solution**

- Direct handling. Strong professional relationships established between the Crawford SLS member of Senior Management and the Claimant, lay representatives and all involved experts, throughout a period of 3 years conduct
- Identification, organisation and facilitation of independent expert evidence in all major disciplines commensurate with the severity of injuries and their life changing consequences
- Process transparency, direct and open discussion, understanding of the Claimant's concerns and goals, selection and joint instruction of eminent Counsel - clear guidance upon future risks, equitable settlement parameters and agreement of a robust framework for settlement.