

# Common law early assessment review – a Smarter Law case study

## Smarter Law elements

Client engagement

New product development

Process improvement

Digitisation

Industry alignment



## The challenge

Common law claims are generally issued anytime between two and six years after an incident occurs. Self-insured companies often encounter problems defending these claims because important information or evidence may have been lost or become unobtainable over time.

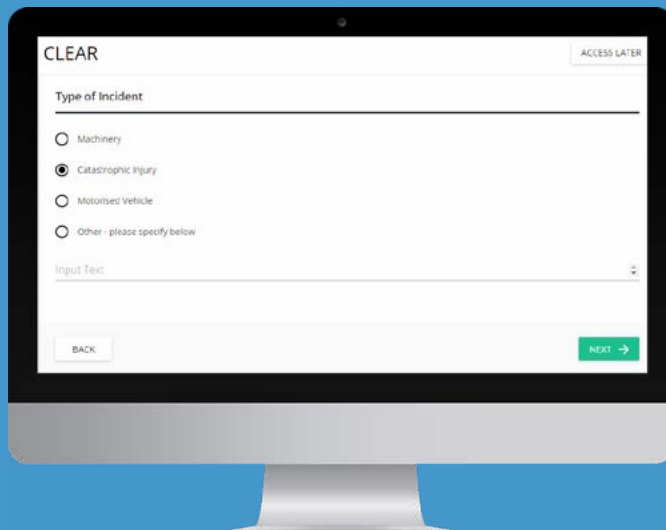
When this happens, liabilities are difficult to quantify and future claims can become harder to defend.



## The solution

The Hall & Wilcox insurance and clients solutions teams collaborated with self-insurers to co-design a common law early assessment review (CLEAR), which is a web-based application.

CLEAR uses a decision tree to proactively identify incidents with the potential to lead to common law claims.

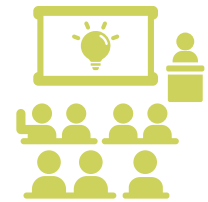


It also provides a tailored checklist to guide the client through what information needs to be gathered and safely stored. A central tracking system and ongoing re-assessment tool for individual claims allows clients to monitor and assess their potential liabilities at any time, and to better defend proceedings if they are issued.

Once piloted, CLEAR will be available to Hall & Wilcox's self-insurer clients at no cost.

## What Smarter Law delivered

**8 clients** participating in a co-design workshop



**1 pilot** solution up and running within 2 months



**7 great ideas** to improve the solution for the industry



## Smarter together

### Hall & Wilcox Insurance team

Ilona Strong

### Hall & Wilcox Client solutions team

Peter Campbell

Linda Stanford

Anne Wong