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# Corporate Risk Solutions:

comprehensive  
support for businesses,  
insurers and brokers

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## Welcome!

The HCR proposition brings together a wide range of insurance and risk services and solutions that provide comprehensive support for corporate clients, their insurers and brokers, on conventional and non-conventional insurance programmes.

It combines legal expertise, deep sector based knowledge and experience, technology, and operational efficiency to deliver maximum value.

Our services include:

- FNOL
- Investigation
- Claims handling and evaluation
- Litigation Support
- The management of regulatory investigations and enforcement action
- Advice and representation at coroner's inquests
- Training and advice on improving claims defensibility
- Risk and crisis management consultancy services
- Access to non-insurance services.

Our corporate risk solutions are provided to our clients as part of our services where we are formally nominated as legal services provider in the UK. We can also provide all or any part of these services on a standalone basis.

## A law firm that is driven entirely by its customers, who are at the heart of everything we do

HCR is an award-winning and full-service top 60 UK law firm. Our roots go back to 1796 in Cheltenham and 1904 in Worcester, when our predecessors were founded. We've grown to 10 offices across the UK and an annual turnover of £80m+. We're known for being entrepreneurial, customer centric and driven by a relentless passion for people. It's the engine that keeps us ticking and inspires us to achieve great customer outcomes.

Our customer base is wide and varied. Customers include household names, as well as significant public sector bodies and charities.

Our Insurance team is relatively new to the market but has already established a significant foothold including working relationships with several major insurers.

We have over 800 lawyers and support staff, including more than 150 partners. We hold the Law Society's Lexcel quality mark in recognition of our compliance and customer care standards, and are an accredited Investor in People.

Customers value our honesty and friendly approach. We're business partners to our customers and demonstrate our genuine commitment to them and what they're striving to achieve, in all that we do. We know that people are at the heart of every organisation – we value the personal relationships we make and know that success is as much about having the right people as the right product or service.



## We're local – national – international



1. BIRMINGHAM
2. CAMBRIDGE
3. CARDIFF
4. CENTRAL ENGLAND
5. CHELTENHAM
6. HEREFORD
7. LONDON
8. THAMES VALLEY
9. WORCESTER
10. WYE VALLEY

We have specialist expertise and collaborative relationships in Australia, China, Europe, India, the Middle East and the USA, where our relationships with the people and institutions that might affect you are tried and tested.



1. AMERICA
2. AUSTRALIA
3. CHINA
4. EUROPE
5. INDIA
6. MIDDLE EAST

## Sectors

We work with all types of businesses and organisations from start-ups, owner managed businesses, high growth companies, private companies and PLCs in the UK and beyond, as well as charities, public sector bodies, local government organisations, and private individuals.

Our services are delivered by specialist lawyers from service teams across all industry sectors with a focus on:

- Agriculture, Environment and Estates
- Charities and Not-for-Profit
- Construction
- Defence and Security
- Education
- Financial Services
- Healthcare
- Local Government and Public Sector
- Leisure
- Sports, Media and Entertainment
- Technology

We dedicate ourselves to getting to know our customers by carrying out a thorough familiarisation process. A robust onboarding plan will help us mobilise quickly, build effective relationships and ensure a smooth transition from, or to, working with your current provider(s) where necessary.





## Thought leadership

We monitor and plan for emerging trends and risks, for example:



### Health and Safety Executive areas of focus

We continuously monitor HSE campaigns and areas of focus. One example involves exposure to dust which is not effectively controlled, such as when sweeping floors creates clouds of dust, and the handling of materials in manufacturing. Occupational exposure may take many years to manifest itself into a recognised lung condition, but Gen Z in particular are alive to possible injury claims and are focussed on seeking compensation now as part of a ‘worried but well’ action. We are aware of these issues and can provide updates as the trends unfold.



### Musculoskeletal disorders

Since the pandemic, complaints of repetitive strain injury, carpal tunnel syndromes and back/neck pain have increased as a result of poor ‘home office’ environments.



### Mental health

The most recent statistics from the HSE show the staggering number of workers who are suffering from work-related ill health, with the majority being work-related stress, anxiety or depression claims. We anticipate increasing numbers of claims in this area.



### ESG

We understand that all businesses are under huge pressure to make public claims about their environmental credentials, whilst at the same time they’re also under more scrutiny from consumers and shareholders than ever before. Climate activists have become more confident in using the courts to challenge companies they see as not having done enough to transition to net zero. This creates both a reputational and legal risk that firms are obliged to navigate.

We have experience of balancing these competing needs. We’re committed to removing carbon from our operations and we aim to reach a net-zero position by 2040. We are helping others to do the same.

We advised three defendants on one of the largest illegal waste disposal cases in over 30 years and were involved in setting legal precedent in the Court of Appeal regarding the definition of “Waste”.



### Global risk

The global economic situation has created several key emerging risks that we are monitoring and adapting to. Harder financial times create a more litigious claims environment and while this “social inflation” is of particular concern in the US markets, it can also be seen here in the UK. Recent global supply chain issues, combined with a high inflationary environment are also still affecting manufacturing and construction businesses alike, leading to more frequent and more complex claims.

## Crisis management and response

Early intervention is critical to prevent or mitigate the consequences of potential claims or intimated claims.

We are perfectly placed to provide support to you through our:

- Capacity to deploy specialists in the immediate aftermath of an event wherever it occurred
- Ability to augment, for as long as required, your crisis response teams to assist with taking forward defensibility strategies e.g. evidence collation, retention and production, instructing and directing subject matter experts etc.
- Management of investigations carried out by statutory authorities including disclosure and interview requests, the inspection and examination of material evidence and the liaison of experts
- Handling of criminal and civil court proceedings.

On the completion of any investigation and proceedings, we review with you the effectiveness of the response and ensure that any “lessons learned” are carried forward in to the crises management plan.

## Stress and scenario testing

We deliver loss scenario, stress testing workshops.

This will inform crisis management responses, business continuity and strategic planning.

These scenarios will ensure that your incident response management is as effective as it needs to be. Mitigating the consequences of any critical incident, before it has even happened, with detailed planning and preparation. This includes testing capability through simulation exercises which can be tailored to cover different industries.

A response plan that has not been tested is like having no plan at all and there is no doubt that outcome evaluations should routinely include efforts to identify and measure unintended outcomes.

## Our customers say

“The lawyers are extremely friendly and make it easy to pick up the phone, whatever the question. They are an outstanding firm.”

## Contact us



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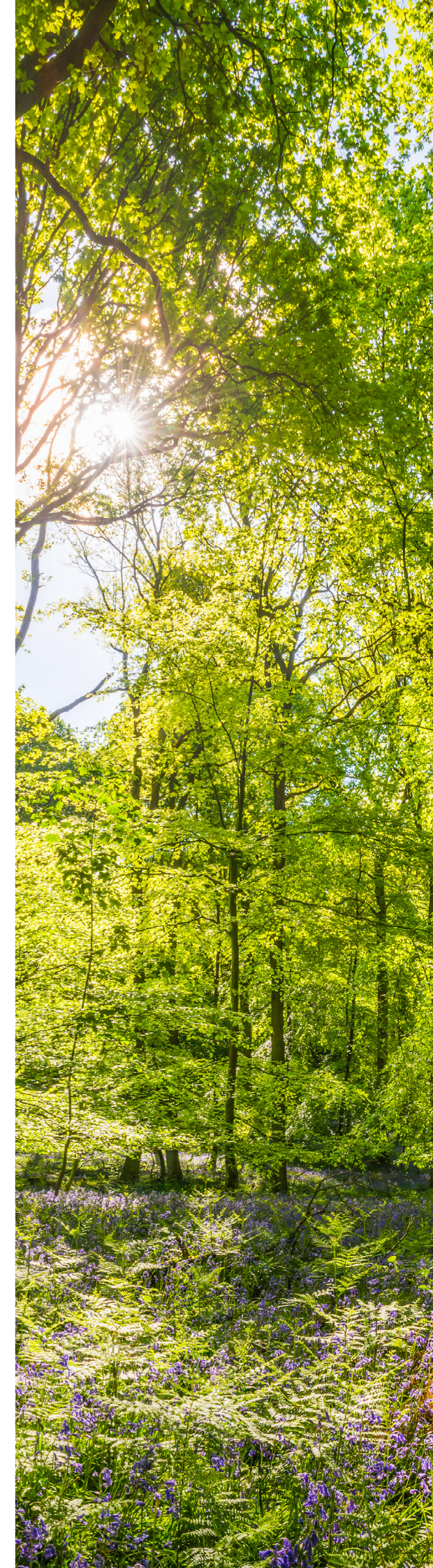
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# hcrlaw

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AND PARTNERS