# carpenters group

Your Trusted Partner for Insurance and Legal Solutions Regional UK offices

30 Years of excellence

1.2M
Insurance calls answered annually

1,500
Employees
across the UK

At Carpenters Group, we understand that no two clients, or claims, are the same. That's why we offer a flexible, customer-focused menu of services, developed in close collaboration with the insurance industry. Whether you're an individual seeking legal support or an insurer looking for a trusted partner, we're here to deliver with care and commitment.

Donna Richards, CEO



# **Specialist Teams**

We're proud to have specialist teams, each led by renowned industry experts.

This structure allows us to deliver the focused attention and personalised service of a small firm, while offering the capability, insight and agility that a larger organisation like ours allows.





For more information watch this short animation



# **Insurance Services**First Notification of Loss

At Carpenters Group, we operate a fully white-labelled FNOL service, available 24/7 - 365 days a year.

Delivered by our experienced team for over 20 years, the service is designed, built, and maintained entirely in-house, allowing for rapid customisation to meet each insurer's specific requirements. New claims can be submitted through a range of channels, including inbound calls, email, and web-based notifications.

### The service includes:

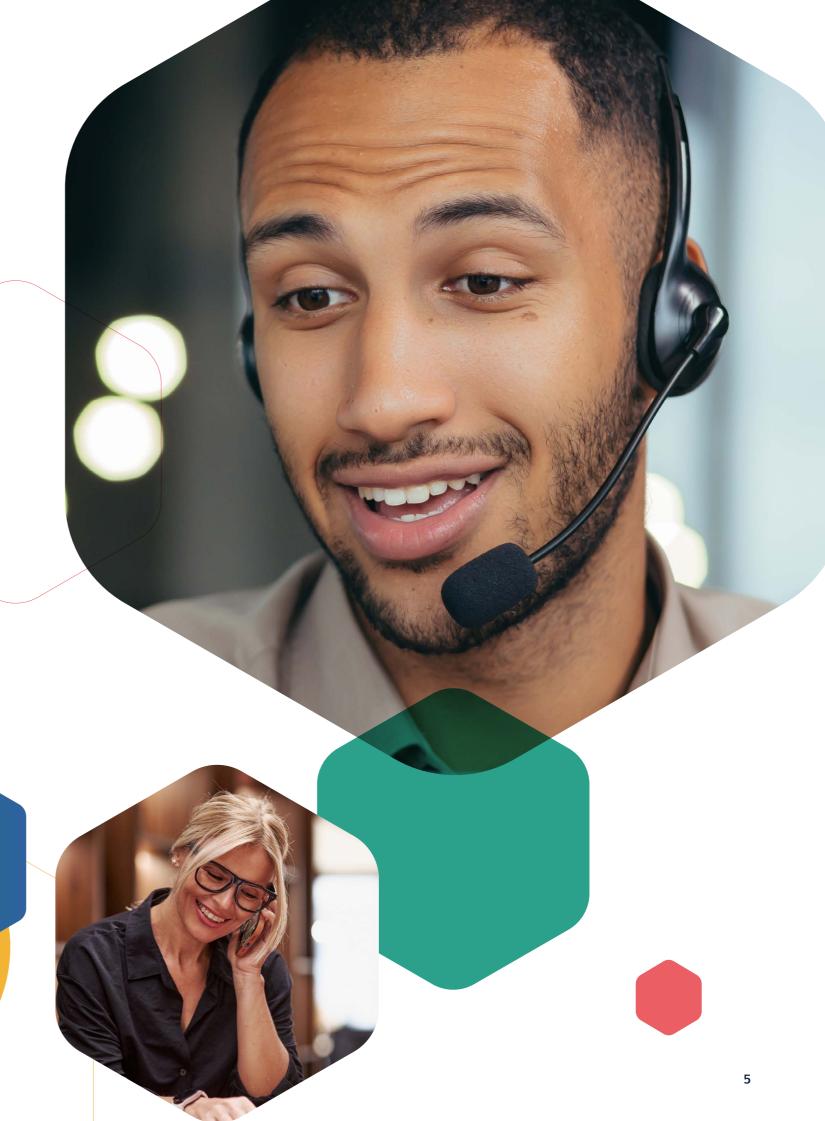
24/7 - 365 White-labelled service Surge support and business continuity planning

Out of hours service

Total Deployment
One touch,
deployment
to hire/repair
and legal services

**FNOL** overflow

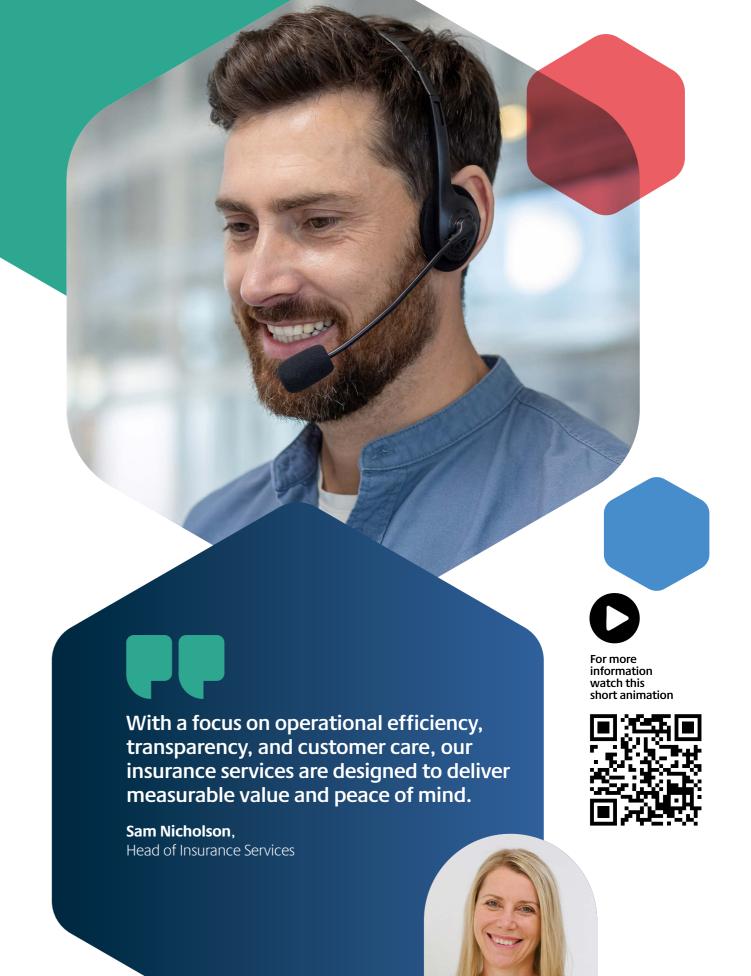
Electronic notification service



# Insurance Services White-Labelled Claims Handling Third Party Administrator (TPA) Services

Carpenters Group acts as a trusted TPA, delivering claims services on behalf of insurers, brokers, and managing general agents. Our solutions are fully white-labelled and can be entirely outsourced, offering seamless integration with brand and client operation.





# Legal Services Claimant

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As a leading national personal injury practice, we provide expert legal advice with a personal touch. Our team of specialists is dedicated to guiding people through their claim, whatever its nature or value, with professionalism and empathy. We treat every case with the same level of attention, ensuring our customers feel supported every step of the way.

**Alan Hayes,**Chief Legal Officer



OIC / MOJ portal specialists

Serious Injury team

Clinical Negligence team Complex Claims team

**Home LEI** 

Commercial ULR

Claims for individuals under 18

Fraud LVI team

Vulnerable Client team Orthopaedic team



Recoveries & Commercial Recoveries team



## **Legal Services Personal Injury and Uninsured Loss Recovery**

Managing claims successfully is our speciality. Our dedicated claim handlers and legal experts ensure that claims are efficiently managed with care and expertise.

Making a claim can feel like a daunting process, so here at Carpenters Group we provide jargon free, expert legal advice and support. Our highly trained teams keep the customer and their journey at the heart of all they do, providing first class customer experience for the individual.



### Claims **Journey**

A smooth and supportive claims journey for customers.

#### Clear Communication

Regular, jargon-free updates that keep people informed at every stage.

#### **Expertise** & Experience

Deep knowledge of insurance processes, for any size or complexity of claims.

**Claimant and Fast Track** 

#### Personalised Service

Tailored advice based on policy, history,

#### Documentation Support

Help with gathering, formatting, and submitting evidence.

#### **Empathy** & Support

A human touch that shows understanding of the stress and urgency involved.

#### Proactive Guidance

Anticipating needs and offering next steps.

#### Transparency

Clear timelines, decisions, and rationale for any delays or outcomes.

### Speed & Efficiency

Fast turnaround compromising accuracy.

We are focused on achieving the



best possible result in the shortest possible time. Our legal academy ensures that alongside our experienced professionals we are constantly developing the talent pipeline, ensuring a sustainable service offering.

Jo Haslam, Head of Fast Track RTA

### Multi-Channel **Access**

Availability via phone, email, chat, or app.

### Customer at the heart of process

#### Strong Advocacy

Acting in customer's

#### Advanced **Technology**

Digital claims tracking assessments, and secure document uploads.

#### Resolution Ownership

A dedicated point of contact who sees vour claim through from start to finish.



In-house development teams working on innovative improvements to support customers at every step of the claims journey.



### **Legal Services Official Injury Claim** and MOJ Portals

As one of the first and fastest organisations to adapt our processes and technology to support cases via Government portals, we are now the sustained market leader, managing over a quarter of all cases submitted to the OICP. This is more than our nearest three competitors combined.

We know that the portals can inflict frustrating delays, and our considerate claims handlers support customers through this process by providing accurate and timely information.

### **MyClaim Portal** Your Claim, Simplified

**MyClaim** by Carpenters Group is a secure, user-friendly web and smart device app designed to put claimants in control of their legal journey, anytime, anywhere.

Whether at home or on the move, users can:

Track claim progress in real time

View and download documents and correspondence

**Upload receipts, photos, and files** directly from their device

**Stay informed** with instant access to updates, milestones and messages

With MyClaim, managing a legal claim becomes faster, clearer, and more convenient, empowering users with transparency and peace of mind throughout the process.

### **Serious and Catastrophic Injury Support**

Our dedicated and highly respected Serious and Catastrophic Injury team, offer expert legal support to individuals and families facing life-altering events.

With extensive experience in complex and high-value litigation, our specialists handle cases involving brain and spinal injuries, amputations, chronic pain conditions, multiple fractures, and fatalities.

We understand that serious injuries bring profound emotional and practical challenges, not just for the individual, but for their loved ones too.



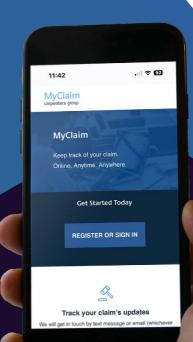
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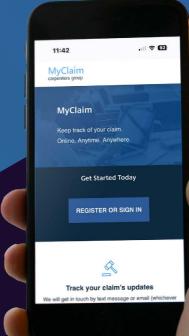




Our goal is to provide clarity, compassion, and expert quidance at every stage, helping clients navigate an incredibly difficult time with confidence and dignity. We work closely with clients and their families to ensure every aspect of rehabilitation, ongoing care, and adjustment to new circumstances is fully supported.

Carol Hopwood, Head of Serious & Catastrophic Injury





# **Legal Services**Commercial Recoveries

Carpenters have a specialist, dedicated commercial recoveries team to deliver a streamlined, bespoke service working on behalf of the commercial customer to assist with recovering their losses.

We understand that commercial customers have differing priorities than those of a single individual, should a working vehicle be involved in an accident.

The impact of a commercial vehicle being out of action and the potential of an employee being unable to work due to injury, can be detrimental to a business and people's livelihood. Speed of recovery is a primary focus for Carpenters, making sure reimbursement of outlay is prompt and prioritised whilst supporting the driver with their own personal claim.



# **Recoveries**Maximising Returns at Speed

Our specialist Recoveries team provide a comprehensive service, from standard claims against third parties and their insurers to more complex recoveries, involving policyholders and drivers. We operate to strict timescales and service level agreements, ensuring efficiency and accountability throughout the process.

With years of experience and market-leading systems, we move through the claim steps to litigation at speed, utilising automated processes to reduce friction.

# Insurer Outlay (Subrogated)

Our solution for outlay recovery / subrogate claims includes:

Prelitigation and litigations services

Bespoke recovery action developed inhouse

Swift recovery through automated processes

**Expert litigators** 

Specialist claims handlers

Tailored MI for real time insight

360 degree 'Know your opponent' strategy



# Motorcycle Claims 'Bikers for Bikers'

We have a dedicated team of specialist motorcycle solicitors who provide expert legal support for personal injury and uninsured loss recovery claims. Many of our team are bikers themselves or have extensive experience handling motorcycle-related cases, giving them a genuine understanding of the unique challenges riders face on the road.

They speak the language of the biking community and appreciate the distinct road conditions and risks that motorcyclists encounter daily.







# **Professional and Responsive**

I had a bike accident and was struggling with the legal process until my Carpenters Group legal handler took over my case.
From the moment she got involved, everything became much smoother. She was incredibly responsive, always quick to reply to emails, and kept me updated throughout. Her professionalism and efficiency made a stressful situation much more manageable. I'm truly grateful for her support and would highly recommend her to anyone needing legal representation.



# **Great Service**

I can't believe how quick Carpenters got my details/claim/physiotherapy up and running so quickly. Within 24 hours I'd been booked into physio and the treatment over about 12 weeks was excellent. I have made a full recovery on my shoulder and I am very pleased with the results. I'm a hundred percent sure my handler did everything possible and got me the best result I could hope for, I'm very grateful.



# **Quick and Helpful**

After my accident and injuring my leg, Carpenters were quick to get in touch with me. My contact was very helpful with arranging a medical exam and collating all damaged items from the accident. They were always available and quick to respond to emails and calls and were a great help through my claim.



### **Legal Defence**

Carpenters Group offer a comprehensive, fully in-house Defendant Insurance Service, providing end-to-end claims solutions from First Notification of Loss (FNOL) through to trial. Our dedicated and expert team deliver legal support that focuses on indemnity spend reduction and cost containment, both pre- and post-litigation.

We handle the full spectrum of defendant claims, from MOJ and OIC matters to complex catastrophic loss cases, including credit hire and fraud. Our bespoke strategies are tailored to address the most pressing issues in today's insurance landscape.



# PP

Our enviable dual perspective sets us apart. We operate on both the claimant and defendant sides, giving us a unique insight into the evolving legal environment. We actively engage with the MIB, MOJ, and wider industry stakeholders, and we're proud to support initiatives such as the Insurance Fraud Charter and collaborate with the ABI and IFB on key issues like Google Ad Word spoofing.

**Kevin Perkins,**Head of Defence

### **Credit Hire Defence**

### Driven by Results Informed by Data

Our specialist Credit Hire team form an integral part of the wider Carpenters Group offering, delivering market-leading insight and results.

### We are uniquely positioned to offer:

Extensive market intelligence

Proven "Know Your Opponent" strategies

Unrivalled benchmarking capabilities

Shorter claim life cycles

Improved litigation outcomes

Increased savings for our clients

### Our end-to-end approach includes:

System-generated MI and BI for full performance visibility

Use of advanced technology, including ANPR, to combat credit hire fraud

Targeted strategies for specific CHOs and CMCs

Dedicated intervention strategies to minimise inflationary impact

Specialist handlers for every credit hire claim, supported by experienced team leaders

### **Motor and Home**

# Legal Expense Insurance Policy Administration

Carpenters Group is authorised and regulated by the FCA to administer Legal Expense Insurance (LEI) policies. We've aligned the delivery of legal services with our regulatory obligations, ensuring compliance and consistency throughout.

Working with a panel of specialist LEI underwriters, we support insurers with the provision of Defaqto 5-star rated Motor and Family/Home legal expense insurance policies.

As part of our administration service, we provide the full range of legal services and operate a 24/7 legal advice line.









# Family and Home Legal Claims services

Whether it's a dispute over a contract or purchase, an issue at work, a property disagreement, or a personal injury or medical negligence claim, Carpenters can help. Our advice hub is open 24/7 - 365.

### What is covered?

Personal injury

Medical negligence

**Employment disputes** 

Contract and consumer disputes

Issues relating to your home and personal property

Jury service

Motor prosecution defence

Identity fraud

Landlord disputes

And many other claim types

### Why Choose Carpenters Group?

Claims.
Customer.
Community.

The Carpenters Group Way

# Over 30 years

of experience in legal and insurance services

Team of **1,500+** 

professionals across seven UK offices

A commitment to outstanding

customer service

### **Extensive**

Insurance Services offering In-house technical experts

### innovating

to support claims management

### **Trusted**

by the UK's largest insurers and brokers

# Largest UK claimant law firm

Expert
Legal
Defence
team

# Market leading

conversion of customers into legal and medical/ rehab services

### **Employer**

of choice with strong retention and performance metrics

### performance culture

with inclusion at its heart

Sustainable **talent** 

pipeline due to in-house legal academy

Proven

collaboration

with leading insurers and brokers

### **Ethical**

commitments to inclusion, Science Based Targets Initiatives, and Social Return on Investment Proven track record of **successful** 

results

# carpenters group



Your Trusted Partner for Insurance and Legal Solutions

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