



PHOENIX  
LIABILITY SERVICES

INDEPENDENT THINKING  
LIABILITY ADJUSTER

# COMPREHENSIVE, PROFESSIONAL LIABILITY CLAIMS SERVICES

Phoenix Liability Services is dedicated to providing high quality liability claims investigation and handling.

We provide bespoke, cost-effective claims handling services with technical excellence, transparency and integrity at the core.

From investigation and report only, to a full 'cradle to the grave' service, Phoenix Liability Services has the expertise, experience and resources to handle any liability claim.

We believe liability claims investigation and handling should be personal and professional, which means our clients are allocated at the very outset a liaison manager who ensures the service we provide exceeds expectations.

Phoenix Liability Services – the independent thinking liability adjuster.

01352 754761

[enquiries@phoenixliability.co.uk](mailto:enquiries@phoenixliability.co.uk)

[www.phoenixliability.co.uk](http://www.phoenixliability.co.uk)



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# INTRODUCING OUR SERVICES

Phoenix Liability Services provides a specialist and client-centred claims handling and investigation service with technical excellence built in at every level.

Our Partners and Loss Adjusters have extensive experience and are fully trained in the liability claims field, enabling us to provide a bespoke, comprehensive and seamless service for our clients.

We can deal with the full array of claims from complex personal injury claims to long and short tail disease claims in a wide variety of business sectors, including retail, construction, local authorities, utilities, manufacturing, food processing, sport and leisure, and support services.

From taking a one-off statement, locus investigations, discussions and negotiations, and mediations on our clients' behalf, to the bulk handling of disease claims, Phoenix Liability Services can provide cost-effective solutions.

Time and accuracy are vital elements for our clients' claims, so we ensure new notifications are recorded on our claims handling system within 24 hours of receipt, and we will investigate all new instructions within the agreed timescale of receiving the claim. We will discuss and adopt clients' preferred reserving philosophies.

Additionally, you can be sure that your data is securely managed thanks to our cutting edge IT system, which allows for the secure capture of a vast array of data.

We also provide the File View interactive case tracking facility, which allows clients real time access to key information such as reserves and payments, and electronic copies of reports and documents, like medical reports, pleadings and legal opinions.

Our back office functions consist of a team of experienced and skilled individuals who support our Loss Adjusting team and ensure financial and risk compliance.

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# KEY PERSONNEL

## ALUN GWATKIN – MANAGING PARTNER

Alun started his career in liability claims in 1986 with the Prudential Insurance Company before joining Garwyn Group as a Loss Adjuster and Branch Manager. Alun has 29 years' experience in all areas of liability claims investigation and handling. He currently works between our Dartmouth and Mold offices.

**Specialist areas:** Manufacturing, Local Authority and retail business along with disease claims handling.

**T:** 01352 754761 **M:** 07730 602473

**E:** [alun@phoenixliability.co.uk](mailto:alun@phoenixliability.co.uk)



## CLIVE DAVIES – PARTNER

Based at our Bicester office, Clive started his career as a claims inspector with Iron Trades before joining Beachams, and later moving on to Garwyn. Clive has many years' experience handling liability claims. He is the Partner responsible for human resources.

**Specialist areas:** Construction risks and sport and leisure related claims.

**T:** 01869 277888 **M:** 07737 483305

**E:** [clive@phoenixliability.co.uk](mailto:clive@phoenixliability.co.uk)



## PAUL TITTERINGTON – PARTNER

Paul started his claims handling career at Eagle Star before moving to Garwyn and has vast experience in all aspects of liability claims handling. Based in the Mold office he is the Partner responsible for compliance issues.

**Specialist areas:** Manufacturing and engineering risks

**T:** 01352 754761 **M:** 07919 071881

**E:** [paul@phoenixliability.co.uk](mailto:paul@phoenixliability.co.uk)



## COLIN SCALES – PARTNER

Colin, who began his career with Iron Trades then later moved to Garwyn, is highly experienced in all aspects of claims handling. Colin is based at the St Neots office. He is the Partner responsible for outsourcing.

**Specialist areas:** Retail and food production claims

**T:** 01480 470297 **M:** 07894 038499

**E:** [colin@phoenixliability.co.uk](mailto:colin@phoenixliability.co.uk)



## ANDY GALLIARD – MANAGER OF THE DEDICATED DISEASE UNIT

Andy joined Phoenix Liability in January 2012 and has 24 years' experience specialising in all aspects of occupational disease claims working for composite insurers, defendant solicitors and leading liability adjusters. Andy leads a team of dedicated market-recognised specialist adjusters in all aspects of occupational disease claims.

**T:** 01527 557440 **M:** 07765 241796

**E:** [andy@phoenixliability.co.uk](mailto:andy@phoenixliability.co.uk)

## ROB MILLROSS – BRANCH MANAGER, LEEDS OFFICE

Rob joined Phoenix Liability in August 2011 and has 22 years' experience in dealing with all aspects of liability claims, having previously worked for a number of leading liability loss adjusting companies.

**Specialist areas:** Employers Liability and Public Liability, in particular relating to social housing, heavy industry and leisure services.

**T:** 0113 278 0778 **M:** 07826 454640

**E:** [rob@phoenixliability.co.uk](mailto:rob@phoenixliability.co.uk)

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# OFFICE LOCATIONS

## GLASGOW

HILLINGTON PARK INNOVATION  
CENTRE, GLASGOW, G52 4RU  
TEL: 0141 585 6369  
EMAIL: [Glasgow@phoenixliability.co.uk](mailto:Glasgow@phoenixliability.co.uk)

## NEWCASTLE

OFFICE GO8, LINTONVILLE  
PARKWAY, ASHINGTON,  
NEWCASTLE UPON TYNE, NE63 9JZ  
TEL: 01670 528405  
EMAIL: [Newcastle@phoenixliability.co.uk](mailto:Newcastle@phoenixliability.co.uk)

## LEEDS

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CLAYTON WOOD CLOSE,  
LEEDS, LS16 6QE  
TEL: 0113 278 0778  
EMAIL: [Leeds@phoenixliability.co.uk](mailto:Leeds@phoenixliability.co.uk)

## MOLD (ADJUSTING AND HEAD OFFICE)

BRONCOED HOUSE, BRONCOED  
BUSINESS PARK, WREXHAM ROAD,  
MOLD, CLWYD, CH7 1HP  
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EMAIL: [Mold@phoenixliability.co.uk](mailto:Mold@phoenixliability.co.uk)

## NOTTINGHAM

PURE OFFICES, ICON BUSINESS CENTRE,  
LAKE VIEW DRIVE, SHERWOOD PARK,  
ANNESLEY, NOTTS, NG15 0DT  
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## ST NEOTS

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32 NEW STREET, ST NEOTS,  
CAMBS, PE19 1AJ  
TEL: 01480 470297  
EMAIL: [Cambridge@phoenixliability.co.uk](mailto:Cambridge@phoenixliability.co.uk)

## BROMSGROVE

PHOENIX HOUSE, GEORGE ROAD,  
BROMSGROVE ENTERPRISE PARK,  
BROMSGROVE, WORCS, B60 3AL  
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## BICESTER

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## CHEPSTOW

BASEPOINT BUSINESS CENTRE  
RIVERSIDE COURT, CHEPSTOW  
GWENT, NP16 5UH  
TEL: 01291 635586  
EMAIL: [Chepstow@phoenixliability.co.uk](mailto:Chepstow@phoenixliability.co.uk)

## MAIDSTONE

BARHAM COURT, TESTON SUITE  
TESTON, MAIDSTONE  
KENT, ME18 5BZ  
TEL: 01622 618688  
EMAIL: [Kent@phoenixliability.co.uk](mailto:Kent@phoenixliability.co.uk)

## DARTMOUTH

UNIT 11, ADMIRAL COURT,  
NELSON ROAD,  
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# CASUALTY CLAIMS

By their very nature personal injury claims need careful investigation and handling to ensure the best outcomes both in terms of finance and reputation. We manage in excess of £50M reserves for our clients.

New regulations from the Ministry of Justice (MOJ) have radically altered the way in which the majority of Public Liability (PL) and Employer's Liability (EL) claims are dealt with and the introduction of the new Claims Portal aims to standardise the process and ensure benefits of the MOJ reforms are properly realised. Conversely the high net worth claims demand a bespoke and alternative approach to ensure that our clients reputation is enhanced. We have assembled a team of highly experienced adjusters to meet these challenges. Our adjusters possess a high level of expertise in various disciplines. Through our branch network we are able to deliver a rapid response to new claims throughout the UK.

Through detailed on-site investigations we identify the key liability issues. Fraud, quantum and causation are all carefully investigated to ensure we reach the best possible outcomes for our clients. Where specialist evidence is required we work with a plethora of experienced and robust experts.

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# EXPERT DISEASE CLAIMS HANDLING

The diverse nature of disease claims makes this a specialist area in claims handling and our team has established itself as leaders in the field.

Divisible versus non-divisible, long tail or short tail, market agreements, constantly evolving case law, changes in statute, and developments in medical science mean the landscape of disease claims handling is in a permanent state of change. This requires a tailored and adaptable approach.

We have developed a specialist disease handling facility at our Bromsgrove offices, led by the experienced Andy Galliard.

## **Scope of expertise**

The team offers a complete and seamless service from initial investigation to coordination and handling of a wide range of disease and illness claims. In recent years we have been involved in Group litigation, emerging and unusual diseases, including handling the increased incidence of workplace deafness claims.

Our service includes visiting the insured, an on-site investigation, which incorporates statement evidence and documentation, and advice on improving the risk through the implementation of control measures.

If an investigation and handling service is required our team of specialists can provide this.

Phoenix handlers coordinate the claim where appropriate, liaise with the insured, medical experts and brokers, and establish the details of other interested parties and insurers. We calculate their potential liabilities and contributions to secure an appropriate settlement or repudiation. We have a market-leading repudiation success rate.

## **Testing for fraud**

The role is to protect our Principal's position and that of their insured at all stages of the claim. We do this by thoroughly inspecting the evidence relating to causation, medical reports and any breach of duty. Our focused approach to the claimant market includes being alert to fraudulent claims and using stringent audiometric testing to clear up any ambiguities.

## **Specialists network**

Disease claims handling is a specialist area which requires the talents of experts, both medical and non-medical, who are well versed in these cases.

Over many years our team of adjusters and partners have built a comprehensive network of experts to provide support, including specialist disease handling solicitors and Counsel.

We ensure all our teams are kept up to date on legal developments and provide ongoing internal and external training.

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The logo for Phoenix Liability Services features a stylized white phoenix bird rising from a dark red background. Below the bird, the word "PHOENIX" is written in large, bold, white capital letters, followed by "LIABILITY SERVICES" in smaller white capital letters. At the bottom, the tagline "INDEPENDENT THINKING LIABILITY ADJUSTER" is written in yellow capital letters.

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# MOTOR CLAIMS INVESTIGATION SERVICES

Our team of investigators is trusted by major insurance companies to provide reports on high value motor collisions throughout the UK.

Our experts provide a seamless service, investigating in accordance with appropriate service standards. Our specialists take a personal approach to claim investigations, responding promptly, reassuring the policyholder and keeping the client constantly updated.

Phoenix adjusters have extensive experience of handling multi-track claims enabling us to offer an outsourced claims service to our motor clients, either as part of a regular scheme or as additional resource when required.

We carry out comprehensive investigations taking into consideration all policy coverage, liability and quantum issues. Our team will obtain detailed statements from the policyholder and any witnesses, in addition to preparing a locus investigation report, including digital images and a detailed computer-designed plan containing accurate measurements and all salient features.

We will also liaise closely with the police and, where possible, we will work with the investigating officers to gain a fuller understanding of the incident and the evidence available. We can transfer our detailed reports electronically with all evidence correctly preserved for use in subsequent proceedings.

We support the policyholder through these stressful situations, keeping channels of communication open with clients. This gives them time to update their assessment of potential liability and make swift decisions on funding representation in criminal proceedings.

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# FCA/LLOYDS COMPLIANCE

We recognise the importance of maintaining our clients' compliance with FCA/Lloyds regulations throughout the claims process.

To support our clients' compliance with FCA/Lloyds regulations, our IT system is designed to ensure we comply with all requirements under the civil procedure rules and that we meet our clients' needs and expectations.

We operate the FCA's principles of good regulation. We ensure our work for our clients complies with regulatory requirements. We operate with openness and encourage our staff to obtain appropriate professional qualifications.

Our principles for business mirror those laid down by the FCA and we undertake our work with integrity, skill, care and due diligence. We organise and control workflow, implement peer reviews and all staff are fully trained in both our own, and our clients' complaints procedures and treat customers fairly at all times.

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# STATE OF THE ART IT SYSTEM

We store relevant financial information and details of all interested parties and their insurers securely on our robust and bespoke IT system.

This data, which is bespoke to individual client's requirements, can be securely accessed through our innovative File View portal, allowing clients to keep track of their claims in real time.

Additionally, each insured party has a generic database on our intranet containing all relevant historic documentation to assist with the defence and handling of future claims.

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# UNDERSTANDING RISK MANAGEMENT

We use our extensive experience in this area to help others improve health and safety and minimise risk. We are often invited to train and educate a range of stakeholders.

We work in partnership with specialist risk management and health and safety consultancy practices to complement our own existing risk management strategies.

Our portfolio of risk management and health and safety service include:

## **Health & safety feedback**

In the course of providing our investigative services our experienced adjusters offer advice on how to prevent a similar incident and practical suggestions on improving risk management.

## **Training and education seminars**

We provide a comprehensive range of training seminars in all aspects of risk management and liability claims investigations/handling. The sessions are tailored to your requirements and can take the shape of a simple 'toolbox talk' or a formal presentation.

## **Risk surveys and audits**

We offer an audit process for your existing risk management programmes, which includes general safety management, accident notification and claims reporting. The audit will also examine plant and machinery, premises and the environment, training, personal protective equipment and manual handling. Other areas under the audit's remit include health surveillance, biological monitoring, hygiene, noise, vibration, RSI, and fire and electrical safety.

## **Outsourced risk management solutions**

Together with a risk management consultancy partner we provide targeted risk management and training solutions to meet policyholders' requirements. Our partner organisation has specific experience in the construction sector and with local authorities.

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# SUPPORT FOR REHABILITATION

Rehabilitation is an important tool in the claims handler's armoury, offering earlier identification of potential medical problems and providing timely and effective treatment to resolve those problems.

Adopting a rehabilitation strategy can often facilitate a more rapid return to work, providing a saving on the cost of a claim.

Not all cases will benefit from a rehabilitation needs assessment referral. Our experienced adjusting team will only select those cases where it is merited. We have established strong working relationships with a number of rehabilitation providers who we are happy to recommend to our clients.

Where rehabilitation is merited we will arrange for the provider's instruction and liaise with them regarding the progress of any recommended treatment programme.

The rehabilitation providers not only offer monitored medical treatment, they can also assist in facilitating a staged return to work for claimants through the use of occupational therapists.

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# FRAUD STRATEGY

The UK government estimates that fraud costs the economy £52 billion per year, with insurance fraud costing the insurance industry an estimated £2.1 billion.

Each of our clients is required to have an active policy on the management of fraud. As handling agents for a variety of clients, we observe these specific policies. We also have our own policy and focus, which is taken into account in dealing with all claims.

Our adjusters are alive to the risk of fraud and exaggeration. The approach we take, by way of on-site investigation of the majority of claims, has resulted in limiting the potential for fraud.

This is the most successful approach in our experience. In addition we have a structured system which isolates cases where specific attention is required.

The strategy we adopt identifies key fraud indicators and provides for an escalation process so as to ensure that resources are focused on these claims. We ensure there is a properly documented and monitored system in place, which provides greater focus for us to defeat insurance fraud.

We work closely with a number of fraud investigators and if necessary prosecution bodies as and when specific fraud investigation is required.

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# TESTIMONIALS

## THE RISK FACTOR (TRF)

“As genuinely independent risk advisors, part of TRFs role is to provide customers with independent advice on the structure of any insurance programme, selection of insurers and claims handlers. Liability claims investigation, management and handling is a vital component of any insured’s insurance programme. Customer feedback in respect of Phoenix Liability Services is entirely positive with expectations regularly exceeded. Alun Gwatkin and his team deliver a professional and personal service providing confidence that any claim will be handled effectively and efficiently.”

Mark Griffiths, Managing Director

## EC INSURANCE COMPANY LTD

“Phoenix are a small, but well-formed, adjuster who provide an excellent service through use of experienced and well-versed adjusters. All the adjusters are very personable and understand the needs and requirements of us as a client and carry out investigations with skill in a very timely manner.”

Ian Hollingworth, Claims Manager

## ASPEN INSURANCE UK LIMITED

“Phoenix Liability Services provide us and our clients with the very best in investigation and technical claims handling whilst offering the highest level of customer experience. I have no hesitation in recommending Phoenix Liability Services.”

Nick Brindley, Head of International Property & Casualty Claims

## NOVAE

“In the ten years we have used Phoenix Liability Services we have found they offer a balanced approach between technical expertise and economic common sense. Their nationwide network of adjusters are customer focused and provide a reliable, efficient service, and are competent handling all claims irrespective of size. I would not hesitate to recommend them.”

Mark Batterbury, Deputy Head of Claims

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