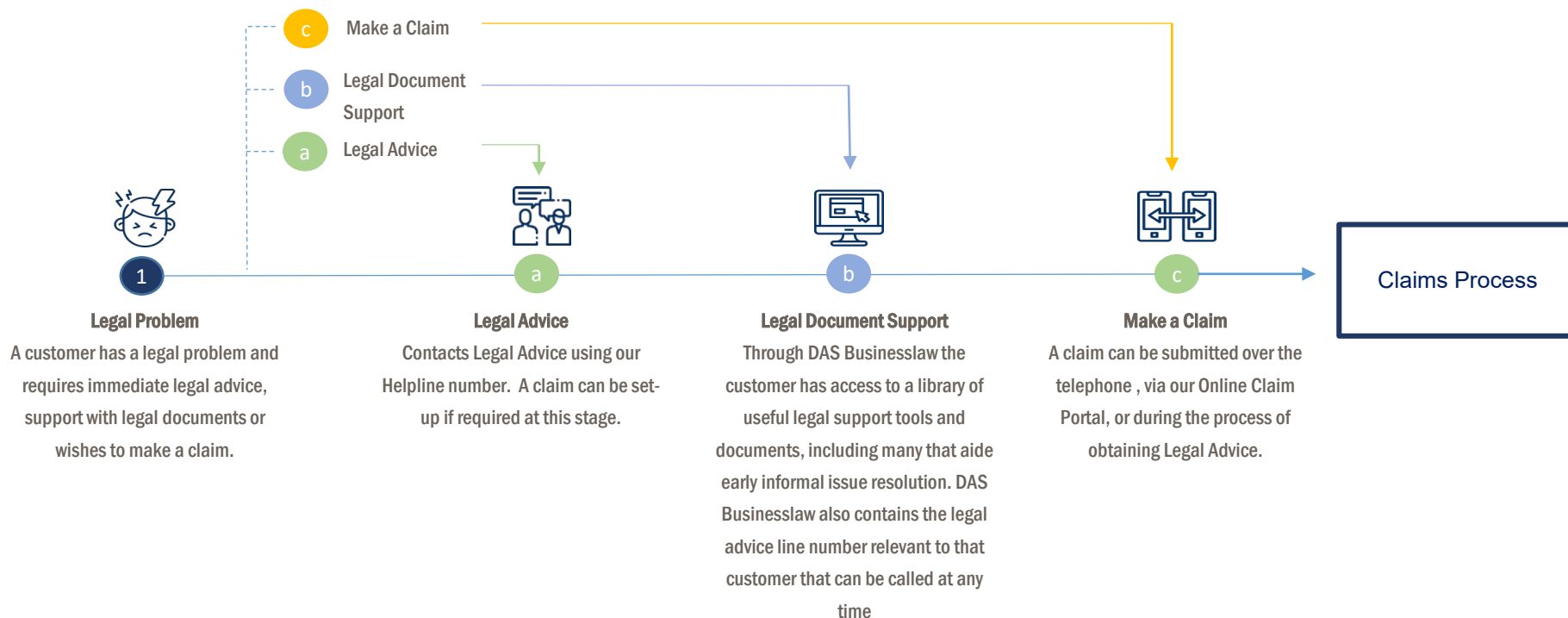


# DAS service approach

Using DAS digital tools – building an more integrated approach.

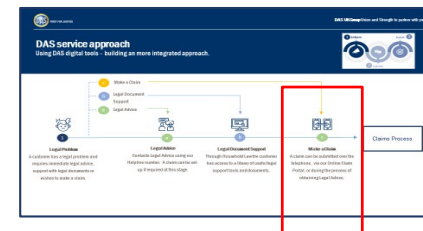


# DAS claims process

Using DAS digital tools – building an more integrated approach.



Q1 2021: customer channel preference  
 36% Online Claims Form  
 39% Through Legal Advice  
 15% Contact Centre  
 10% Email (largely via Business Partner)



2

## Do I have a policy?

This is confirmed immediately if policy details (EDI) is in place. In the absence of EDI this **can take up to 5 working days**.



3

## Am I covered?

Claims are assessed and cover confirmed **within 5 working days** (if not sooner). If cover is in place next steps are confirmed and a solicitor appointed.



4

## Solicitor Appointment

The appointed solicitor will contact the customer within 24 hours of receiving the claim. Next steps will be explained e.g. first step is for prospects to be assessed and confirmed.



5

## Ongoing Claim Progress

Prospects is confirmed and next steps discussed. The customer is updated in line with their preferred method and frequency of communication.



6

## Claim Resolution

The claim is resolved successfully e.g. by way of settlement, mediation or at court.

# DAS service approach - Personal

## Using DAS digital tools – building an more integrated approach.



Once Greg's employer realises that he has support of lawyer. They resume negotiations and agree a settlement Greg is happy with.

10



9

Greg's claim is checked quickly. As he'd followed the advice he has kept strong evidence, which allows his DAS Law solicitor to successfully support him.

1



Greg's Home insurance is due for renewal and after receiving his renewal documents he notices he has Legal Expenses and wonders if it can help him with a problem he has at work.

2



Greg activates his Household law account and reads the employment guide. He's a bit confused, but there is a telephone number.

3



Greg speaks to a legal advisor that evening and explains that he applied for a promotion at work last months where his skills fit but was not offered an interview due to working hours. Greg works flexible hours to look after his son.

4



The legal advisor explains that this could be a case of indirect discrimination because Greg has an email from the recruiting manager explaining that his flexible working pattern would be too disruptive, although there is not factual reason would be disruptive

5



Greg with the help of his legal advisor makes a informal complaint to his line manager.

6



Unfortunately for Greg his company aren't taking his issue seriously so Greg speaks to a legal advisor again. He understands he now needs to raise a formal grievance. Greg logs onto Household law and uses the grievance template to raise a grievance.

7



Greg's employer launches an investigation and agrees that there was discrimination but does not propose an adequate solution or redress.



8



Greg's insurance includes employment cover. And as he's spoken to legal advice he knows he can file his claim online in the evening.