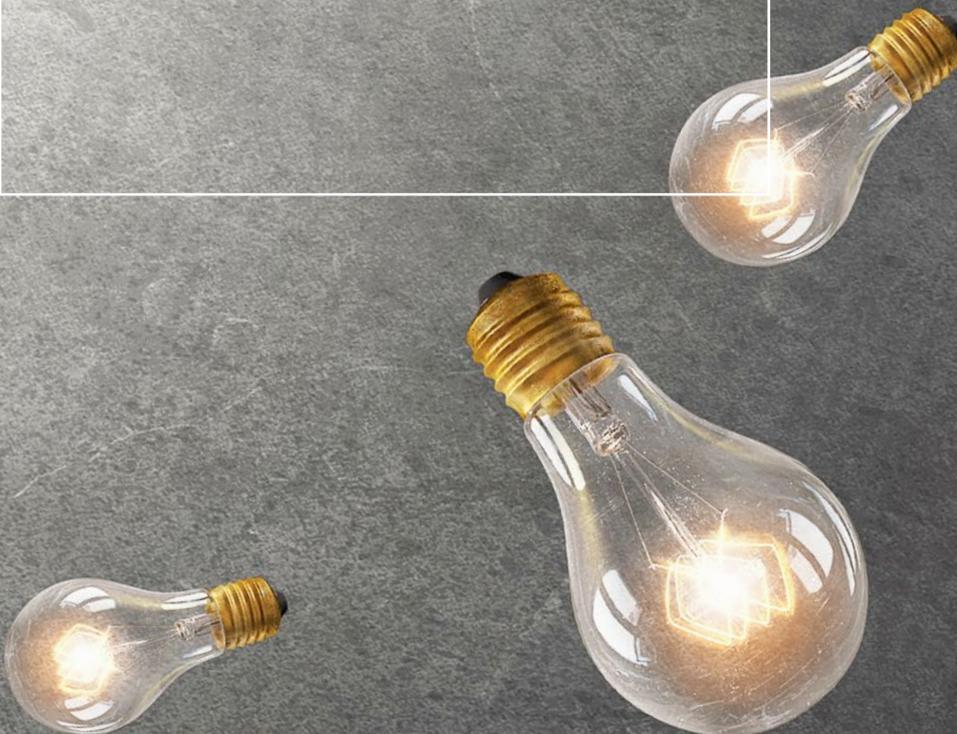


What our customers say about us

Findings from
BLM's Customer
Insight Programme



Welcome

Our customers are very important to us. Our purpose is to make their business lives better and have a positive impact upon them. We want to ensure we are responding to and anticipating our customers' business, legal and strategic needs.

We believe it is only through directly speaking with customers that we are able to strengthen what we do. Therefore we recently launched our Customer Insight Programme. We retained Gulland Padfield, an independent management consultancy, to conduct a series of interviews with our customers. The aim of the exercise was to build a better understanding of our customers' perceptions of the firm, and of the service we deliver today and in the future.

We are responding to the insights our customers shared with us and will be working with them to ensure we deliver on our promise. We are implementing a number of important and focused initiatives to ensure this happens. Transparency in our relationships is important to us. Flowing from this exercise we want to work with customers to build a sustainable business that is great for both of us. One which mutually supports our current and future aims and ambitions.

We all work in a competitive world and in a market place that is continually changing. The shorthand for this is VUCA i.e. a market place that is volatile, uncertain, complex and ambiguous. Legislative changes and technological advances are providing huge challenges that are both opportunities and threats. The civil justice reforms identified in the Autumn Statement represent the biggest changes to the claims environment since the Access to Justice Report prepared by Woolf in 1996. Artificial intelligence models, autonomous vehicles and cyber risks will change the way we approach litigation in the medium to long term.

We believe the businesses that analyse these changes effectively, and take the right strategic steps to adapt positively, will be the businesses that thrive going forwards. We are determined to be one of those businesses.

At BLM we align ourselves to our customers. We support them in accordance with our business values of teamwork, courage and focus. We work hard to understand and embrace their ethos and values.

We will never lose sight of all this. We are prepared to make key decisions as the need arises to ensure we fulfil our promises. An example of this is our decision at the beginning of 2016 to accept an invitation to become the first associate members of the Association of British Insurers. We were delighted to be invited to become members and already we are seeing real value in our membership.

We know that to ensure we have a prominent market position and to ensure we are able to support customers in the right way, now and in the future, we need to continue to invest in people with the right skills and talent. This is something that has been raised by some customers. Recent additions to the firm include former Law Commissioner, David Hertzell and Guy Munnoch (former CEO of Zurich's UK General Insurance business amongst others) as a special and strategic adviser to the firm's Executive Board. We have also brought into the firm, for example, Paula Jefferson one of the country's most preeminent abuse claims specialists, and have made other key appointments throughout the UK and Ireland, for example Nessa O'Roarty in Ireland who specialises in healthcare law, and Frank Hughes in Scotland who specialises in major and complex loss matters.

We will continue to invest in BLM to ensure it remains a fantastic law business, well equipped to meet our customers' needs now and in the future.

Please contact me if you would like to explore how we can work together.



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A handwritten signature in black ink that reads "Mike Brown". The signature is stylized and written in a cursive-like font.

What did the insight exercise reveal?

We spoke to 30 of our key customers; all were interviewed using the same set of qualitative and quantitative questions. Respondents ranged from insurers, brokers and corporates where we are nominated to act on their behalf.

I am delighted that our customers remain positive about BLM's recent combinations with HBM Sayers and Campbell Fitzpatrick Solicitors. They have filled an important gap in our offering and we are now readily able to supply advice to our customers throughout the UK and Ireland. The combined businesses are working very well and we are supporting many customers. To quote:

"It's enhanced the relationship because we have had different providers in Scotland and Northern Ireland".

The satisfaction score we received overall from the exercise was 8.5/10. We are delighted our customers rate us so highly. However we know we must not be complacent and will work hard in the months and years ahead to continuously improve.

A snapshot of the results

85% told us it is **very likely** they will be a **customer** of BLM in two years' time

Satisfaction of **8.5/10**, based on 'would **recommend BLM**'

Net promoter score: **+57** which compares extremely well to professional services business, for example private banking who pride themselves on **delivering fantastic customer service**

90% of customers rate their relationship with BLM as **excellent or very good**, the top three reasons for this rating were:

- **Attentiveness**
- **Competence, even in unfamiliar situations**
- **Commitment to building the relationship**

Responding to your insights

Taking independent insights from our customers as to how we are performing and managing our relationships is vital. We have listened and have taken the insights seriously. The firm has already put in place a number of initiatives that we will continue to progress throughout 2016 and beyond and there are other ideas in the pipeline in response to the feedback:

Technology: innovation in technology is high on many of our customers' agendas. As a business we will continue to consider new ways of working with customers. We are embracing digital technology and already have automated e-billing solutions in place with a number of customers, receive instructions using XML data exchange, and with others we use file transfer protocols (SFTP) to receive instructions. We also work on real time direct data integration from our systems to our customers. Looking ahead into 2016 we are starting to exploit workflow and automation to create end-to-end digital processes – both inside the firm and into your organisations – with the ability to do this from any location and from any device.

Management information ('MI'): and its interpretation of what it means for customers is an important priority. We will be continuing our staged introducing of our new MI tool 'BLMInsight' to our customers in the year ahead. It provides real-time meaningful views of data through dashboards and easier drill-down access to data. The benefit is immediate and secure access to self-created dashboards and reports to monitor and measure performance at any point. Our customers' teams will be able to remotely access BLMInsight online as and when they need to view and interrogate data, and compile reports to their specific requirements.

Case management: we are improving the efficiency of case management through the BLM Evolve programme. In 2015, 'Evolve' was launched, an end-to-end review of our operating procedures. Through this programme, and working in partnership with customers, we aim to improve the efficiency of our case handling approach. We are also exploring how we can further reduce paperwork by digitising as many of our manual processes as possible.

Fraud: to better support our customers BLM has developed a Centre of Excellence for Fraud, comprising more than 35 fraud specialists, handling several thousand fraud instructions every year. Creating a centre of excellence allows us to pool our resources to better deliver for our customers, both locally, nationally and globally. They will benefit from enhanced focussed, consistent processes and procedures and shared knowledge between the team.

“

There is a bond [between our organisations]. BLM does not want to let us down, they always want to give it their best. . . Together we come up with common solutions and ways forward tactically. There is no fear of failure.

”

Government policy and reforms: BLM's Policy team connects our customers with government and policy makers at the highest levels, providing early briefings on government thinking, proposals for draft legislation and conveying views back to decision-makers. In the year ahead we will continue to be active in small claims and general damages proposals; the Insurance Act will be introduced later this year and we are delighted David Hertzell, former Law Commissioner and the leading force on the implementation of commercial insurance contract reform, continues to work with BLM to support customers as they work through the changes that the Act requires of their business.

Blogs: over the last 12 months we have launched three new blogs to keep subscribers informed of the latest news and developments and the impact they will have. Our dedicated teams are continuing to develop those blogs based on the insights we have received from customers. The Policy Blog is the place to go for the latest news and insight from BLM's Policy and government affairs team. The RED blog keeps you up to date on the latest major, agenda shifting issues that will affect you and your business and keeping you one step ahead. Subjects we are at the forefront of during 2016 include Vnuk, emerging risks such as driverless cars, the Internet of Things and mHealth. The Abuse News blog provides up to date news and expert insight into abuse claims related matters, including the ongoing Independent Inquiry into Child Sexual Abuse (IICSA/The "Goddard Inquiry").

Non-injury expertise: we were recently awarded Commercial Insurance Law Firm of the Year 2016 by the CIR Commercial Insurance Awards. The firm will continue to invest in supporting our customers in areas such as professional indemnity, cyber, TMT, regulatory and commercial litigation.

BLM International: we are creating a network of global like-minded risk and insurance law businesses. Many of you told us you were very interested in our international proposition and how we will build on our national foundations, although emphasising this must not be at the expense of the UK operation. BLM will launch an International Desk which will be led by a team of specialists operating out of our Plantation Place office. Our mission is to help customers with saving time and money, reducing risk, resolving disputes and managing claims through the UK and Ireland and beyond.

Relationship management and support: you told us it is important to engage with other members of the BLM team who are working for you, not only the partner that leads the relationship. We have considered this and are involving other members of your core team in relationship management in consultation with you. BLM's customer development team will continue to be involved in supporting our relationships with you.

“*They're a professional firm. It's how they conduct themselves when I have had dealings with the team... They're thoughtful and they understand that I'm interested in their insight into the situation.*”

How customers described BLM

Experienced
Loyal Longevity
Collaborative
Strong Solutions
relationships Attentive
Trust Technical
Long Knowledge Market
term Friendly leader
Professional Personable
Solid

“

They have a solid base of expertise and a track record of delivering proven services over a whole range of things.

”

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