



# ENFORCE RECOURSE CLAIMS. THROUGHOUT EUROPE.

Our services for social insurance agencies

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# RECOURSE ENFORCEMENT THROUGHOUT EUROPE – COMPETENT, NOT COMPLICATED

Many social insurance agencies are familiar with the problem: when asserting liability claims in other European countries, the involvement of collection service providers can cause certain difficulties.

Usually, these are language barriers, insufficient communication about the local conditions and a lack of cost transparency. If the debt is enforced in court, a lawyer must also be consulted, which further increases the coordination effort in communication between the parties.

Against this background, we would like to introduce you to an organizationally and professionally superior solution for the enforcement of recourse claims. Get to know DIRO AG – the law firm network for Europe.



# EVERYTHING YOU NEED – FROM ONE SOURCE, WITHOUT HIDDEN COSTS

As a German-speaking network of law firms with 200 offices in 29 European countries, we correspond with our clients in English, German and 43 other languages. We are familiar with the specific legal conditions abroad, with recourse issues often being part of our lawyers' daily business due to close cooperation with insurers.

## HIGHEST COMMUNICATION QUALITY RIGHT FROM THE START

Our clients benefit from our high reporting standards, a direct line to the lawyer in charge of the case and their ability to explain even complicated country-specific issues in a clear and understandable way. If you wish, the entire subrogation process remains in their hands – from the first letter to the payment.

In addition, we offer you case processing tailored to your needs, including a preliminary check of the prospects of success, as well as a transparent remuneration model.

# OUR SERVICES – COMPREHENSIVE AND TRANSPARENT

- Needs-based case processing through preliminary examination of the prospects of success on the merits and in terms of amount
- Transparent pricing model through flat-rate remuneration and contingency fee
- Correspondence in English, German and 43 other languages
- Main contact person is the supervising lawyer in the client's country
- Specialized and experienced law firms in 29 countries in Europe
- Contractual arrangement between main contractor and subcontractor
- Knowledge transfer and collaborative cooperation in the DIRO network
- Transparent processes through constant communication of case development
- Extrajudicial and judicial enforcement of the claims
- Digitized and certified processes
- Transparent data processing
- Privacy-friendly data processing
- Uniform, mandatory quality management system throughout the network



## PHASE 2: ASSIGNMENT FOR THE ENFORCEMENT OF RECOURSE CLAIMS

This phase can be taken over by us on the basis of a mixed model, which includes a success-independent lump sum as well as an additional remuneration share in the case of success.

The success-independent lump sum takes into account the various expenses associated with an out-of-court or judicial assertion of claims. The amount of the contingency fee is based on the amounts achieved in the course of the assertion of the claim – a binding percentage is determined together with the social insurance agency at the beginning of the cooperation.

### OUT-OF-COURT ENFORCEMENT

- Reduced expense-based flat-rate amount
- Income-based success fee

### JUDICIAL ENFORCEMENT

- Increased expense-based flat-rate amount
- Income-based success fee

The above-mentioned model refers to the services of the assisting attorney in the respective country of the client and does not include possible expenses such as e.g. bailiff costs, court costs or translation costs.

# DIRO – THE NETWORK OF LAW FIRMS FOR EUROPE

DIRO AG is one of the largest independent networks on the German market and one of the leading law firm alliances in Europe.

DIRO AG was founded in 1992, based on the idea of creating uniform standards for the cooperation of lawyers in Europe in order to provide services at a high quality level in a network according to fixed rules. The shares of the company are held by the member law firms; the law firms are therefore owners of DIRO. However, the law firms act as economically and legally independent partnerships.

Today, we are present throughout Germany with about 150 law firms and also with about 50 law firms in other European countries. Together, we provide a comprehensive range of services and advice – across national borders and legal fields.

## DIRO IN NUMBERS:

APPROX. **200**

### LAW FIRMS

With a common quality standard

**1830**

### EXPERTS

For excellent consulting quality

**286**

### FIELDS OF LAW

Networked expertise, precise and individual

**45**

### LANGUAGES

So that we always understand each other





## **DIRO – INTERNATIONALLY COMPETENT**

Through our international partner law firms, which are connected to DIRO AG by a cooperation agreement, we ensure the efficient handling of complex cross-border claims from one source.

## **EXPERIENCED IN INSURANCE**

One of the many projects that DIRO AG implements together with its affiliated law firms is the intensive cooperation with insurance companies. Here, the law firms are mandated by the insurance companies or their policyholders in the respective country. DIRO AG acts as a central administration, so that the uniformity of the contact partner for the client in structural questions is guaranteed. In the rare case of difficulties, this also provides a permanent clearing house.

# OUR NETWORK – YOUR EXPERTS IN EUROPE

WE ARE THERE FOR YOU IN THESE 29 COUNTRIES:



Belgium



Bulgaria



Denmark



Germany



France



Greece



United Kingdom



Italy



Croatia



Latvia



Liechtenstein



Luxembourg



The Netherlands



Norway



Austria



Poland



Portugal



Romania



The Russian Federation



Switzerland



Serbia



Slovakia



Slovenia



Spain



The Czech Republic



Turkey



Ukraine



Hungary



Cyprus

WE ARE PLEASED ABOUT  
YOUR INTEREST AND ARE  
ALWAYS AT YOUR DISPOSAL  
FOR YOUR QUESTIONS AND  
REQUESTS.

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**DIRO** is a network for independent and economically self-sufficient law firms.