

How Does myRight Organise Its Campaigns and Are There Synergies with Legal Protection Insurers?

RIAD Congress 2019

Dr. Sven Bode

Berlin, 8. November 2019

What we do



B2C



B2B


financialright claims



**Digital
Products, IT &
Data**


 LegalTech Systems

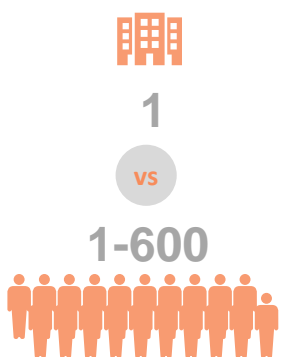
Disciplines Today



1
vs
1


✓
✓
✓

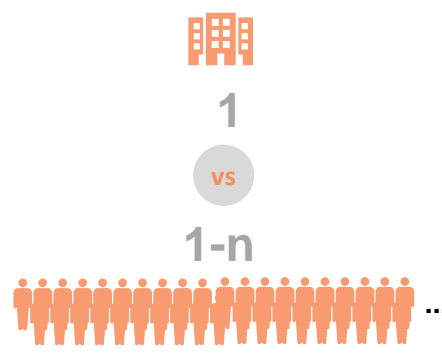
Flightright
 myRight
Any Lawyer



1
vs
1-600


✓
✓
✗

Flightright
 myRight
Any Lawyer



1
vs
1-n

✓
✓
✗

financialright claims
 myRight
Any Lawyer

We structure & connect



We disassemble the complex legal system into its separate parts.

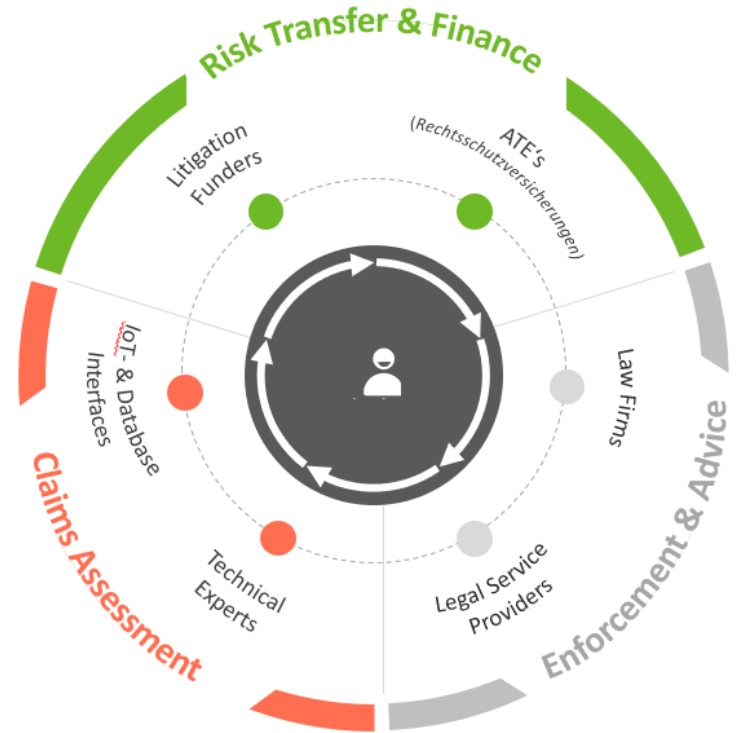


We take the very best pieces and leverage with modern IT-solutions – building up the whole system from scratch.

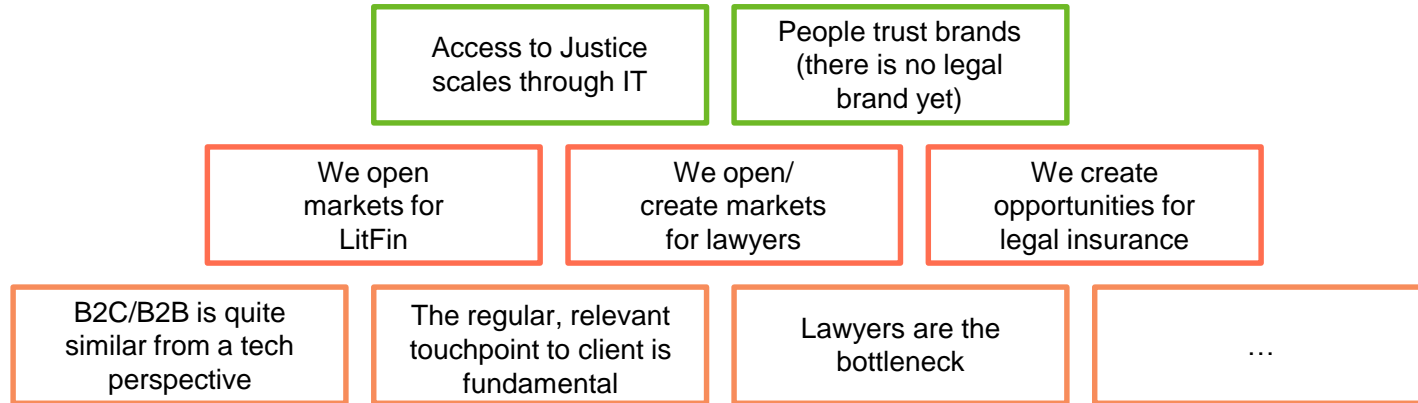


We then combine all pieces to new products, accessible via an integrated online legal platform.

Our LegalTech-Platform provides market access for all stakeholders of the legal industry.



What we learned



We must **move from enforcement to service/ solution**

-> **myRight Legal Companion**



We must **provide legal IT, Data & Content**

-> **myRight LegalTech-Platform**

LCI – myRight: Differences

LCIs

(Before-The-Event)

“Perfect year”

- No event of damage
- If so, “only very few claims as possible”

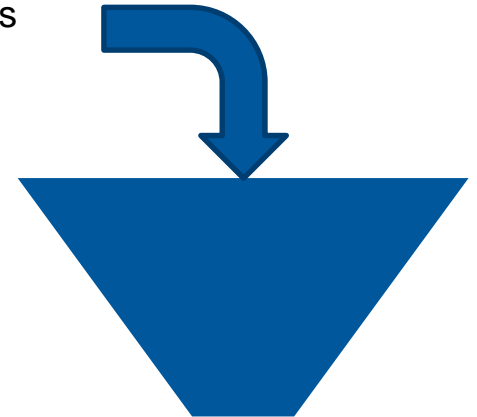
myRight

“class action”

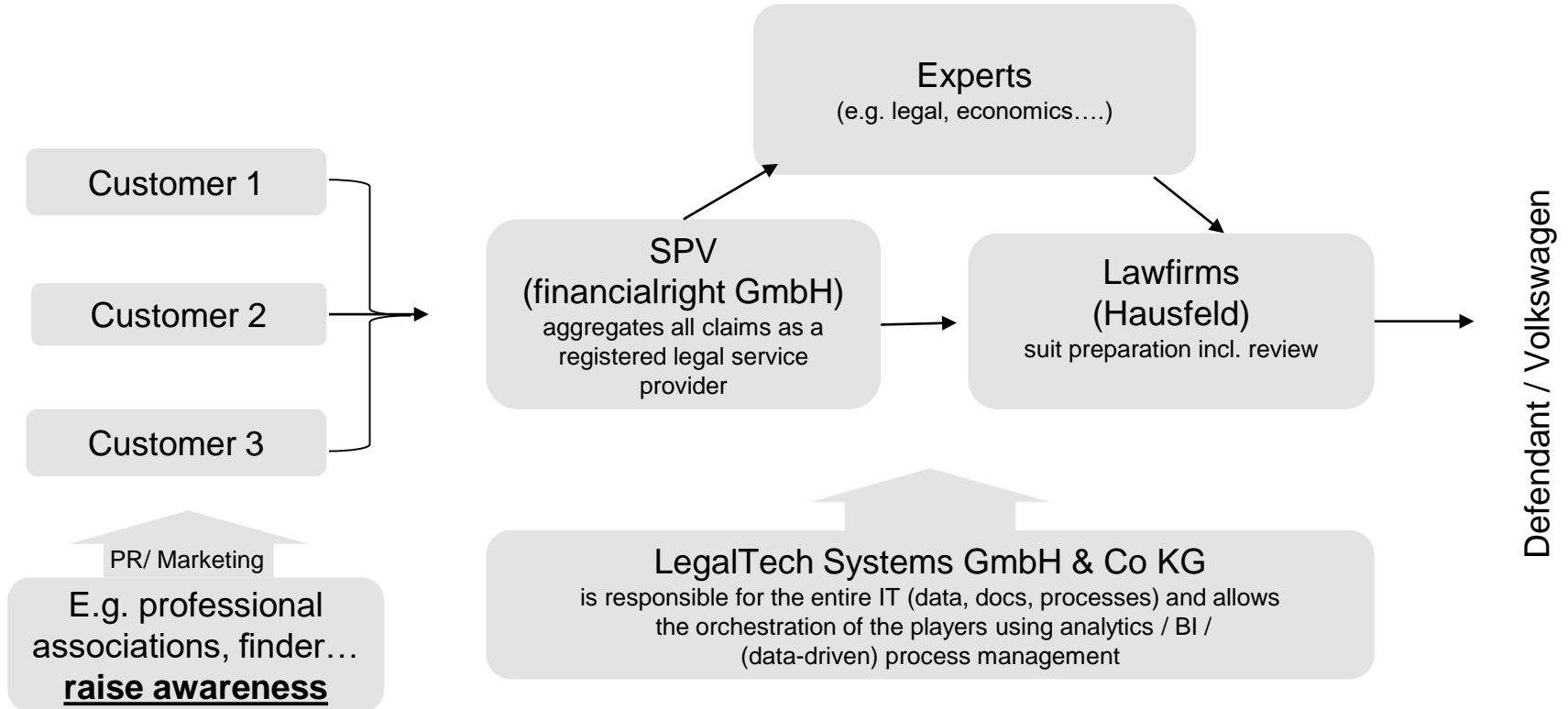
(After-The-Event)

“Perfect year”

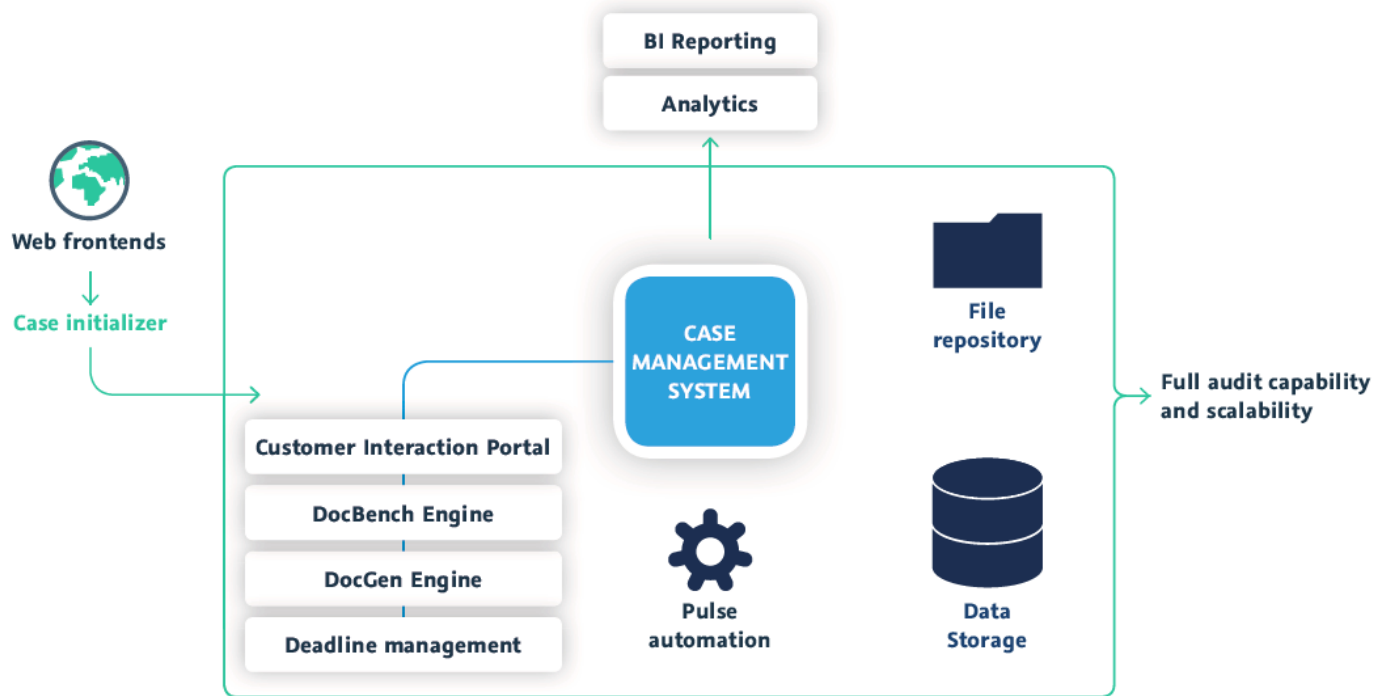
- Good case(s)
- Provide as much cases as possible



Structure: Example VW Diesel



Technical approach



Bird's-eye view structure

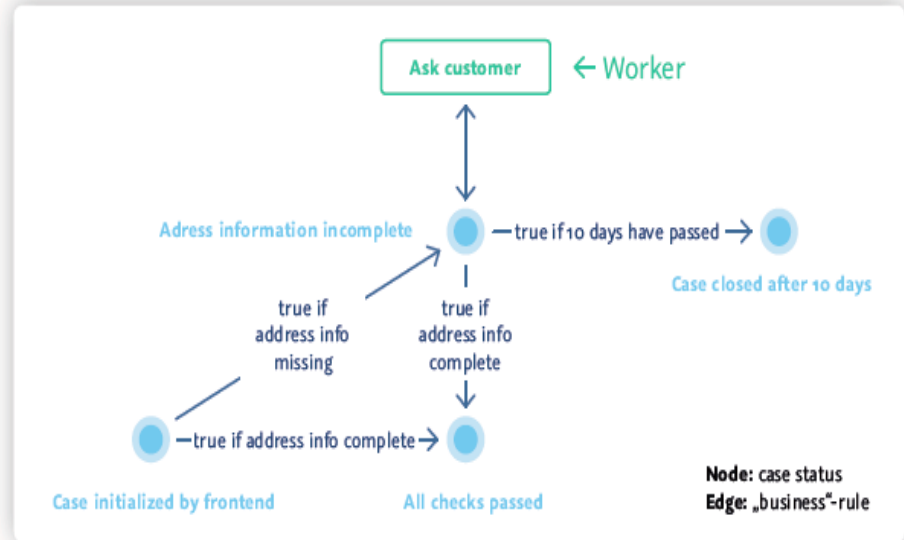
Technical approach

Pulse uses a directed graph (graph theory) to model business processes

- Widely used mathematical concept
- Good handling even of large graphs (complex processes)
- Large number of tools and methods available

Node: to the „business“-rule (edge)

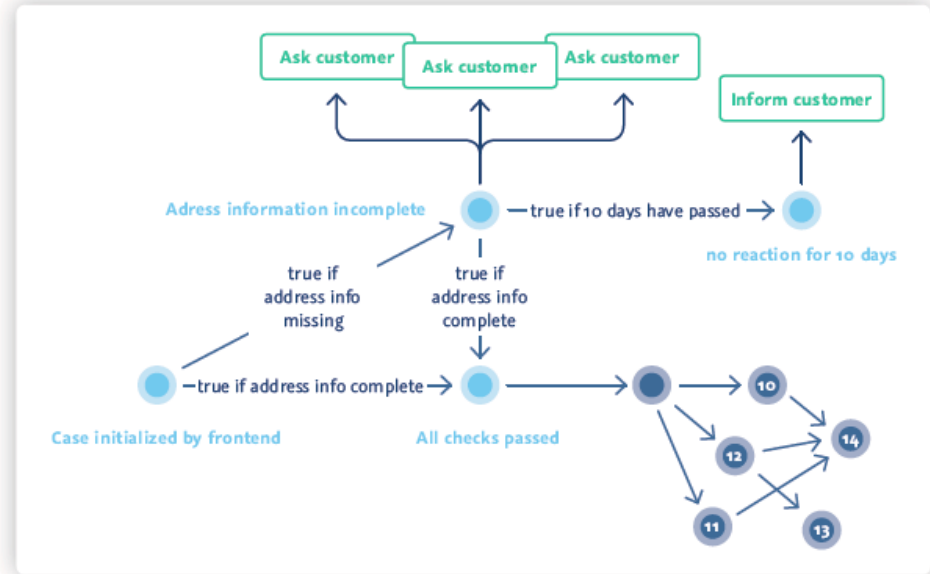
- Rules are dependent on „workers“
- Rules perform a fact check and thus ensure quality (not only check the status of the „worker“, but also its results).



Technical approach

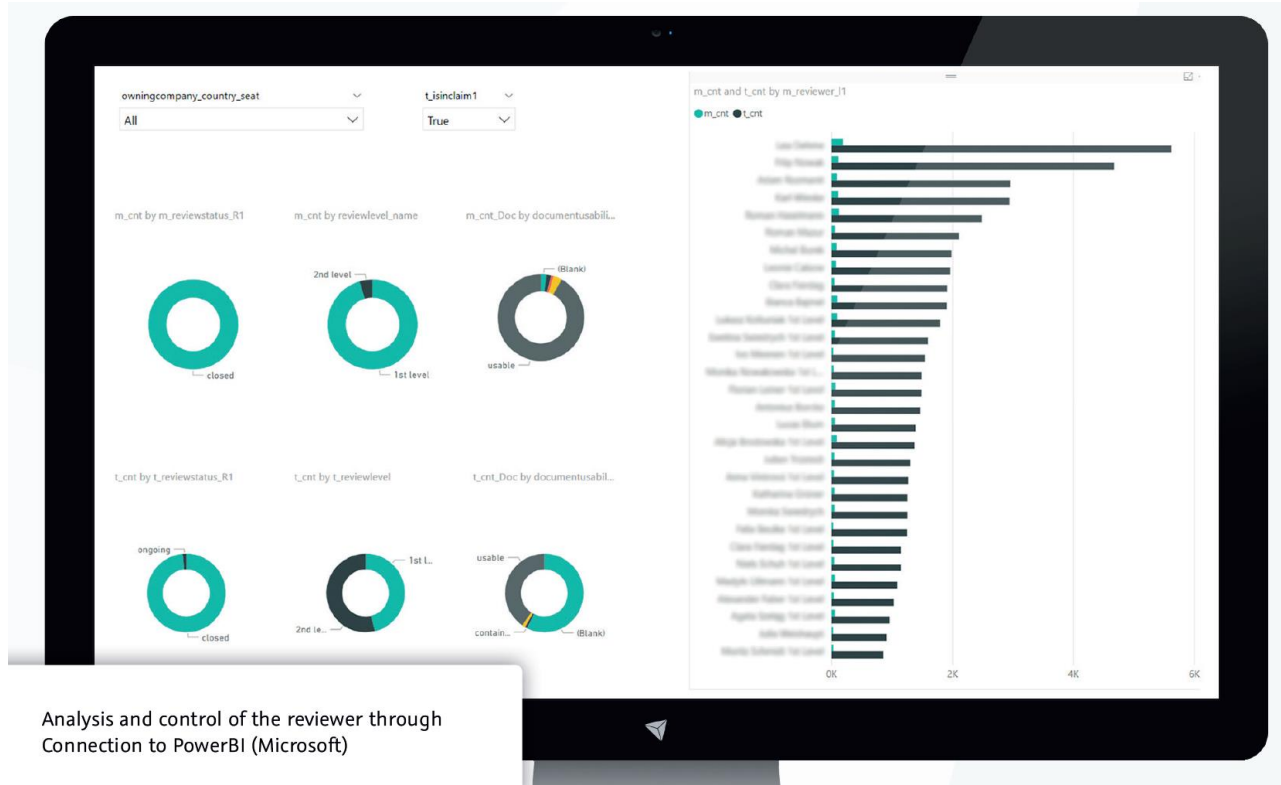
How „pulse“ works

- pulse ensures consistency in model changes/ additions
- Nothing can be deleted, only deactivated.
 - design new path
 - cut the old path (by deactivating the edges)
- Incompatibility with a new process model is not possible, tracking the entire instance history from directed graphs.
- Process models are adapted to changed requirements, they are not replaced. This means that new requirements can be responded to at any time (e.g. yx-cars have to follow their own new path due to new findings).
- Lessons-learnt can be directly integrated into the process.



“Learn as you go”

Technical approach: BI & reporting



Analysis and control of the reviewer through Connection to PowerBI (Microsoft)

Legal approach: VW Diesel

Lead case(s)

- 3 x individual claims
- Objective: Push judgements / development of law
- Status: one at High Court; one still at first instance (LG)

„Class actions“ (German: “objektive Klagehäufung”)

- 3 x large (+15,000; VW and Audi)
- 6 x small (~ 50 claims)
 - Objective: again - push judgements / development of law
 - Status:
 - Large: no oral hearing yet
 - Small: first oral hearings some weeks ago (even submitted later...)

Law and economics

Situation: One defendant, thousands of possible claims^{*)}

LCIs

Plaintiff's world

- Choose “first best lawyer“
- Fight for your own
- Limited incentive to hire experts (where reasonable)
- Settle early (?)
- Internalise benefits prior to High Court ruling (attractive offer by defendant who wants to avoid final judgement/ “public good”)

^{*)} for full analysis see also Morell, Alexander (2019) Keine Kooperation ohne Konflikt, in: JuristenZeitung 74, 809–814

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VW

- Fight the first case like a “billion dollar case”
- Prevent negative rulings/ precedent cases (PR/ awareness, follower)
- Offer attractive settlements if final negative judgement expected
- Focus on statutes of limitation

myRight

- Fight each case like a “billion dollar case”
- Hire experts (wherever reasonable)
- Seek High Court judgement and share with customers
- Given no-win-no-fee: economically aligned interest

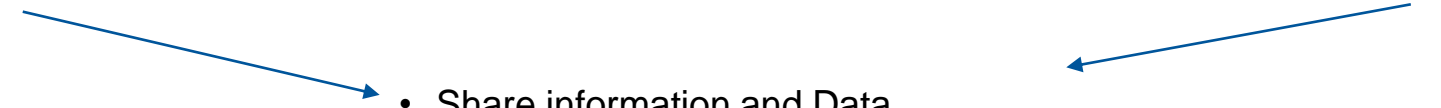
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Synergies? Project-based

Next Scandal

LCIs

myRight

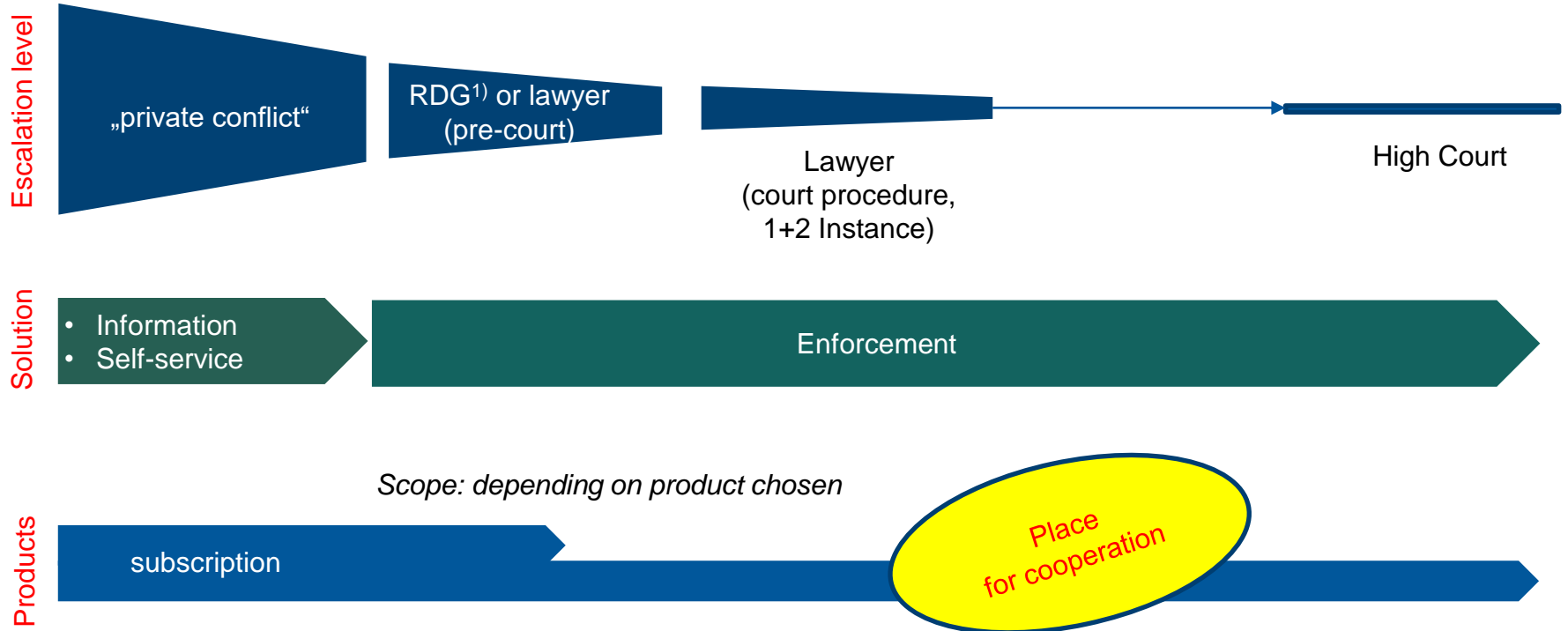
- 
- A diagram consisting of two blue arrows pointing towards a central list of bullet points. One arrow originates from the text 'LCIs' on the left and points to the first bullet point. The other arrow originates from the text 'myRight' on the right and points to the same first bullet point.
- Share information and Data
 - Provide incentives for LCI customer to join myRight class actions*)
 - Reduce risks
 - Conserve liquidity
 - ...

Joint Venture?
“Yes, we cooperate GmbH”

*) Knowing that LCIs are restricted by regulation; details to be discussed

Synergies? Permanent Cooperation

Our new products



¹⁾ „Rechtsdienstleistungsgesellschaft“ (legal service provider) in Germany

Synergies? Permanent Cooperation

Our new products

Das myRight Gerechtigkeits-Abo
Einfach & ohne Anwaltskosten zum Recht

myRight im Überblick	Free 0€ /Monat	Premium 9,99€ /Monat <i>ideal für Familien</i>	Premium Flex 29,99€ /Monat
Unser Angebot:			
Ohne Anwaltskosten	✓	✓	✓
<u>Erfolgsprovision</u> ¹	ab 19,99%	ab 0%	ab 0%
Kostenübernahme vor <u>Gericht</u> ²	✓	✓	✓
<u>Sofort-Auszahlung</u> ³	✓	✓	✓
Monatlicher Beitrag	0 €	9,99 €	29,99 €
Mindestlaufzeit	keine	12 Monate	4 Wochen
	<input type="button" value="Auswählen"/>	<input checked="" type="button" value="Ausgewählt"/>	<input type="button" value="Auswählen"/>

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