

# Entitlement

Spring 2021

The future of law firms -  
from surviving to thriving

by Michael Culver of Bolt Burdon

**Plus:**

- **The importance of asset searching when £billions are going unclaimed**  
by Emma Baddaley of Inheritance Data
- **The estate administration process:** Risks, challenges & solutions
- **Genealogical research:** Frequently asked questions



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# Welcome to Title Research's quarterly news digest – **Entitlement.**

It's quite hard to believe a whole year has passed since the global pandemic changed the world that we once knew. We sincerely hope that you are still keeping well and safe during these unprecedented times. After a particularly challenging lockdown after the Christmas period, there is certainly light at the end of the tunnel with the rollout of the national vaccination programme.

In this edition of Entitlement, we are privileged to feature two guest articles. We welcome an insightful article from Michael Culver, Partner at Bolt Burdon. Michael explores the future of law firms and discusses what firms need to do to thrive in the future, including the reasons why more firms need to learn to refuse to take on that difficult client who just doesn't see the value a lawyer brings.

We are also fortunate to include an interesting article from Emma Baddaley, Director of Strategic Relationships at Inheritance Data. Emma reveals the value of unclaimed assets in the UK

and explains the importance of conducting an asset search on every probate case due to the £billions going unclaimed.

In addition to our guest articles, Title Research examines the ten key stages of the estate administration process by outlining some of the risks that may arise and by reviewing some possible solutions that you can consider to mitigate risk.

We have also compiled our most frequently asked questions about genealogical research from prospective and current clients, in order to provide a better understanding of one of our core services and to illustrate how we can assist in solving complex estate administration cases.

Title Research offers fast, fixed fee access to specialist genealogical research and asset repatriation services. The services available to you include dealing with North American and UK shareholdings, locating missing beneficiaries, reconstructing family trees and much more (see a full list of services on page 16).

Our Client Services Team is the first point of contact to discuss how we can help accelerate the estate administration process. Call +44 (0) 345 87 27 600 or email [info@titleresearch.com](mailto:info@titleresearch.com) for more information.

We hope you enjoy this edition of Entitlement!

**Anthony Allsopp**  
Head of Business



# The future of law firms – from **surviving** to **thriving**.



By **Michael Culver**, Partner at Bolt Burdon



If I had been asked to write this article a year ago, I might have said things like law firms will need to embrace technology to enable them to meet with clients remotely. I might even have suggested that more firms need to offer more flexible working policies to put their staff first, by allowing them to work from anywhere, whilst reducing their carbon footprint and preventing wasted time commuting whilst maximizing productivity.

**It seems the challenges of 2020 have opened the doors here at least. Yet, there is still a long way to go and I would like to see more law firms moving from surviving to thriving.**

At my firm, Bolt Burdon Solicitors, in Islington, we are rather forward-thinking. We have had a fully flexible working policy in place for many years enabling our staff to work where and when they like subject to meeting the demands of our clients. We have a system in place that enables

us to work from anywhere in the world (providing we can get wifi) and whilst we strive to be fully paperless, we can proudly say we are at least “paperlight” in that we don’t keep correspondence clips and only retain essential original documents.

We had been using Skype and FaceTime for a long time but I still remember asking “what is Teams?” the first time it was suggested we use this to host a meeting last year. Likewise, Zoom, Google Meet and the numerous other systems that exist were all new to me.

So what does the future law firm look like and how will that firm thrive rather than survive? Well, we could replace all lawyers with artificial intelligence. AI and robots are clearly the future or at least in so far as the movies would have us believe.

On a serious note though, it is important for law firms to embrace technology even further. Personally, I’m not a big fan of document writing software and DIY type systems that will save me time. The systems I have

seen here will never be as good as a competent qualified lawyer putting in the necessary time and effort to get things right for their clients. Such systems are often too prone to turning lawyers into data inputters and frankly, this is not what we should be using our qualifications for. I know many will disagree with me on this and the systems are evolving and improving all the time to have cover for human error, but until they can think for themselves, I’m not going to be totally convinced.

That said, technology can certainly help in terms of legal reference, materials and research tools and the more these improve and become readily available, the better the standard of the profession will be.

Technology to one side, what else can law firms do to thrive in the future? To my mind, there are two things firms need to do to make that happen:

1. STOP competing on price; and
2. Focus almost exclusively on providing excellent client service every single time.



At Bolt Burdon, we aim to exceed our client's expectations, every lawyer, every time. This isn't always easy and takes time investment in getting to know your clients and the confidence to turn away work or allow potential clients to go elsewhere because the price isn't right for them.

### **Too many firms are hamstrung by saying "Yes" and doing "more work for less pay".**

The value of the qualification has been lost in recent years. There was a time where lawyers were respected, admired, appreciated and valued. That time is no more. Now legal "advice" can be found at the press of a button and so many people are convinced they can do just as good a job with the DIY model.

I've heard lawyers being compared to electricians in the past. I wouldn't fix my own electrics because the chances are I would burn the house down. Yet people have no such qualms about making their own Wills, Powers of Attorney, doing their own conveyancing, arguing in Court, finding their own business documents and such like. This premise of doing so will save me money, is simply an illusion. It may save you short term money but what could it cost in the future?

Lawyers need to move beyond the "Google" age. What I mean by that, is we need to get back

to selling people "advice". If all a client wants is options, they can use Google for that. What a client wants is advice, what should I do according to an expert who has seen it many times before, seen what can go wrong, already made mistakes and learnt from it or studied others mistakes so they know what not to do?

I'm not selling you a completed form, a Will or an LPA, I'm selling my advice based on my years of experience and training. Some clients will still say £1,500 is a lot of money for a Will, but you've not just given them a Will, you're giving them strategic advice and experience that you have accumulated over many years of writing Wills for many people.

### **Law firms of the future need to learn to say no. To refuse to take on that difficult client, who just doesn't see the value a lawyer brings and wants a job done faster and as cheaply as possible.**

Firms need to leave those clients for the untrained, bulk legal service providers and focus their time and energy on clients who do value their experience.

Let's look at some numbers for a moment. Say ten people find my website and call me asking me to quote them for a Will. I could tell them that a Will is going to cost £200 and convince them to instruct me.

I then have £2,000 of fees banked but I also have ten clients that I need to keep happy. All of whom will want a Will prepared quickly, accurately and for me to spend the time making sure everything is correct and meets their needs.

Meanwhile, if I'm recording my time at my usual hourly rate of say £200 an hour and I allow one hour for the initial meeting, one hour for drafting the Will and sending it to the clients and another hour for the final meeting to conclude and wrap things up, that means I will have effectively lost £400 on every file. That's assuming the time matches, which it rarely will, because no doubt I will need to chase the client to come back to finalise things, spend time answering queries over the telephone or on email, arranging for storage of the Will and sending them copies, all of which could easily add another hour or two of time onto the file.

Assuming the time is right though in order to bank £2,000, I will have invested £6,000 of my time. Clearly, it's not a good investment.

But wait, Wills are a loss leader and we do the work so that we can get the probate down the line? Does this model still exist? Does it work? If you are at a firm that operates like this, I'd be interested to know if you have checked your Will bank to see how many of those Wills within it are still the Last Will and Testament. There is a

strong likelihood a large number of those Wills have now been replaced by Wills made by other firms. In that case, yes, you've made £200 but you've lost £400 and you will never see the probate work because their Executors will not be coming to you to collect the Will when that person dies.

Going back to the time spent, as there are only so many hours in the day, I won't be able to get that lost £4,000 back without working longer and harder hours, pushing for more and more clients. Eventually, my standards will drop, I will be too tired to maintain my efficiency and I will be forced to slow down, meaning less billing.

Alternatively, I could rewind and tell each of these clients that I believe doing a Will is a very important task and as such, I charge by the hour for the time spent on writing the Will and estimate this cost to be between £1,000 and £2,000.

Chances are some of these ten people will walk away. There is a good chance ten of these ten people will walk away, but if I get just two of the ten to instruct me, I potentially bank between £2,000 and £4,000. Plus, I charge properly for my time so I'm not investing £6,000 to be paid £2,000. Instead, I'm investing £2,000 and being paid for that time. That means I need to work fewer hours for the same result. I only have two clients to keep happy instead of ten, so my job is easier.

Chances are those two people will be delighted with the service I've provided and will hopefully tell a few others how impressed they were. Those others may decide to come and speak to me and instruct me and hopefully,

the snowball I threw will keep rolling and rolling until it becomes an avalanche. If that happens, I will need to grow to ensure I can keep maintaining standards but that's healthy growth at the right price.

Leverage is one way to help ease the pain of the first model above. What I mean by that, is the lawyer delegates the task to a junior member of staff, who charges out at a lower hourly rate. The time spent will still be more than you get paid for it but the loss will be less and the lawyer is, at least in theory, free to do other more chargeable tasks. Yet the reality is, the lawyer needs to manage and supervise these juniors. They need to check and inspect their work, all of which will take time which isn't necessary recoverable. In other words, you end up with the same result.

In my view, therefore, the volume model simply doesn't work and it's time for law firms to condemn it to history.

**As above, we need to focus on quality legal service for a price that is right for us and the client, not be driven by the client seeking a bargain. If a client won't pay a fair price, then maybe they are not a client you want.**

I appreciate it can be difficult for law firms in certain parts of the country who have perhaps always operated on a volume model to move away from that. It seems especially daunting when your rival firms are charging

much less than you. It requires an element of bravery and maybe some short term pain in reduced figures whilst you increase your prices and less work comes in the door, but by doing this, delighting the clients you do have you can ensure you get more quality work in the door and be paid properly for it.

**It's not an overnight change but it's worth the pain because I sincerely believe that if you can embrace this idea then you are future-proofing your firm, your profit and your future.**





# The importance of asset searching when **£billions** are going unclaimed.

By **Emma Baddaley**, Director of Strategic Relationships at Inheritance Data

## What is the value of unclaimed assets in the UK?

Investigating a deceased's finances is a large part of a probate solicitor or estate administrator's job during the estate administration process. But did you know that there is reported to be up to £1.2 billion of unclaimed assets in UK bank accounts alone and this is increasing annually by £100 million?

Even more money lies unclaimed in UK pension funds. In fact, a snapshot of lost contacts in closed book accounts from the 2016 FSA data shows us that there is around £200 billion once extrapolated out for investment in UK pension funds.

Add that to the issue with National Savings and Investment (NS&I), where there is £3 billion in unclaimed assets and where we have seen an increase across the past four years of £1 billion. We can see that we have a staggering and deeply concerning problem in the UK which is getting worse with each passing year.

**Quite simply, money owed to beneficiaries is not getting repatriated to them and as an industry, we are not collectively doing our job as Executors to locate ALL the assets in an estate.**

## How is there such an enormous pot of money hidden within financial institutions and why does unclaimed money not always surface during probate?

Finances can become unclaimed and lost for several reasons, but the main causes tend to be unreported changes of address, ceases of activity on your account and inadequate record keeping.

According to research in the last few years from Zoopla, Brits are reported to move

home every 8.63 years and each time a person moves, financial institutions expect to be updated with a new address for communication purposes. In amongst the chaos and stress of moving, it can be easy to forget to inform each institution of your relocation. But failing to do so can result in lost financial assets.

On average, an individual has twelve jobs during their lifetime, according to 2019 research from the Bureau of Labour Statistics, and this can be another catalyst for hidden assets. If a person is contributing towards a pension scheme from each job they have worked in, savings from their earlier employment can be simple to overlook, especially if no documentation can be found. The Financial Times Adviser reports that one in five Brits has lost a pension pot.

If a person elects not to withdraw, deposit or use a specific account, it can be categorised as inactive. HSBC states that "an inactive or dormant account is one that hasn't been used in at least 6 months. Inevitably, since these accounts are not being checked regularly, they pose a significant risk of being involved in a fraudulent transaction". This is a further way in which financial assets can be lost.





## The importance of conducting an asset search on every probate case

Executors are responsible for an estate 'in perpetuity' and have a serious responsibility to find the beneficiaries to an estate and to confirm that those beneficiaries are receiving what is owed to them.

Executors must locate all the assets in an estate so that they do not disadvantage the beneficiaries and it is therefore vital due diligence and part of industry best practice to conduct an asset search on every probate case.

The implications for Executors of not locating all assets during probate include; HMRC fines for understated Inheritance Tax, lack of financial viability for probate professionals to re-open files if the value of the missed assets is small, and additional costs to Executors incurred from having to re-do estate paperwork.

Completing a financial asset search ensures that the Executor can demonstrate that they have discharged their duty to search for assets and it negates any potential issue with HMRC regarding incorrect IHT liability.

## The solution?

The Inheritance Data Financial Asset Search has been engineered to thoroughly explore 200 financial institutions, which accounts for a total of 350 databases, and unearths concealed accounts and policies which may have been previously missed. The investigation is tailored to expose any assets belonging to the deceased, whether the accounts are lost, dormant or still active, all via our industry-leading secure portal. The portal offers 24/7 access to the probate professional to monitor results and act to recover the assets as responses from financial institutions are returned.

In one click of Inheritance Data's cost-neutral search, probate solicitors and estate administrators can ensure no asset is missed, maximise the value of their client's estate and save themselves the time and inconvenience of contacting each financial institution individually, thereby fulfilling their obligations as Executors.

As an additional benefit, their industry unique warranty ensures that every search is covered for costs incurred by the Executor after probate is complete, should an asset later come to light that was not disclosed by a financial

institution during the search. Costs are covered for up to 10 years after the search and up to the value of £10,000.

We know that very few people know what or where all of their assets are. The staggering amount of money sitting unclaimed in all asset type accounts proves this and the fact that this amount is growing year on year demonstrates that we have a lot of work to do as an industry to prevent this from continuing.

**90% of asset searches turn up a missed asset, so you simply cannot afford not to carry one out on every estate.**

To find out more or conduct your first financial asset search, visit [www.titleresearch.com/service/financial-asset-search](http://www.titleresearch.com/service/financial-asset-search).



# The estate administration process: **Risks, challenges & solutions**

By Title Research



## **It's no secret, administering an estate is rarely ever simple or straightforward.**

Whether it's an intestate estate, there are missing beneficiaries or overseas assets to be repatriated, various complexities can arise that each come with their own risks or challenges.

Let's explore each of the 10 key stages of the estate administration process, outline some of the risks that may arise and review some possible solutions you can consider to mitigate your risks.

### **1. Determining whether it is an intestate or testate estate**

Usually, one of the first questions asked when presented with a new estate to be administered is whether there is a Will. This helps to determine whether the rules of intestacy apply or not.

#### **The risk:**

If the family is unaware of a Will, finding a Will at a later date could result in you being held responsible for not conducting a thorough search.

#### **The solution:**

A professional Will search service, like the one offered by Title Research, uses the Certainty National Will Register, places a notification on the Certainty Missing Wills Register and contacts other local Solicitors in search of a valid Will. The added benefit is that we would provide a no-obligation quote for Missing Will Insurance for reassurance and peace of mind.

### **2. Locating entitled beneficiaries**

Finding out who is entitled to inherit from the deceased's estate may not be as simple as it sounds, especially when you're dealing with an intestate estate. Often, this will require the verification or reconstruction of the family tree, which can, subsequently, lead to searching for an Administrator, missing or unknown people or missing documentation.

If the deceased's estate is testate, it can be simpler, however, you may still be faced with a missing beneficiary.

#### **Risk #1:**

Without a Will or known next of kin, you may have difficulty locating an Administrator who is willing to act.

#### **The solution:**

If there are no options, the estate may require a referral to the Government Legal Department. Before that happens, it is worthwhile to determine whether a next of kin exists with a prior claim to the Crown. This can allow you to take advantage of the commercial opportunity of administering the estate. At Title Research, we can conduct a 100% risk-free Administrator search, which aims to find a relative who is willing and able to act as a Personal Representative, allowing you to retain administration of the estate.

#### **Risk #2:**

If an estate is erroneously distributed to any unentitled individuals, the Personal Representative can be held responsible for the error.

### The solution:

Verification or reconstruction of a family tree, even if there is little to no known information to start, can help to mitigate this risk. With increasing family relationships, for example, adoptions, children born outside of marriage and having children with multiple partners, mistakes are more likely to occur. The family tree verification and reconstruction services offered by Title Research can provide the support required for you and your client if this circumstance arises. With an expert team of genealogy specialists who can conduct interviews or locate birth, marriage, death, divorce and adoption documentation globally, you will have the peace of mind that the estate has been distributed correctly.

### Risk #3:

Have you ever had to find a missing beneficiary? If so, you know how time-consuming and laborious the task can be.

### The solution:

A professional service to trace missing beneficiaries can not only make the process more efficient, but can also help to free up your time for other work. The added benefit is receiving missing beneficiary indemnity insurance for protection if the beneficiary cannot be located but reappears after the distribution of the estate.

## 3. Identifying, valuing and securing assets

In a straightforward estate with a single property and a handful of bank accounts, identifying assets can be quick and simple. However, it's not uncommon to be presented with an estate where mystery bank statements, share certificates or dividend vouchers are found by family members after their loved one has passed away.

An accurate schedule of assets is needed to maximise the distribution of the estate for beneficiaries, as well as to report complete information to HMRC to avoid any future delays.

### Risk #1:

Delays! A delay can occur at several points when administering an estate but is commonly seen when realising assets.

### The solution:

Start the process early. Knowing that some assets can take longer than others to realise, getting an early start can help avoid potential future problems that could delay the distribution of the estate. If any assets are complicated to manage and you're unsure of what it means to your timelines, consulting a professional like Title Research may help get things on track and aid with communication to your client.

### Risk #2:

Additional assets may be found after distribution.

### The solution:

Thorough asset searches can help to mitigate this risk. Some ways of doing so include:

- A comprehensive search of the deceased's paperwork and statements
- Checking the Unclaimed Assets Register
- Instructing a private company like Inheritance Data to perform a broad financial asset search of 200 financial institutions and more than 350 databases

## 4. Paying Inheritance Tax (IHT)

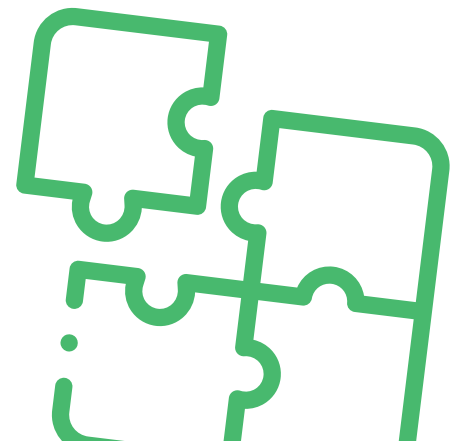
If applicable, IHT must be paid after all assets are identified and valued. If there are errors or late submissions, the Personal Representative will be liable, so this is an important stage.

### The challenge:

The transfer of any unused Residence Nil-Rate Band may be required

### The solution:

You will need to gather all documents required to transfer the unused IHT exemptions. This can include marriage certificates, the spouse's death certificate and any probate paperwork. It's worth mentioning that at Title Research, we offer a Nil-Rate Band pack that includes everything you need for this process.



## 5. Applying for the Grant of Representation or resealing the Grant

As part of the estate administration process in the UK, a Grant of Probate or Letters of Administration may be necessary. Alternatively, you may need to obtain a resealed Grant or apply for a new Grant in another jurisdiction.

### The challenge:

Dealing with an overseas Grant of Probate or getting a UK Grant of Probate resealed could be challenging, especially if foreign paperwork or a court visit is needed for a different jurisdiction.

### The solution:

The most recommended option to assist with this challenge is instructing a specialist to help. The Title Research team can complete most work in-house, however, we also work with several partners globally who can be called upon for physical court applications, if required.

## 7. Gathering UK and foreign assets

Now, you're able to start to collect and gather the assets. In estates with several assets, including UK shareholdings or overseas assets, the process can take longer or become complicated.

### Challenge #1:

You may have difficulty liquidating UK shareholdings within a timely manner.

### The solution:

A fast track service can help you sell UK shareholdings within 48 hours, allowing your client to be in receipt of funds within 7-10 days, therefore, greatly increasing the process.

### Challenge #2:

If there are overseas assets to be collected, every country has different rules, forms and processes, which makes this process quite complicated at times.

### The solution:

If you need a hand with repatriating foreign assets back to the UK, a professional can help. Our extensive network of experts located on-the-ground around the world can help with the navigation of red tape associated with various pitfalls, risks and paperwork in any country. Having the know-how and processes in place to verify, transfer or sell assets can make a huge difference to this step.

## 6. Receiving the Grant of Representation

Once the Grant is received, you can legally gather the assets.



### Challenge #3:

In North America, selling and transferring shareholdings is not straightforward. For example, a Medallion Signature Guarantee may be required before shares are transferred or sold, or US shares could become escheated if the account was dormant. Both of these examples can be difficult to work through.

### The solution:

Title Research can navigate the tasks required when selling and transferring shareholdings in the United States and Canada. With our extensive experience, we will complete all the necessary paperwork, verify the shareholding and transfer or sell the asset, as required. This includes obtaining tax clearance from the Internal Revenue Service (IRS) if a Federal Transfer Certificate is needed or recovering escheated funds.

### Challenge #4:

Volatility in the currency market can, of course, be hugely disruptive to the estate administration process, and potentially result in lower returns than expected when the proceeds from a legal claim are repatriated.

### The solution:

There's a significant benefit in using an international currency transfer service to mitigate some of the risks faced when making a corporate currency transfer. Save yourself time and money with preferred exchange rates and fee-free currency transfers.

## 8. Paying debts

Before distributing the inheritance to beneficiaries, all debts belonging to the deceased must be paid.

## 9. Distributing the estate to beneficiaries

After the payment of all debts, the estate is ready to be distributed to the beneficiaries. It is critical at this point to ensure everyone who is entitled to inherit receives their rightful inheritance.

### Challenge #1:

What if a beneficiary is bankrupt? This will need to be disclosed before any funds are distributed to them.

### The solution:

If a beneficiary who resides in England & Wales is bankrupt, the inheritance must be disclosed and used to pay off outstanding debts before being passed to the beneficiary. A global bankruptcy search will protect the Personal Representative(s) from later disputes and will ensure that any debt settlements do not take a higher priority when the estate funds are distributed.

### Challenge #2:

Once again, it is vital to ensure all beneficiaries have been located so that all entitled beneficiaries inherit their share of the estate.

### The solution:

As mentioned above, there are a few tasks that can be undertaken to ensure this risk is mitigated:

- Missing or unknown beneficiaries can be traced so that all who are due to inherit will receive their inheritance.
- If a missing beneficiary cannot be located, missing beneficiary indemnity insurance can be provided.
- To make sure that all entitled people are included, and unentitled people are excluded, the verification or reconstruction of the family tree can be undertaken.

If you still require assistance with the above at this stage, Title Research offers a variety of services to support you.

## 10. Production of the estate accounts

As part of the post-process tasks, a set of estate accounts must be prepared and any client funds that remain unclaimed must be justified.

### The challenge:

If a client cannot be found, the Solicitors Regulation Authority (SRA) requires legal professionals to take all necessary steps to return unclaimed client funds and to provide evidence showing their efforts to trace the client.

### The solution:

Our dormant balances service can help to locate a current UK address, identifying any forwarding addresses and establishing if a client has passed away. If we can't find a likely forwarding address or a likely death certificate for your client, our report will indicate this so that you can make alternative arrangements in accordance with your firm's policies.

At Title Research, we provide trusted genealogical research and asset repatriation services for legal professionals. Everything we do is designed to streamline estate administration, to take the effort out of locating the correct people or assets, and to mitigate against the risk of future dispute or complications. We can help you at every stage of your clients' estate administration process.

**If you're interested in finding out more about Title Research's specialist services in both asset repatriation and genealogical research, call our Client Services Team on 0345 87 27 600 or email [info@titleresearch.com](mailto:info@titleresearch.com).**

# Genealogical research: Frequently asked questions

By Title Research



## What is probate genealogy?

In a nutshell, probate genealogy is the process of locating rightful heirs and ultimately proving their right to an inheritance. Probate genealogists offer a range of services from locating missing or unknown beneficiaries to reconstructing family trees.

## Why is it needed?

The nature of family relationships are often complex as people become estranged, divisions occur and unknown family members unfold. Ultimately, genealogical research will assist

in the correct distribution of an estate and mitigate risk against future disputes.

If you're presented with a missing beneficiary, it can often be a time-consuming and strenuous task to locate the person. Probate genealogists can take on the responsibility of tracing the missing beneficiary and free up your valuable time for other work. If you're unable to locate one or more missing beneficiaries and they reappear after the distribution of the estate, it could result in a dispute. Additionally, if an unknown heir was to arise on intestacy, Personal Representatives could be held liable for the incorrect distribution of the estate.

In the case of an intestacy, partial intestacy or when insurance is needed on an estate, family tree reconstruction is usually required due to the increased chance of a future claim on the estate. Family structures continue to increase in complexity which can make estate administration more challenging than ever before, this is due to the increasing numbers of multiple marriages, blended families, adoptions in and out of families, informal name changes, cohabiting couples, families losing touch and emigration. As previously stated, Personal Representatives can be held personally liable if mistakes are made and as their legal

counsel, you could face a negligence claim. Alternatively, if you've been presented with an intestate estate and believe you have a complete family tree, it's advisable to have this professionally verified to ensure that only entitled people are included and unentitled people are excluded.

Genealogical research may also be required on intestacy in order to search for a suitable Administrator, to support a Statutory Will application, to assist in obtaining missing documentation to prove or verify information provided by beneficiaries, support Solicitors to trace missing clients on dormant accounts and to conduct Will searches.

Here at Title Research, we've teamed up with specialist insurance partners to offer missing beneficiary insurance and 'comfort' policies to provide that extra cover. In most circumstances, a genealogy report from an established provider will be required before a policy can be underwritten. Our research methodologies, developed over 50 years, are accepted by specialist insurers and all of our research is conducted with insurance in mind.

## How is it carried out?

### Tracing missing or unknown people

Our specialist team of genealogists use multiple approaches and research techniques to assist in locating missing or unknown people. We have access to a variety of different records and databases, including:

- Electoral roll data – both current and historic
- Birth, marriage and death records
- Consumer databases
- Credit reference databases
- Other genealogical databases

In many cases, we can trace beneficiaries with very limited information if provided with the first name, last name and a previous address of the individual. The searches are typically easier if we know the missing person's date of birth, however, even without this, we can normally offer a solution.

### Reconstructing family trees

In cases of intestacy or partial intestacy, this proven service will document all events of birth, marriage, death, divorce and adoption for family members globally. We apply the relevant rules of intestacy for your jurisdiction and meticulously descend each family line to investigate all of the entitled heirs (or to prove a negative). We will then contact each beneficiary and confirm their identity, regardless of where they reside.

### Family tree verification

Our family tree verification service, FamilyChecker™, is designed to provide peace of mind, clarity and protection for Personal Representative from any future liability from unknown beneficiaries. If you provide us with a believed completed family tree, our experienced genealogy team will check it for accuracy by:

- Documenting any events of birth, marriage, death or adoption that have not already been obtained
- Carrying out confirmatory searches of the birth and marriage indices to make sure that the family tree is correct
- Interviewing all potential heirs to make sure that all information is correct

### Will search

Title Research's Will search service can quickly help you establish whether the deceased has left a Will and its whereabouts. Once commissioned for this service, we will;

- Search the Certainty National Will Register, which accesses more than 7 million Will registrations and searches nationally for Wills that have not been registered by Solicitors and Will Writers
- Place a notification on the Certainty Missing Wills Register
- Contact Solicitors in the area where the deceased lived (using the Certainty Will Search service)



## What are the different charging models?

When instructing a professional genealogist firm to carry out genealogical research on your behalf, it can be difficult to determine what costs are reasonable. At Title Research, we do not offer contingency fees as we believe that the cost should be calculated based on the work involved, rather than the value of an estate. We offer our services on either a fixed fee or a time and expense basis. When we offer time and expense based fees, we will always set a budget in order to be transparent and open about our pricing.

We will always offer a fixed fee option for appropriate matters, such as:

- Locating missing beneficiaries in the UK
- Verifying an existing family tree for the purpose of insurance
- Obtaining birth, marriage and death certificates in the UK
- Locating Wills in the UK

The time and expense option is more appropriate to resolve the following matters:

- Fully constructing a family tree on intestacy
- Locating overseas beneficiaries
- Locating an Administrator on potentially unclaimed estates
- Research for Statutory Will applications

## How much does it cost?

As no two estates are ever the same, our fixed fee is dependent on the scope of the work involved. Although we try to offer a fixed fee wherever we can, sometimes this isn't always possible. Therefore, our services are will be offered on a time and expenses basis.

When working on a time and expenses basis, our hourly fees are calculated on an overall average of £155 per hour. More specifically, hourly fees are determined by the level of experience and seniority that a particular researcher has.

## How long does it take?

Genealogical research can at times be a very time-consuming process. However, some projects can be resolved relatively quickly. For example, a missing person in the UK can often be traced within a few days or weeks, whereas a beneficiary last known to be overseas may take several months to track down. Equally, a small family tree can often be reconstructed within six to eight weeks, whereas a large, complicated family, perhaps with commonly occurring surnames and overseas branches, may take a year or more to be fully researched.

**If you're interested in finding out more about Title Research's specialist services in both asset repatriation and genealogical research, call our Client Services Team on 0345 87 27 600 or email [info@titleresearch.com](mailto:info@titleresearch.com).**





# Specialist support for estate administration

**At Title Research, we provide trusted genealogical research and asset repatriation services to legal professionals.**

The experience we've gained over five decades means that we know where to find the people you need to trace and how to navigate even the most complex international processes. We believe it's our task to remove uncertainty so that you can complete your job with confidence.

A commitment to clarity runs through everything we do at Title Research and helps us provide legal professionals with the best possible service. Our fees are transparent, our processes straightforward and our reporting unambiguous.

Everything we do is designed to streamline estate administration, to take the effort out of locating the correct people or assets, and to mitigate against the risk of future dispute or complications.

- Locating missing beneficiaries
- Reconstructing family trees
- Verifying family trees (FamilyChecker™)
- Probate valuation and verification
- Missing beneficiary insurance
- Worldwide bankruptcy searches
- Financial asset searches
- Locating Wills, addresses and missing documents
- UK share sales with a nine-day turnaround
- Obtaining overseas grants and resealing UK grants overseas
- Dealing with North American assets
- Administering foreign shares and funds
- Research for a Statutory Will
- Currency transfers

Our proven expertise can help you with any estate administration challenge – at home or overseas. Call one of our team today on **+44 (0) 345 87 27 600** to find out more.

**Ensuring accuracy, eliminating risk**



## Connect with us

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