



## Motor Vehicle Claims: A Case study

On July 1 2006 Proclaim was appointed as the new motor vehicle claims manager to a large commercial fleet of vehicles. The brief was to work with the client to create a new and better claim process which provided high levels of service and efficiency but also cut the cost of risk by 25%. This could be achieved through better resources, better risk management and a better claim process.

Proclaim had several meetings and discussions with the client and their risk and fleet management departments so we could understand the current process and what the client wanted, and then develop a tailored program that met their objectives.

As a result a number of measures have been taken to better manage claims and improve risk, including:

- Creating a new incident claim notification program, with revised incident forms and user guides for all drivers.
- Setting up a multiple motor vehicle repairer network which would create a competitive environment in the market place where previously there was one sole repairer.
- Setting up an independent assessor panel to inspect vehicles that have chassis damage.
- Meeting with the client's employees across all sites providing a power-point presentation on the new processes and procedures.
- Starting a process of proactively managing incidents that may give rise to a claim and acting on them within specified timeframe.
- Utilizing online quoting and digital images for desktop assessments, minimizing the use of on-road assessors.
- Setting in place new better procedures for the process of recoveries of damages from third parties and their insurers.
- Setting up new processes for negotiation of settlement of those third party claims with contributory negligence.
- Identifying recurring hazards in areas of frequent incidents; reporting to the client advising of methods of managing or eliminating those risks.
- Creating new tailored reports for financial and risk management.
- Working with the client and their leasing company to reduce the expenditure on repairs when end of lease repairs are to be undertaken.
- Updated information cards for all vehicles, listing all relevant contact numbers and procedures to follow when an incident occurs.

## The Proclaim way

The Proclaim motor claims management team is staffed by a team of expert claims managers with significant experience in the management of motor claims and associated investigations, recoveries and settlements. The practices and procedures for the management of motor claims by Proclaim are set up to make the claims processes more effective and efficient encompassing the needs and requirements of the client. Proclaim's philosophy of encouraging prompt reporting of incidents, together with our proactive management of claimants, ensures we can limit loss development.

Proclaim's motor claims management can cut costs and deliver time savings across fleet, commercial and domestic vehicle or heavy vehicle portfolios.

*Talk to Proclaim today about how we can help you reduce your costs while building better customer and contractor relationships.*

Proclaim Management Solutions  
ABN 74 087 666 484  
Level 2, 134 Flinders Street, Melbourne Victoria 3000  
Tel: 03 9660 5200 Fax: 03 9650 7044  
Sydney Office: Level 6, 249 Pitt Street, Sydney NSW 2000  
Tel: 02 9287 1300 Fax: 02 9261 2410  
[www.proclaim.com.au](http://www.proclaim.com.au)

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