



Don't Delay, Report Today!

Protecting policyholders from rising costs

24/7 Claims Line: 01245 678 345

newclaims@directcommercial.co.uk

Direct Commercial Ltd is authorised and regulated by the Financial Conduct Authority; FR 307505. Company Registered in England & Wales; Company Number 3133493. Registered Address: Redwing House, Hedgerows Business Park, Colchester Road, Chelmsford, Essex, CM2 5PB.

Our mission is simple: Drive down claims costs for policyholders with prompt & direct reporting to our team.



Early Roadside
Reporting

+



Third party's name,
vehicle registration
& phone number

=



Significant Savings

The **Benefits** of Early Reporting



A report from a driver within hours of an accident allows us to **instigate liability and indemnity investigations**. This leads to earlier resolutions in all aspects of a claim.



Early intervention of a fault claim means we can **manage repair costs and excessive credit hire costs** effectively.



When we receive information upfront about an incident & the third party involved, this saves a lot of back & forth for both policyholder & broker and results in **a smoother customer experience.**





Why **Early Reporting** Matters Now

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The Impact of the Current Economy



The **statutory charges for the recovery**, removal, storage and disposal of vehicles in England and Wales after an accident have increased by 28%*



A **lack of access to vehicles and parts** means a third-party that's hit may need to make use of a hire car for a longer period. As a result, daily credit hire costs can rack up for policyholders.



Labour shortages and supply chain issues are making for more costly claims processes and longer wait times for resolutions.

*As of 1st April 2023.

How we are Tackling These Challenges



We can offer a cheaper, police-approved, vehicle recovery alternative when we are contacted directly from the roadside, keeping incurred positions to a minimum.

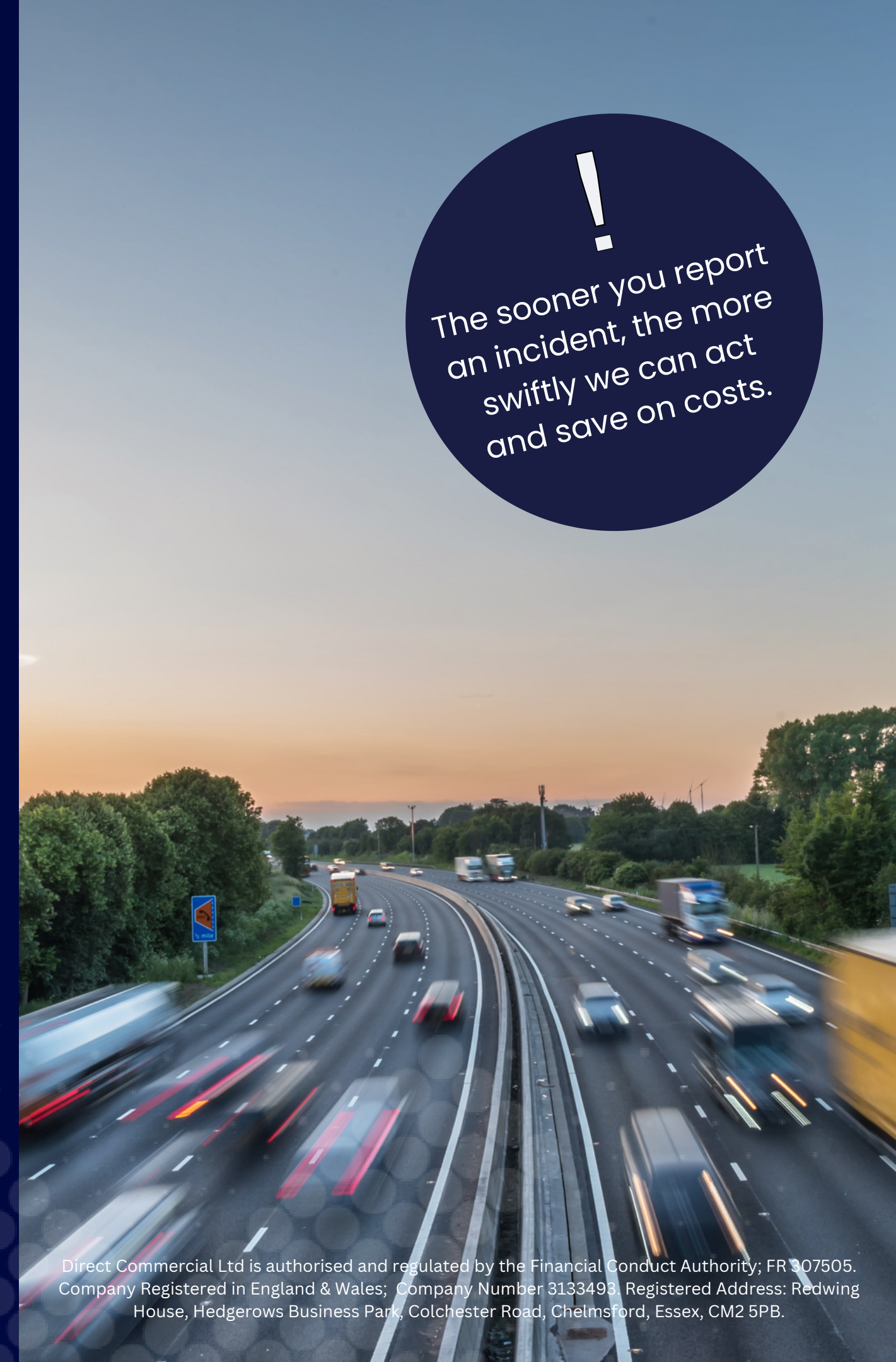


When our team are contacted at the scene, we can engage in effective third party intervention, both at the scene and following-up via email/post. We contact the third party involved to ensure they're offered the best daily rates for a hire vehicle. We don't use credit hire.



Policyholders have access to our dedicated repair network which sees average repair times down by 3 days. We also encourage the use of green parts, where agreed, to counter supply chain issues.

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The sooner you report an incident, the more swiftly we can act and save on costs.





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What **you** can do

Steps for **successful claims reporting** and containing costs:

1

When **drivers act fast**, you can **save cash**. Ensure they are all aware they must report any new claim directly to our FNOL team, immediately (no later than 24hrs from incident date is ideal).

2

Speak up to save money. Encourage drivers to **be proactive at the scene**. Drivers should take down a phone number, name and vehicle registration of the third party involved and take plenty of photos, if it's safe to do so. A DCL bump card can also be shared.

3

Make us aware if dash-cams were there! Swift notification that this kind of evidence exists can be vital in assisting with liability and helping us protect against fraud.

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When a driver is involved in a serious incident (where police are involved) & they report roadside, we can appoint a legal representative to provide immediate assistance at the scene.



Successful Intervention

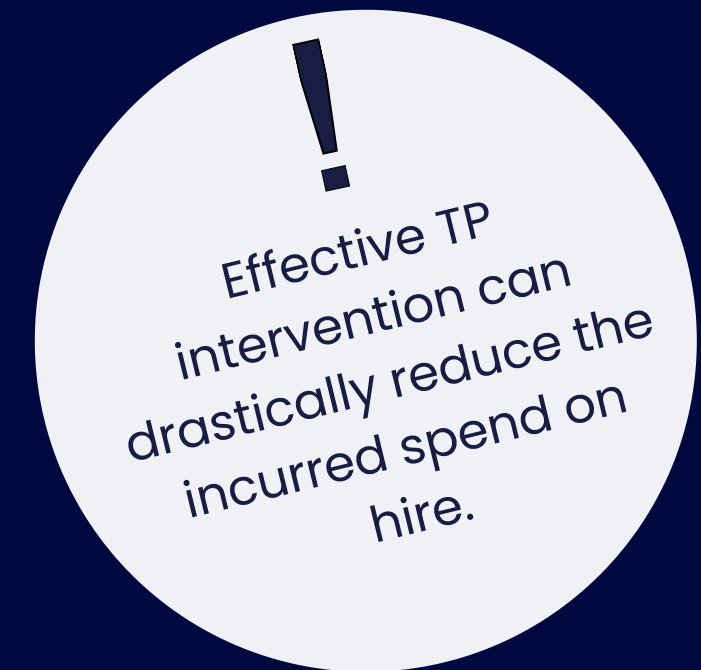
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Successful Intervention: Credit Hire



SAME DAY REPORTING (WITHIN 24 HRS OF INCIDENT)			
Details of TP vehicle & the replacement	Expected GTA total claimed sum	Total paid sum after intervention	Saving (%)
Porsche (Hire Vehicle Similar)	£17,065.82	£5,569.20	67%
Volvo (Downgraded Hire)	£3,358.58	£765.29	77%
Toyota (Taxi travel was deemed an appropriate replacement)	£701.42	£105.60 (Taxi Fares)	85%
Mercedes Benz (Downgraded Hire)	£24,638.80	£6,043.76	75%




When our team speak to the third party swiftly after an accident, we can avoid credit hire costs, make **crucial assessments** and **offer solutions**.

For example, the TP may not require a 'like for like' replacement vehicle for the duration of their hire. This can mean **better daily rates for a hire vehicle** and therefore a reduced cost for the hire claim.

The Result of Late Reporting...

OVER 30 DAYS TO REPORT			
Details of TP vehicle	Claimed Credit Hire	Approved hire had DCL been notified...	Savings LOST
Land Rover	£5,054.78	£888.96	-£4,165.82
Kia	£993.60	£239.76	-£753.84

Ensuring Successful Intervention: Tackling Recovery Costs

Vehicle Type	Vehicle Position	2022 Charge	2023 Charge
 3.5 tonne or less	On road , not upright/substantially damaged	£250	£320
	Off road, not upright/substantially damaged	£300	£364
 7.5 -18 tonnes	On road , not upright/substantially damaged	£2000 (unladen)	£2561 (unladen)
	Off road, upright, not substantially damaged	£1000 (unladen)	£1281 (unladen)
 More than 18 tonnes	On road, upright, not substantially damaged	£350	£448
	Off road, not upright/substantially damaged	£4500 (unladen)	£5763 (unladen)

Charges for the recovery, removal, storage and disposal of vehicles in England and Wales after an accident have increased by 28%*

The Solution: We can offer a cheaper, police-approved, vehicle recovery alternative when we are contacted directly from the roadside, keeping incurred positions to a minimum.

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