



Hallsdale Commercial  
Insurance Brokers

# Motor fleet claims

Controlling the cost of your fleet premium  
through our early claims QR reporting app



# Early claims reporting increases efficiency and reduces premiums

**H**igh motor fleet premiums are usually as a direct result of the cost of your claims. Once a claim is submitted to insurers the costs are generally out of your control and it is often the small incidents that tend to rack up the higher costs.

These, what you would consider ‘minor’ claims can often surprise, particularly where a claims management company is involved and has arranged for the third party to be placed in an expensive hire car and encourages them to pursue an injury claim. The proven way to deal with this is to capture as much information at the time of the accident as possible and report the claim to insurers immediately.

Insurers have investigated the effects of late or inadequate notification and have concluded that the later they are notified the less they are able to control the costs.

**At present 53% of commercial motor claims are reported by the third party and it takes an average of 23 days after the accident before it is reported!**

## Claims cost scenarios – the good, the bad and the ugly

The claims example provided by Allianz Insurance and summarised below, represents a fairly straightforward road traffic accident scenario – into the rear of a third party vehicle. This features very high on cost and quite high on frequency for most motor fleet operators. For full details of the claims cost, [click here](#).

the opportunity to contain the cost of some incidents like this scenario to under £5,000.

Where such incidents are reported the same day of the incident or even the following day then insurers have

However, where the same type of scenario is reported later, or very late AND the recommended report is not made to the insurers, the overall cost of the same incident can increase dramatically. This will naturally reflect in the claims experience and have a negative impact on future premiums.

Claims costs example: claim notification versus third party cost					
Notified on	Notification	Repair	Hire	Personal injury (PI)	Total cost*
<b>Day 1 (The Good)</b>	Diver completes information on claims QR App	£1,500 ▶	£500 ▶▶	£3,000 ▶▶▶	£5,000
<b>Day 5 (The Not So Good)</b>	Accident report form partially completed and emailed to us	£1,800 ▶	£1,700 ▶▶	£4,000 ▶▶▶	£7,500
<b>Day 15 (The Bad)</b>	Email notification by us reporting incident to insurers. Claim form to follow with full details	£2,600 ▶	£2,400 ▶▶	£6,500 ▶▶▶	£11,500
<b>Day 30 (The Ugly)</b>	Claim received from third party solicitors through MOJ portal	£4,000 ▶	£7,500 ▶▶	£8,500 ▶▶▶	£20,000

\*The figures produced in this table are illustrative based on assumptions triggered by delayed reporting which takes into account increased risk of credit facilities, loss of MoJ portal status, and escalation to more aggressive lawyer teams that build damages.



## Our solution – the early claims QR reporting app

**We want to avoid the not so good, bad and ugly scenarios and capture as many of the good scenarios as we can for the insurers benefit and ultimately, the benefit of our clients.**



In order to achieve this, we have created a 'First Notification Of Loss' QR Code linked to our website.

This allows your drivers the opportunity to report the incident immediately at the time of the accident ensuring there are no delays. The webpage provides step by step guidance for the user which means all the initial claims information required is captured. It includes the ability for drivers to map their location and requires them to take photos at the scene and attach these to the claims report. It is efficient, saves time and will ultimately result in reduced premiums.

The driver simply points their smart phone camera at the QR code supplied in the form of windscreen or dashboard sticker for immediate access to our webpage.\*

\*Requires Wi-Fi and a standard QR Reader app.

### Additional benefits include:

- ✓ Helps prevent your business becoming a victim of fraud – e.g. how many passengers were in the third-party vehicle can be vital information that people miss.
- ✓ More information from your drivers means you don't need to chase drivers to report claims and can focus on your business needs.
- ✓ Fully capturing information helps to protect the driver and companies reputation.
- ✓ Recording information at the scene is more powerful – people change their stories afterwards.
- ✓ Photographs can provide compelling evidence to back up your version of events.
- ✓ Mapping will provide an accurate location of incident and helps to identify if there are specific locational features that should be investigated early.
- ✓ Use of the QR Code increases day one reporting of incidents to over 90%.

**If you require more information regarding the Claims QR Code then please contact your account director:**

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