

Motor claims notification – Act promptly!

What can you do to help us contain costs?

Notify us as soon as you can. The sooner we are notified of an accident involving one of your or even your customers' vehicles, the sooner we can provide a fast response, get the claim moving quickly and contain claims costs for you. It also ensures we adhere to the Ministry of Justice (MOJ) reforms which were introduced by the government to speed up the settlement of claims and provide fixed legal fees for the various stages of the process.

- The earlier we're notified the sooner we can get a vehicle back on the road or replaced
- We can offer repair services and a free courtesy vehicle via our nationwide approved repairer network
- By gathering information from you first hand, we are best placed to make our enquiries and act on your behalf if liability is contested
- We can ensure that claims costs and the experience against your policy record are contained
- We can look after a third party and minimise the inconvenience so this reflects well on your company.

The table overleaf provides an illustration of the benefits of early reporting.

How to make a claim

To make a claim, contact our specialist claims handlers:

Motor Fleet Customers

Call ClaimSTART on: 0330 1021998

Open: claims can be reported 24 hours a day, seven days a week

Claims can also be reported via email or online:

Email: claims.start@allianz.co.uk

Web: www.allianz.co.uk

Motor Trade Customers

Call: 0344 4129996

Open: 8-6pm Monday to Friday

Claims can also be reported via email or online:

Email: motortradeclaims@allianz.co.uk

Web: www.allianz.co.uk



Claim notification versus Third Party cost

Scenario: Insured driver hit rear of stationary Third Party (TP) vehicle. Moderate damage caused. TP was driving a Ford Focus. Whiplash sustained by TP driver

Notified on	Notification	Repair	Hire	Personal Injury (PI)	Total cost*
Day 1	METHOD: Over the phone by insured driver. Full contact details for TP provided.	TP accepts offer of repair through Allianz approved repairer network. Vehicle collected within 24 hours. Repair length monitored. Costs reduced due to Allianz's agreed rates.	TP agrees to use Allianz's preferred supplier of hire vehicles.	Proactive call identifies that TP has suffered a whiplash injury. Allianz offers to deal directly to avoid legal costs. This is accepted by the TP. Allianz arranges physiotherapy and commissions a medical report.	£5,000
	OUTCOME: Allianz makes immediate call to TP. The early notification increases the chances of Allianz obtaining complete control of the claim. Allianz will handle all elements of the TP claim directly.	Estimated repair outcome: £1,500 ▶	Estimated hire outcome: £500 ▶▶	Estimated PI outcome: £3,000 ▶▶▶	
Day 5	METHOD: Over the phone by insured's fleet manager. Only name and registration number of TP provided.	TP has gone to their own insurers to arrange repairs. TP insurer does not apply their repairer discounts to claims where they can recover their money from another party as they would for a fault claim. As Allianz cannot negotiate a reduction in repair costs and rates, costs increase.	TP has been referred to a credit hire company by their insurers to get a hire car for the duration of time the vehicle is being repaired / replaced.	TP has instructed solicitors to pursue the injury claim. They have submitted a claim through the MOJ Portal, arranged physiotherapy and commissioned a medical report.	£7,500
	OUTCOME: Unable to talk to TP directly, we have to speak to TP Insurers.	Estimated repair outcome: £1,800 ▶	Estimated hire outcome: £1,700 ▶▶	Estimated PI outcome: £4,000 ▶▶▶	
Day 15	METHOD: Email notification by insurance broker. Claim form to follow with full details.	As we cannot confirm our position on liability, the TP insurers cannot waive the TP excess. The TP does not wish to pay their excess for an accident that is not their fault, so goes into credit repair, therefore can drive up costs as the vehicle is repaired on credit.	TP is in credit hire. Due to the delay in reporting there is an increased risk that we are unable to make a payment of hire within 30 days, resulting in penalty charges accruing.	There is an increased risk that Allianz cannot confirm their position on liability within the 15 days allowed for investigation in the MOJ process, in which case it will drop out and costs will increase. The solicitors are likely to use a more experienced solicitor who may bring in more complex types of claim.	£11,500
	OUTCOME: We have to await accident report form to fully confirm validation and fault.	Estimated repair outcome: £2,600 ▶	Estimated hire outcome: £2,400 ▶▶	Estimated PI outcome: £6,500 ▶▶▶	
Day 30	METHOD: Claims notification received from the TP solicitors through the MOJ Portal.	Storage of the TP vehicle accrues due to Allianz being unable to confirm their position on both cover and liability. TP goes to a credit repairer.	As Allianz are unable to admit liability within 90 days, the hire charges fall into commercial rates. The period of hire is also greatly increased as Allianz cannot confirm cover or liability until the customer reports the matter.	Allianz cannot confirm liability within the 90 day investigation period permitted under the PI protocol. As such the claim is passed to the TP's solicitor's litigation team to prepare the matter for court. All types of loss will be included and damages maximised to increase costs.	£20,000
	OUTCOME: Numerous chasers for report from the customer's broker and no details received for three months. This puts the customer at risk in terms of cover provided.	Estimated repair outcome: £4,000 ▶	Estimated hire outcome: £7,500 ▶▶	Estimated PI outcome: £8,500 ▶▶▶	