

## Case Study 2

On a fleet of over 2,200 vehicles, our accident management programme, including credit hire and credit repair, reduced this client's funded exposure on non fault road accident management by 36%, as well as saving £45k 'working capital'.

### Background

- Program began in March 2005, for a £5K comp fleet of over 2,200 vehicles
- All non-fault incidents under £5K were funded by client and balance by client insurer
- Usual ULR process to recover from TP insurer (6-12 months).
- Claims history affected if excess breached.
- Client spread from March – July was £82K, of which Helphire services funded £45K (36% saving).

### Effect

- Reduced client funded exposure by 36%
- £45k 'working capital' saved, plus no cash flow delay in awaiting ULR Recovery
- Prevailing cases not recorded with client own insurer
- Legal expenses policy covering client, therefore no risk to client and no need for ULR Recovery.

