

PROGRESS

VEHICLE MANAGEMENT



Claims Handling Overview

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Who We Are



We are motor claims experts providing smart intelligent claim solutions.



Our core business function is to provide professionally delivered best in class practical claims handling techniques with measurable efficiencies, transparent client focused processes and an empathetic understanding of our client's needs.



We don't complicate – we compliment and innovate.



We are procedurally equipped & technologically adept at delivering great results.



Our claims methods are modern & refined and our protocols ensure claims are resolved quickly and efficiently.



We apply the same discipline honesty and integrity to all of our client's claims whilst working to ensure that service is uncompromised, and costs are reasonably reduced and controlled.



We are accessible and authentic. Our experience offers real value and benefit to all of our clients and is a primary building block to exceptional working practices.

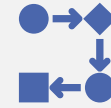


Put simply, we are here to help, support and grow your business, whilst enhancing the customer journey.

Our Mission Statement

Delivering with integrity an honest professional and transparent motor claims handling service through a recognised trustworthy brand.

What Makes Us Different



We see things from all sides. Our business is agile and accommodating.



Our internal framework has been carefully constructed to handle all types of claims to reduce insurer costs, to recognise risk profile and to establish a need and a corresponding beneficial solution.



We are fluid.



Flexibility keeps us current and new challenges keep us focused and fresh.

What We Do Well

- We are more than a middleman.
- Our service platform has been developed to provide a comprehensive range of services from proactive first notification of loss (FNOL) to successful settlement of a client's losses.
- We operate an in house claims approach with services modelled to suit our business partner's exact requirements.

These can include but are not limited to: -

- Traditional FNOL & Electronic digital FNOL (ENOL) via our own FNOL platform
- Full embedded, consented and compliant data capture.
- Triage.
- Claim Validation and Confirmation of Indemnity.
- Digital service deployment (repairs and engineering).
- Integrated Application Programming Interface (API) links.
- Omni communication channels (phone, email, WA).
- AD fault claims.
- Fully managed and audited network repair services.
- Flexible engineering desktop and physical.
- Full intervention capability.
- Full non fault claims handling.
- Access to an extensive vehicle fleet.
- Uninsured Loss Recovery (ULR).
- Post CLA reform legal services with online digital claim platform.
- Fraud Screening.
- Inclusive MI (management information) – examples of which can be made available on request.
- Post Reform Motor Legal Cover.
- Contractual Agreements and SLA's.



Claims Capacity



We have volume claims capacity and cutting-edge call centre functionality to ensure quality data capture and excellent conversion rates.



Claim handling techniques are flexible and competent giving us the ability to process all heads of claim.



All claims reported are dealt with immediately and within agreed SLAs to minimise leakage with automatic electronic acknowledgement.



Our claim teams are fully trained through our Focus Academy and are friendly and on hand to ensure the correct analysis of each claim is carried out to determine the claimant's most favourable course of action and to provide suitable advice.



Robust telephone technology provides us with a flexible and scalable secure cloud-based system and unlocks advanced features to include customisable options with accurate and meaningful data.

Technology

We recognise that technology services and solutions are powering digital transformation and developing our own bespoke proprietary IT CRM platform plays a huge part in making our business successful.

Our system allows us to meet the growing needs of our customers, delivering fast high-performance results through the strengthening of our capability resource with linking technology.

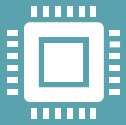
The system – Genesys – has a core ownership design which encapsulates modern compliance requirements and provides leveraging of analytical data functions to deliver a robust reporting mechanism and the metrics needed to provide detailed management information and data visibility.

The system drives supplier communication automatically with data and documents being both pushed and pulled into our work flows as key events trigger automated backend processes.

API's enable secure input of data directly into our system as well providing real time reporting of the claim process on an individual and group level. APIs also provide integration, personalisation and strengthen efficiency for both the client and PVM.

These systems can be tailored and matched to the specific needs of our customers as we have adapted to the changing and improving technologies moving towards a more mobile based world. When working with this technology, data migration is supported better, and the information is reviewed more closely. In short, APIs make our service provision more flexible as with API's, computers rather than people can manage the workload.

Connectivity & Integration



In the current motor claims market data integration between partners is key. This integration allows for the smooth flow of data from the end customer throughout all our internal and external systems keeping everyone connected and updated in real time.




We capture and process data for our existing partners in a variety of ways integrating into their existing systems whether through the more traditional hot key method and data transfer through SFTP and CSV, to the more contemporary HTTPS and REST API's transferring data through XML data schemes or JSON directly processing ENOL data.




However, you process your data we can connect and integrate into almost all current data systems seamlessly and we are happy to discuss directly with your IT Team to ensure a secure rapid flow of data and information.

Scalability


Strategic planning allows us to capitalise on process workflows and affords us the ability to easily integrate and create new ones.



The development of connectivity and the recognition of the benefits this brings helps us to understand, identify and reduce processing costs positively improving our performance demands and our general scalability position.



We have strong resource through the group and enjoy the benefit of a considerable vertical integration of services.



With a focus on automation, we can build on a solid foundation with investment in time and operations helping to support new opportunities through smooth, well planned and organic growth.

Service Overview

- Our Services are both wide and varied.
- In most cases we can adapt what we do to suit you and your policy holders.
- The cornerstones of our business are: -



Adaptability



Transparency



Communication



Excellence

We recognise that each of our partners have different requirements. That's why we offer a choice of schemes and benefits to insurers and brokers.

Some of these are.....



Full claims
outsourcing with
delegated authority



Full claims
outsourcing with no
delegated authority



Managed repair
network services



Full intervention
services



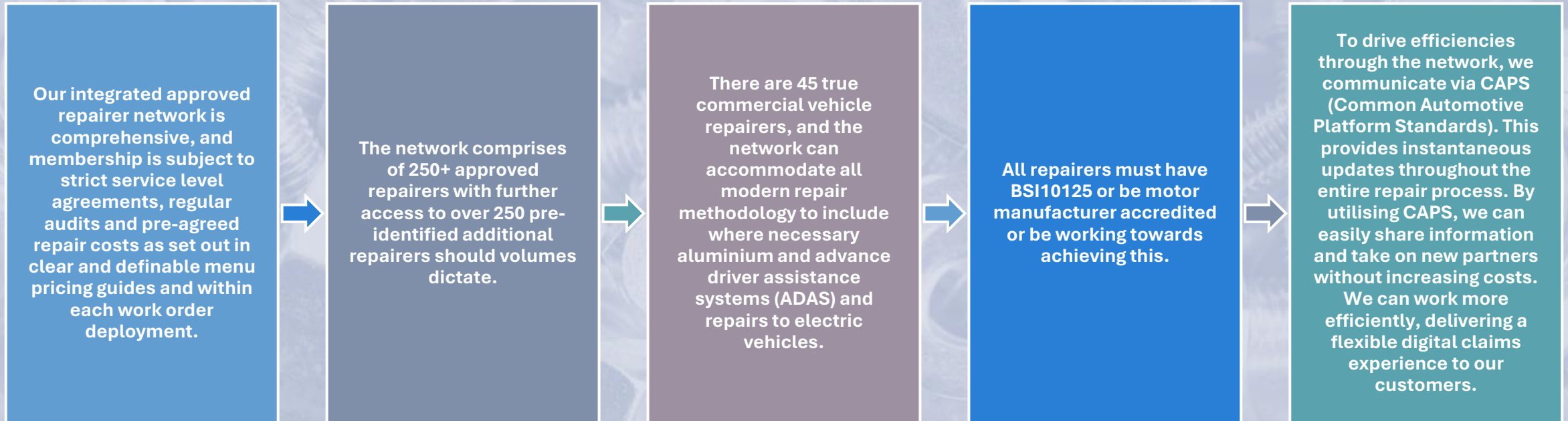
Non fault claims
outsourcing




Mobility Solutions

- Our fully outsourced motor claims schemes deliver exactly that but are scalable dependant on requirements. We can manage all types of incidents to include accidental damage and third-party claims.
- We also offer a robust auditable and scalable out of hours service as well as vehicle engineering both desktop and physical.

Engineering and Network Services



Our cost-effective engineering and repair management solutions include: -



A nationwide network of approved engineers for on site or desk top damage inspection and assessment.

A dedicated network services team.

An in-house engineer.

Authorisation of repairs.

Management of vehicle repair costs and downtime.

Total loss management including policyholder settlement negotiation.

Salvage disposal via our preferred salvage agent or client nominated agent.

Close control of storage charges.

Invoice verification.

Dispute resolution.

Detailed (MI) management information – examples of which can be provided on request.

Geographical repair deployment is managed to the convenience of each claimant regardless of liability. The primary objective is to manage client's expectations, to ensure reasonable key to key times and to produce quality finished repairs.

Significant investment has been made in this regard and repair transparency and reassurance can be delivered through access to our repair portal.

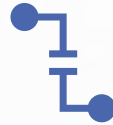
Performance Analytics



First Notification of Loss

Our FNOL team consistently answers **95%** of calls received in **under 20 seconds**.

We understand that attention to detail is paramount and achieve **98%** accuracy at audit.



Repair Deployment and Monitoring

The repair network is electronically deployed within **30 minutes** of instruction.

Our team maintains **85%** conversion into network, delivering market leading savings on indemnity spend and excellent returns to the principal.



Intervention

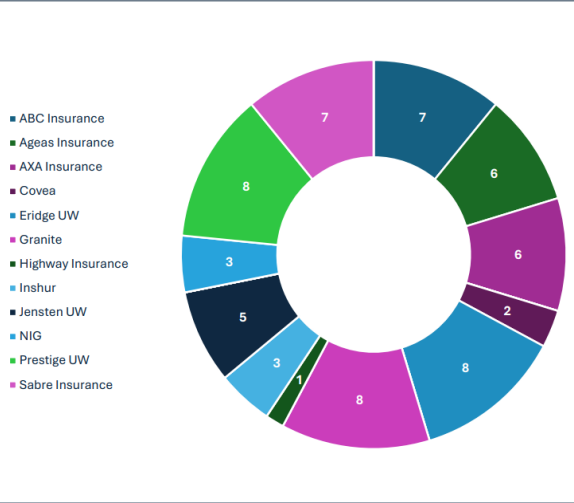
Our Intervention team acts promptly within **30 minutes** of instruction and delivers **70%** conversion of repair into network. Our partnerships deliver **110%** savings v ABI credit hire rates.



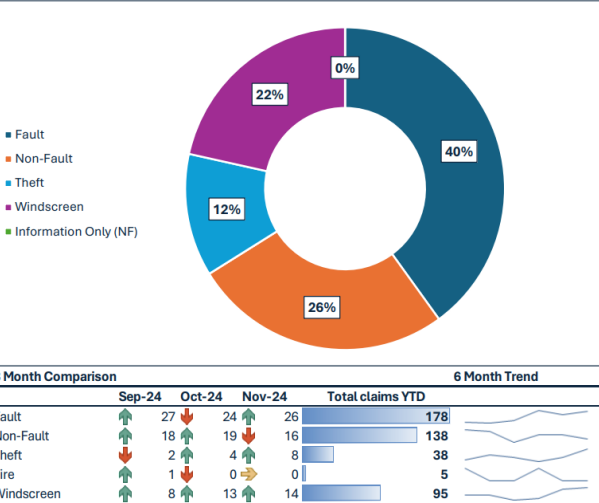
Customer Survey Index

Score Achieved **80%**
for 2023
(Reported January 2024)

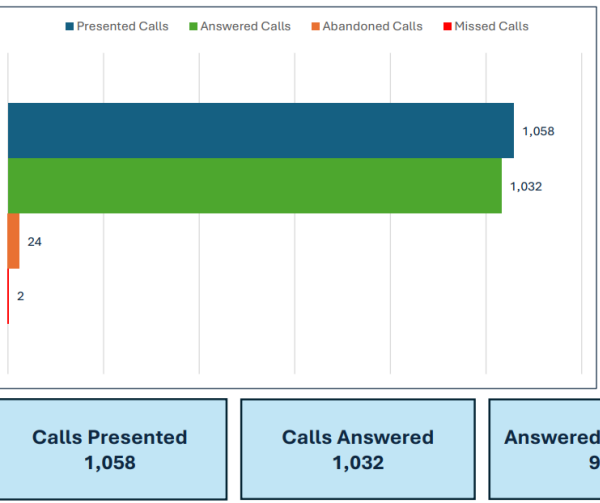
Claim volumes by Insurer



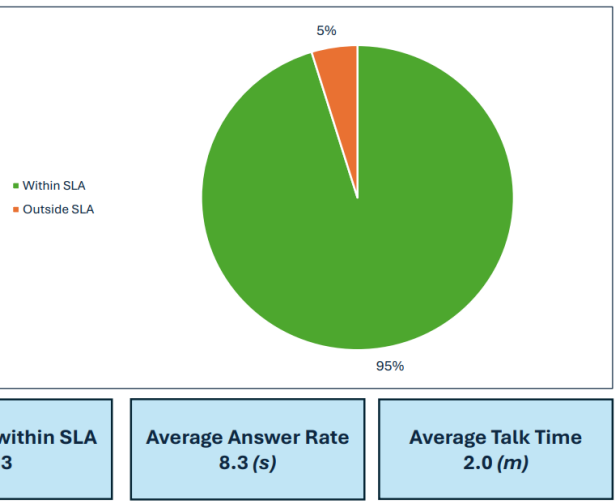
Claim volumes by Type



Call Statistics

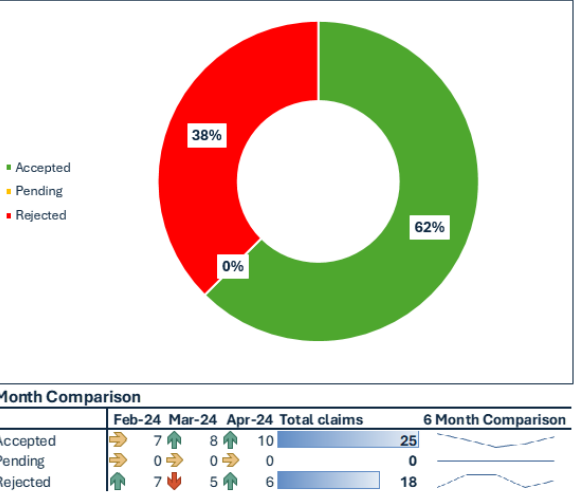


SLA

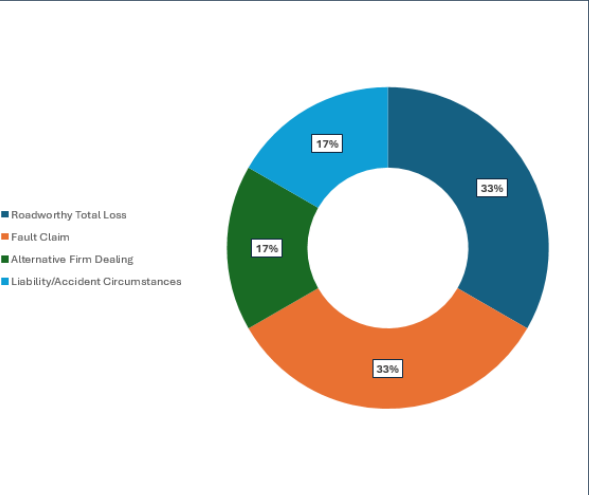


MI – Management Information

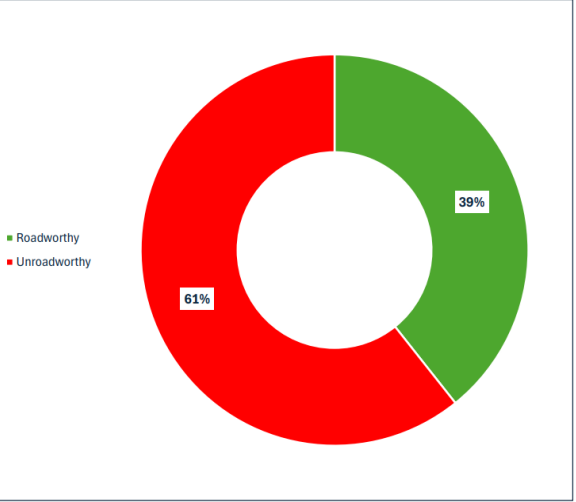
Non-Fault Volumes



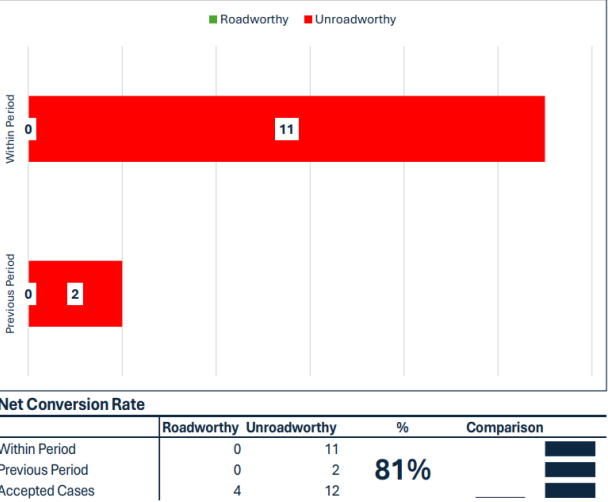
Rejection Breakdown



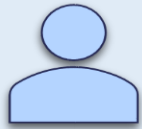
Referral Type



Hire Starts



Mobility Solutions



In a fast-paced modern society we understand the importance of mobility and a policy holders need for a replacement vehicle. That's why we have access to our own extensive fleet controlled by our transport team and delivered by our own drivers.



For comprehensive AD fault repairs deployed into network a courtesy car can be made available subject to the terms and conditions of the policyholder's contract of insurance.



For non-fault claims we provide a comparable replacement vehicle immediately if the clients own is legally unroadworthy. If roadworthy and repairable we will supply a replacement vehicle for the duration of repairs.

Compliance & Quality



With compliance playing such a fundamental role in our business we ensure that the services we provide are compliant and conform to our regulatory and third-party administrator requirements.



Our quality of service is measured and managed through regular internal audits and our internal program of continuous professional development and is at the very heart of everything we do.



We care and are conscientious as a business and as an industry service supplier.



We are authorised and regulated by the Financial Conduct Authority in respect of claims management activities and arranging general insurance permissions. FRN 315473.

Client Engagement Feedback



As a business we always do our level best to make sure that clients are kept up to date with all material developments.



We use important touch points at recognised milestones within each claim and whilst we firmly believe in engagement using technology, we are keen to provide the human touch.



Equally, client opinion is important, and we actively encourage measurable customer survey feedback.

Our Culture, Our People, Our Ethos



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VEHICLE MANAGEMENT

