



Claims Service & Structure Charts

January 2018



ERS Swansea Service Expectations

Initial Contact Details

Activity	Telephone/E-mail Address
IMU New Claims Telephone	0330 123 5992
Windscreen Helpline	0345 602 3378
IMU Existing Claims Accidental Damage Telephone	0333 015 6839
New Claims E-mail	FNOL.Motor@ers.com
Existing Claims E-mail	claims@ers.com



ERS Swansea Service Expectations

New Claim Notification

- **Phone notifications registered at the time of reporting, claim reference and telephone number provided during call**
- **Paper notifications registered within 24 hours of receipt**
- **Average speed of answer 90 seconds**
- **Phone lines are open between 8am-8pm Monday-Friday, 9am-2pm Saturday**
- **Most challenging times to take calls are between 12noon and 2pm and after 4pm**
- **Claims Technician has authority to decide on indemnity and can override/bypass system if irrelevant questions to minimise call reporting times**
- **Minimum information required to register claim is policy number, accident date and a registration number**
- **The Technician will request clear accident circumstances upon notification, where a view on liability is agreed with the client/broker**



ERS Swansea Service Expectation

IMU (Incident Management Unit)

- **Average speed of answer 180 seconds**
- **Phone lines are open between 9am-5pm Monday-Friday**
- **Most challenging times to take calls are between 12noon and 2pm and after 4pm**
- **Written correspondence completed within 5 working days**
- **Diary completed within 1 working day**
- **Percentage of indemnity decisions within 21 days of notification – 95%**
- **Percentage of liability decisions within 21 days of notification – 95%**
- **In order to achieve indemnity/liability decision, IMU will contact the client/broker on days 3, 10 and 17 from notification date. On expiry of 21 day period from notification, a decision will be made based on the information provided**



ERS Swansea Service Expectations

Total Loss & Engineering Team

- **Written correspondence completed within 5 working days**
- **All desktop engineering completed by internal ERS engineering team. Panel of external engineers available if physical inspection required**
- **Preference to the use of Audatex as 60% of all estimates produced by garages are not fit for purpose to allow immediate authorisation**
- **If dealing with a non-network repairer, the Repair Management Team will attain and compile any missing information and images. Any chasers are completed by phone and e-mail. See overleaf for non-network repairer requirements**
- **Careful consideration should be given to self-authorisation of repairs and referral to policy conditions**
- **Any ongoing repair enquiries and total losses remain with one engineer throughout lifecycle to ensure full ownership. Phone calls to the engineers should go via the repair management group who support the engineers**
- **If vehicle declared a total loss, all research and offers are made within 5 days of awareness (subject to finance/lease release of information)**
- **Only 3% of Total Loss cases end up in dispute on valuation. On those cases specific evidence is usually required**
- **ERS happy to host three way conference calls to resolve total losses if required**
- **Preference is to issue BACS transfer as there is only one cheque run per week**
- **ERS use enquiry agents Brownswords to validate fire, theft and theft recovered damaged claims**



ERS Swansea Service Expectations

Non-Network Repairer requirements

In order to proceed, a fully costed estimate with supporting images must be provided.

Estimate must contain:

- **Vehicle make**
- **Vehicle model**
- **Vehicle Type**
- **Mileage**
- **Tyre tread depth (all tyres)**
- **Chassis number**
- **Colour (inc. if pearlescent/xyrallic)**
- **Paint hours**
- **Paint rate**
- **Labour hours**
- **Labour rate**
- **Parts prices**
- **Pre-accidental condition/damage details**

If the estimate does not contain the above details it will be rejected. Our Repair Management Team will pursue the outstanding information from the repairer but cannot be responsible for any delays.



ERS Swansea Service Expectations

Non-Network Repairer requirements continued

Images must show (minimum of 8):

- Vehicle registration plate
- VIN number
- Mileage
- Front end of vehicle
- Rear end of vehicle
- Complete offside
- Complete nearside
- Bonnet
- Roof
- Interior – inc. seatbelts
- Pre-Accidental damage
- Condition images

Audatex Criteria:

- Network code: EQUITY
- Work Provider: Equity Red Star (ERS)
- Must contain 8 images and Mileage reading
- Include claim number: (in format shown on correspondence, i.e, ICE2017/01010101)



ERS Swansea Service Expectation

Approved Repairer Benefits

- **Arrange collection of the vehicle from the home or place of work**
- **Only brand new, manufactured parts are used which will come with a 5-year warranty**
- **A replacement vehicle is also provided to keep the customer mobile throughout repairs**
- **Once repairs are complete, the vehicle will be cleaned and returned to the Insured**
- **All approved repairers are self-authorising and there is no need to obtain an estimate or provide images**



ERS Swansea Service Expectations

Approved Repairer Service Levels

Activity	Description	SLA Trigger	SLA Target
Customer contact:	Repairer to attempt to contact customer	Receipt of repair instructions	1 working hour
Vehicle on site (driveable):	Vehicle to be On Site	Receipt of repair instructions	5 working days (or as agreed with the Customer)
Vehicle on site (immobile):	Vehicle to be On Site	Receipt of repair instructions	1 working day
Estimate Submission:	Repairer to produce an estimate using approved estimating system and submit for engineers approval	Vehicle On Site	1 working day
Return of vehicle:	Repairer to ensure that the vehicle is returned to the Customer	Completion of repair	1 working day (or as agreed with the Customer)
Courtesy vehicle Provision (mobile):	Repairer to provide courtesy vehicle to Customer	Vehicle collection, or arrives on site	All cases (or as agreed with the Customer)
Courtesy vehicle Provision (immobile):	Repairer to provide courtesy vehicle to Customer	Receipt of repair instructions	1 working day (or as agreed with the Customer)
Return of Courtesy vehicle if rendered beyond repair:	Repairer to arrange collection of the courtesy vehicle	Receipt of engineer notification that vehicle is beyond repair	48 hours



ERS Swansea Service Expectation

Third Party

Credit Hire

- **In order to avoid penalty charges under ABI General Terms of Agreement, ERS try to reach a view on indemnity and liability in 10-15 days**
- **ERS will make pro-active outbound phone calls to achieve the same**

Third Party Personal Injury Team

- **Restricted timescales under MOJ to make a decision on indemnity and liability**
- **ERS will make pro-active outbound phone calls to achieve the same**
- **ERS use enquiry agents, Brownswords or the Cotswold Group to do on-site investigations with the driver where necessary**
- **The team will review a claim within one working day of information received**



ERS Swansea Service Expectation

Third Party Intervention Service Levels

Activity	Service Level
Telephone contact with third party	2 attempts within 48 hours of initial instruction
Written contact if telephone unsuccessful/unavailable	Introductory letter sent up to 48 hours after initial instruction.
Appointment of supply chain service providers	Within 3 working hours of agreement for use / need
Notification of Initial Reserve	Within 1 working day
Notification of Reserve updates	Within 1 working day of information receipt invoking change
Answer calls	80% within 20 seconds
Abandonment rate	Less than 5%
Where Liability is unclear	Inform ECL within 3 working hours of claim notification



ERS Swansea Service Expectation

Additional Information

DPA

- **ERS take data protection very seriously and callers will be asked a short set of questions to ensure compliance**
- **If you are warm transferred, you should not be asked to repeat the data protection checks**

Phone Transfer

- **It is ERS' goal to answer the call and deal with the query at the first point of contact and not transfer**
- **If you are being transferred, it is usually due to the specialist nature of the claim or enquiry**
- **Please use the telephone number quoted on the last communication from ERS where possible**

Escalation

- **Escalation contacts are provided on the structure chart below.**

Multiple Requests for Present Positions

- **Please direct queries to the escalation contact, ideally emailing first to agree a time to discuss, rather than go from team to team**
- **This will enable all requests to be responded to quickly and efficiently**



ERS Swansea Service Expectation

Additional Information continued

Panel Solicitors

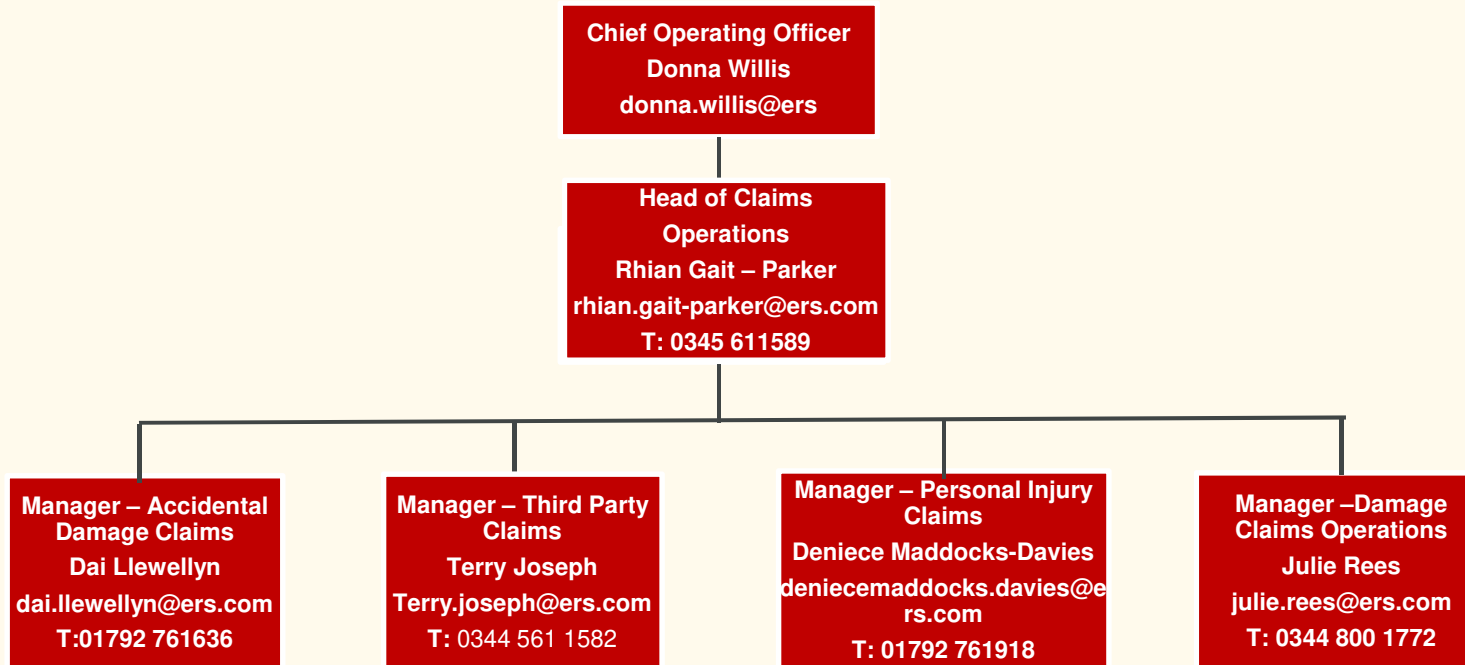
- **For general matters: Kennedys/DAC/Horwich Farrelly**
- **For subrogation: Mansfield & Chaston/Lyons Davidson**

Experience of ERS Team

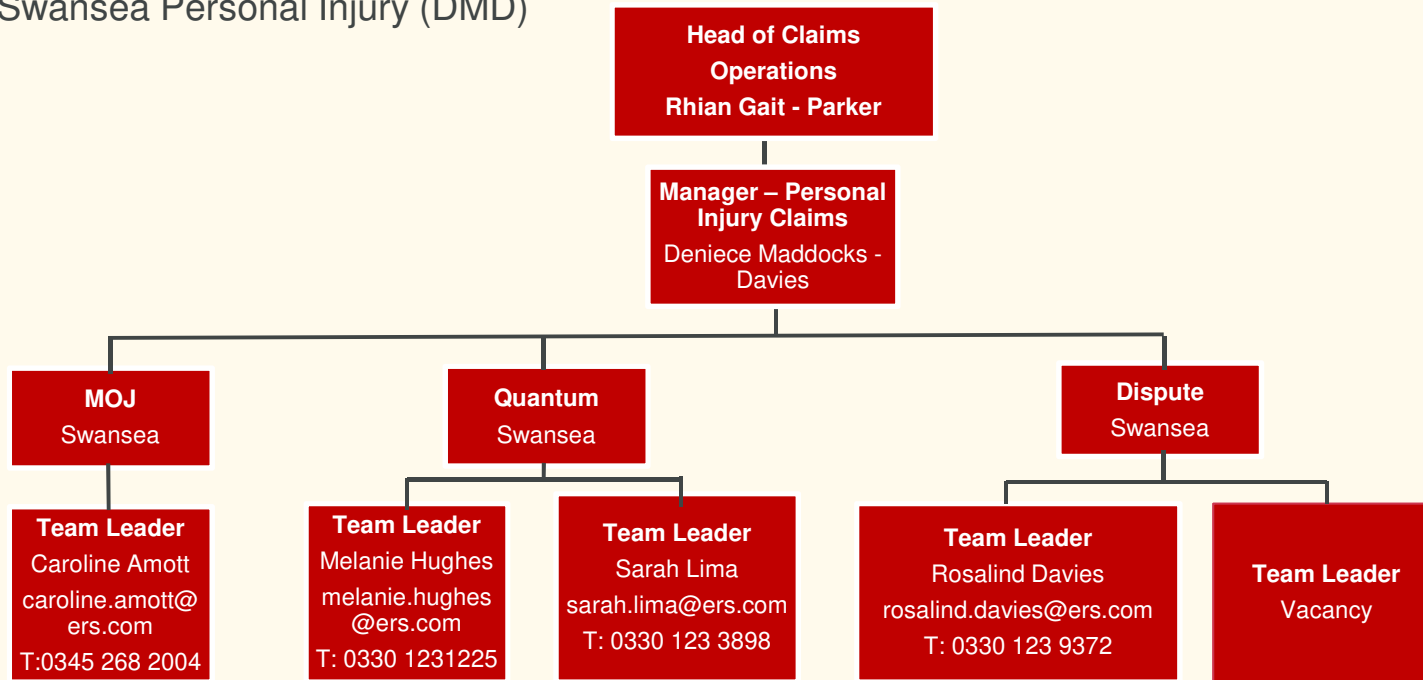
- **Ranging from 2 years to 30 years plus**
- **Many are graduates or professionally qualified**
- **Supported by technical training or academy training for new starters**



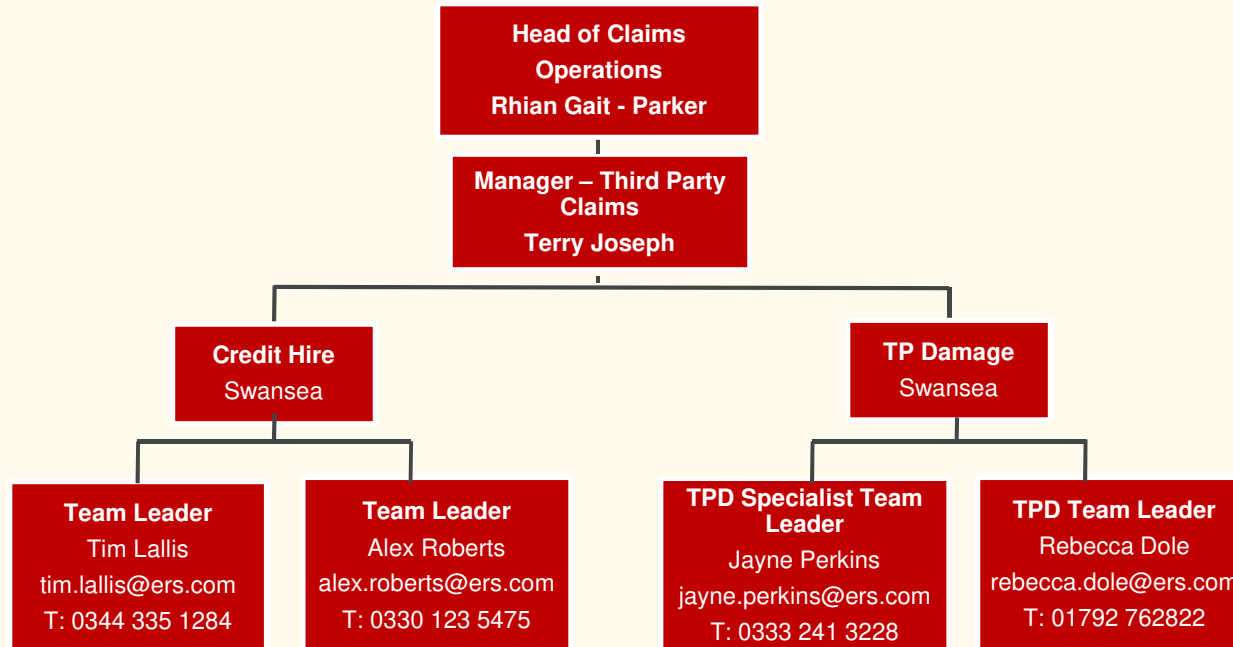
Structure Charts



Swansea Personal Injury (DMD)



Swansea Credit Hire & Damage Litigation



Swansea IMU Handling Claims

