

OPERATING COST MANAGEMENT

Insurance Card Management Services from PHH Arval

Whether you have dozens, hundreds, or thousands of vehicles in your fleet, managing insurance cards can be a pain.

Streamline insurance card management and ensure maximum driver productivity.

Ensuring all your employee drivers have correct insurance information can be an administrative burden, but it's important to protect your drivers and your company against the consequences of not having correct insurance cards.

PHH's Insurance Card Management program gives you a powerful combination of experience, efficient processes, and industry knowledge.

- **Up-to-date, valid insurance cards.** The validity of a driver's insurance is directly related to the validity of the registration. If a driver is pulled over for a routine traffic offense and does not have a valid insurance card, he or she could be ticketed, towed, or even arrested. PHH's insurance card administration experts stay up-to-date on state requirements to ensure your drivers always have valid cards.
- **Regulatory compliance.** Interpreting state insurance laws frequently lies in the hands of each insurance agent and/or broker, but your company has all the responsibility for compliance. PHH pinpoints exact interpretations of state insurance laws to help you avoid fines or penalties.
- **Extensive fleet-related experience.** With over 178,000 insurance cards managed each year, PHH understands insurance card policies and procedures, applicable regulations, and insurance carrier requirements specifically pertinent to the fleet industry.
- **Consistent, efficient processes.** A consistent approach to insurance card distribution is essential for your fleet, especially when it comes to new hires and drivers moving between states. PHH will help you clearly outline and communicate the distribution process, as well as the process for reporting lost, missing, or invalid insurance cards.
- **Online inventory data and reporting.** PHH InterActive®, PHH's award-winning information management system, includes inventory data enabling PHH to proactively identify units with immediate or pending insurance card needs. You can also use PHH InterActive to generate reports to insurance carriers to meet state/provincial requirements.
- **Driver productivity.** Effective insurance card administration also has an impact on employee productivity. For example, incorrect insurance card information could result in delays when drivers attempt to renew their vehicle registration, enter a weigh station, or enter a military base.
- **Responsive customer service.** PHH ensures your drivers' questions regarding insurance cards are answered in a timely and efficient manner.
- **Policy consulting.** Because effective fleet policies are key to managing fleet processes and costs, PHH works with you to incorporate best practices into a clear insurance card policy that supports your fleet and organizational requirements.

PHH consultants help you identify the best program for your fleet.

Whether you need comprehensive management of the entire insurance card process or assistance with your annual mailings, inventory reports, or new unit titles and registrations, PHH can design an insurance card management program for you. Service packages include:

Complete Insurance Card Management Services

- Insurance card set-up meeting
- Annual renewals and mailing
- Insurance suspension processing
- Individual requests
- Insurance card status and reporting
- Toll-free number for drivers and carrier
- Distribution of insurance cards to new drivers and expansions
- Card distribution for initial titling and registration, renewals, and drivers changing states
- Insurance card storage at PHH
- Inventory data reports provided to insurance carrier to meet state requirements
- General consulting regarding insurance card processes and regulations

Annual mailing only (for insurance card renewals)

- Annual inventory report sent to desired contact(s)

- Insurance card inventory audit for accuracy and completeness
- Distribution of insurance cards to drivers, including printing and mailing costs
- Driver state change report sent to carrier for mailing

Inventory reports only

- Pre-annual and annual inventory reports sent to desired contact(s)
- Weekly sold and new unit reports sent to desired contact(s)

New unit title and registration only (including new hires)

- Weekly new unit report sent to desired contact(s) for VIN-specific states
- Annual report for estimated order volume sent to desired contact(s) for generic states
- Insurance card sent to delivering dealer for initial title and registration
- Problem resolution with dealers
- Insurance card inventory audited by PHH for accuracy and completeness

For more information

PHH Arval provides customized fleet management solutions to companies of all sizes, in all industries. Contact us to learn more about how our powerful ideas can create amazing results for your company.

PHH Arval

Visit us at www.phharval.com

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