

# RISK MANAGEMENT

## Vehicle Accident Services from PHH Arval

There's a lot riding on your company vehicles. A comprehensive program of vehicle accident services can increase the safety of your employees, protect your investment in fleet vehicles, and reduce your company's exposure to risk.

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### Fleet accidents cost more than you may think.

Every time an employee gets behind the wheel of a fleet vehicle, your company is at risk. PHH helps you manage this risk by evaluating accident trends and establishing a fleet safety policy reinforced by safety training. If an accident occurs, our reporting capabilities and collision repair experts help you minimize productivity losses, manage repair costs, and maximize subrogation recovery.

PHH's Vehicle Accident Services program provides an integrated risk management and collision repair solution for your company's cars and light-, medium-, and heavy-duty trucks that delivers:

- **Immediate attention to your drivers' needs.** Our Driver Assistance Team is staffed with experienced PHH employees who ensure your drivers receive any necessary personal help, including emergency assistance, towing, and rental vehicles.
- **Smooth accident reporting process to save time and streamline administration.** The PHH Driver Assistance Team representative takes a full accident report, forwards it to your liability carrier or third party administrator, and makes it available to you and others you designate via PHH InterActive®, PHH's award-winning online information management system.
- **Services and reporting integrated with your fleet policy.** When taking accident information from your drivers, Driver Assistance representatives are prompted to ask for or provide company-specific information according to your policy.
- **Experienced collision repair management to reduce repair costs and vehicle downtime.** PHH's damage specialists review and negotiate estimates using their expertise, auditing software, and independent appraisers when necessary. PHH damage specialists are experienced mechanics, many with ASE, I-CAR Platinum, and Class "A" certifications, and our Vehicle Accident Services client consultants have extensive auto insurance industry experience.
- **Full assessment of subrogation recovery potential of every accident.** PHH's subrogation experts conduct an accident investigation concurrent with the repair process, pursue maximum recovery according to state and provincial laws, communicate with other insurance parties, provide claim coordination with liability carriers and third-party administrators, pursue recovery against uninsured drivers, administer payment plans, and use Arbitration Forums.
- **Expert consultation to develop a customized fleet safety policy.** PHH's safety consultants partner with you to develop a clear, concise fleet safety policy and communicate it throughout your organization.
- **The power of information to minimize risk.** PHH InterActive, PHH's online information management system, gives you immediate access to accident and risk details for transaction monitoring, repair status, cost management, and trend analysis.

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## **An integrated accident management program helps reduce costs and keep your drivers safely on the road.**

Even fleets with comprehensive, well-managed safety programs experience accidents. PHH's Vehicle Accident Services program includes integrated services designed to manage the time-consuming and complex activities surrounding fleet accidents.

### ***Accident reporting***

- PHH's Driver Assistance Team is available 24 hours a day, 7 days a week and provides bilingual service
- Emergency roadside assistance, tow service, and rental management
- Electronic first notice of loss and automatic distribution of the comprehensive accident report to your liability carrier
- Electronic notification for accidents or other events you select on your PHH InterActive homepage
- Immediate access to real-time accident data and reporting on PHH InterActive
- Mitchell audit system and digital imaging software
- Mapping software for shop location and selection
- Collision repair managed by PHH's experienced mechanics
- Nationwide preferred supplier network performing guaranteed repairs at competitive prices
- Comprehensive subrogation services and recovery methods in the United States and Canadian tort provinces; industry-leading subrogation rate
- Consolidated billing of all accident costs for your fleet

### ***Driver Records***

- Driver Records programs, including driver's license and driving history verification, to develop a driver's "risk score"
- Driver Profile<sup>®</sup>, which combines a driver record-check database with accident data and driver safety training data to identify both high- and low-risk drivers

### ***Safety programs***

- Safety policy consulting and recommendations
- Flexible driver training programs to reduce accident rate and risk exposure
- Accident reporting kits to capture critical information, including witness and insurance information, and a detailed scene description

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### **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](http://www.phharval.com)

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