

Making a positive impact when it comes to motor claims

Capturing third-party details and reporting motor claims quickly, even after minor incidents, makes all the difference.



Getting a claim started right

After an incident, our team is here to help manage the claim as quickly and efficiently as possible. One factor that makes a huge difference is how soon a claim is reported and how much information the insured driver captures at the incident.

Delays in reporting even minor incidents and missing information can lead to higher third-party costs, missed opportunities to support affected parties and an increased risk of fraud – ultimately pushing up premiums across the industry.

By reporting claims swiftly and with the right details, you can help us manage claims more effectively and improve your overall claims experience.

Benefits of fast claim reporting

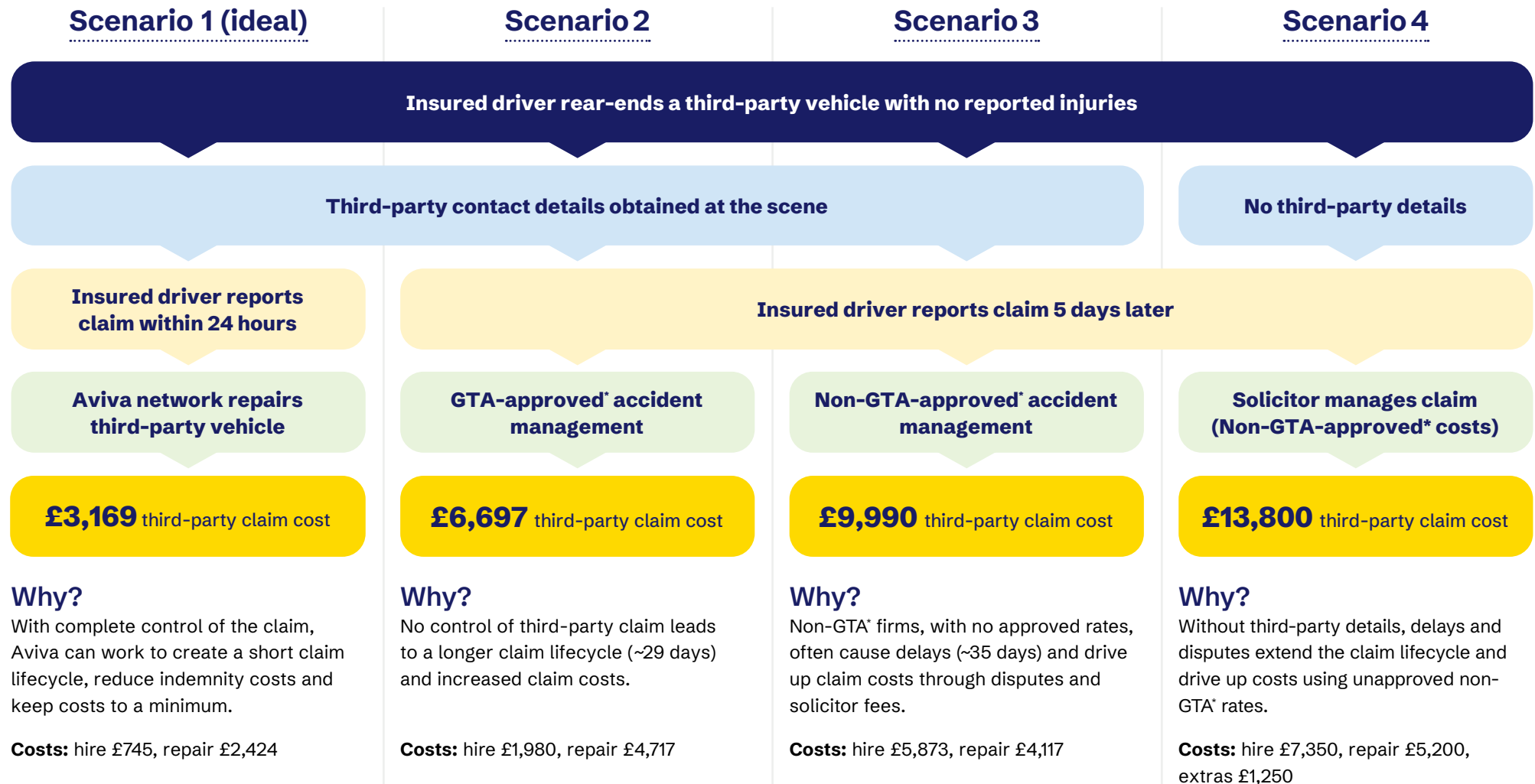
By letting Aviva know about an incident within 24 hours and providing accurate, complete information from day one, we can:

- Support insured drivers more effectively
- Act quickly to manage the claim fairly and efficiently
- Make faster liability decisions
- Reduce the risk of third-party intervention and credit hire
- Improve fraud detection
- Capture evidence early (e.g. in-vehicle camera or CCTV footage)
- Minimise the overall cost of the claim.



How delays increase costs

Why swift reporting and key information matter



Examples based on average claims costs using real-world road traffic accident scenarios. Other factors to consider: storage and recovery, assessment fees and different vehicle types.

*General Terms of Agreement (GTA) is a voluntary deal between credit hire firms and insurers to standardise rates and cut disputes. Non-subscribers usually charge more.

Scenario 1: quick notification with all the key information (the ideal)

The scenario

Jill rear-ends a third-party vehicle with no reported injuries.

What the insured driver does next

Jill collects third-party contact details (full name, telephone number and vehicle registration) at the scene and reports the claim within 24 hours.

What this means for the claim

Aviva contacts the third party to offer our services. We book the third-party vehicle into our network and provide a replacement vehicle.

How does this impact costs?

Aviva has full control of the claim. This means a shorter claim lifecycle and costs kept to a minimum (avoiding credit hire and credit repair claims).

Typical costs

£3,169 with Aviva managing third-party costs (hire £745, repair £2,424).



Scenario 2: slow notification can double the costs

The scenario

Kai rear-ends a third-party vehicle with no reported injuries.

What the insured driver does next

Kai collects third-party contact details (full name, telephone number and vehicle registration) at the scene, but doesn't report the incident for five days.

What this means for the claim

When Aviva contacts the third party, they've already reported the claim to their own insurer. The insurer uses a GTA-approved* accident management company for hire and repairs.

How does this impact costs?

Delayed reporting means Aviva loses control and claims take longer (29 days). GTA-approved* providers use agreed rates, but these costs are higher than Aviva's own network.

Typical costs

£6,697 through the GTA-approved* accident management company (hire £1,980 and repair £4,717).

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Scenario 3: slow notification can even triple the costs

The scenario

Sal rear-ends a third-party vehicle with no reported injuries.

What the insured driver does next

Sal collects third-party contact details (full name, telephone number and vehicle registration) at the scene, but doesn't report the claim for over five days.

What this means for the claim

The third party has already reported the claim and been referred to a non-GTA* accident management firm before Aviva gets to contact them. They are now claiming credit hire, repairs and possible injury.

How does this impact costs?

The delay in reporting the claim means Aviva loses control of the claim. This means a longer claim lifecycle (35 days), increased claims costs (by up to 50%) and additional costs including solicitor fees.

Typical costs

£9,990 with a non-GTA accident management company (hire £5,873 [£167.80 per day] and repair £4,117).

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Scenario 4: delays and no details really hampers our response

The scenario

Elif rear-ends a third-party vehicle with no reported injuries.

What the insured driver does next

Elif doesn't capture third-party contact details (full name, telephone number and vehicle registration) and reports the claim five days later.

What this means for the claim

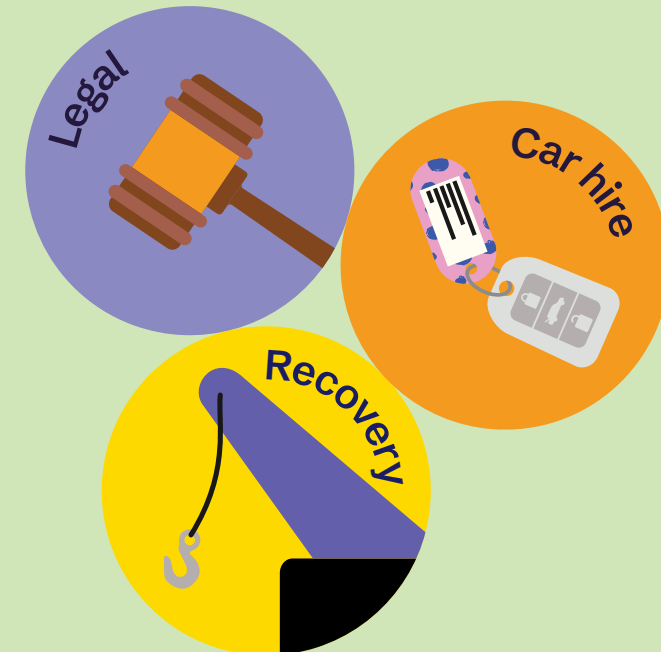
The third party reports the claim through their solicitor and is claiming for credit hire, credit repairs and possible injury claims.

How does this impact costs?

Costs increase significantly when Aviva has no control of the claim. Additional costs may occur around legal costs, storage and recovery, assessment fees and different vehicle types.

Typical costs

£13,800 with no contact details or control (hire £7,350 [£175 per day], repair £5,200 and additional costs £1,250).



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Help us help your driver and anyone else involved

Please encourage all insured drivers to report claims on the same day as the accident, even if the damage is minor. The sooner the incident is reported, the sooner we can help all the parties involved and manage the cost of the claim.

We recommend that all insured drivers have the motor claims number saved to their phones: **0800 092 3849**

At the scene? Here's what to collect and report:

Essential

- Third-party details (driver's full name, telephone number, vehicle registration)
- Summary of incident
- Time and location

Really helpful

- Photos
- Witness info
- In-vehicle camera or CCTV footage
- Police log reference (if applicable)

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