

## Vehicle Accident Services

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.

### Expert risk and collision repair management

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 24/7 Driver Assistance Team ensures your drivers receive any necessary personal help, including emergency assistance, towing, and rental vehicles.
- **Smooth accident reporting process** to save time and streamline administration. PHH 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®.
- **Services and reporting integrated with your fleet policy.** When taking accident information from your drivers, PHH 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.
- **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, and lead the industry in recovering funds on your behalf.
- **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 gives you immediate access to accident and risk details for transaction monitoring, repair status, cost management, and trend analysis.

### Key differentiators

PHH Vehicle Accident Services gets results for our clients. In 2008:

- \$32.8 million recovered through subrogation
- Arbitration:
  - 72.4% of cases won (industry average is 60.5%)
  - Average \$63 in arbitration recovery for every \$1 spent on filing (national average is \$38)
  - Recovered \$1.26 million on behalf of clients
- Loss of use – over \$385,000 recovered
- Diminished value – over \$715,000 recovered in the last three years
- \$5.6+ million quantifiable network cost savings
- Overall collections average 40% of total spend on physical damage, rentals and fees related to all accidents
- Independent study showed PHH leads industry in lowest average rental days

For more information, please visit us at [www.phharval.com](http://www.phharval.com) or call 800 ONLY PHH.

The **art** and **science** of fleet management<sup>SM</sup>