

Services  
Impact Damage



## Chartered Loss Adjusters and Claims Specialists

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# Impact Damage Scheme



## Our Aim

We aim to deliver a service in which we can offer expertise in dealing with the following types of impact damage:-

- Highways claims/Crown property
- Local Authorities
- Utility Companies
- Subrogated claims from building insurers
- Property owners

For example, when dealing with the Highways Agency, if a vehicle impacts the safety barrier on the motorway or dual-carriageway, a claim for repair is presented by the Highway Maintenance contractor to include:-

1. Traffic Management
2. The cost of plant and materials
3. Labour charges
4. Administration fees

Looked at in isolation the costings appear excessive but where are the savings to be achieved?

The Highways Agency has divided up the country into 14 areas, and awarded contracts to various contractors for each area. These contractors are pursuing repair costs directly against the offending motorist and his/her insurers.

## How we Accomplish This

We have built up a database of costings from these Highway Maintenance contractors, an exercise which has revealed alarming discrepancies in charges, for example some companies charge approximately £100 per shift for a barrier rig, whereas others are looking to charge this amount per hour for this item of plant. With the benefit of this database and with careful analysis of costings, we are achieving average savings of 35% overall for insurers.

## How we charge

Core Claims Management offers a fee structure suited to our client's needs. We believe we can offer a unique service on the Highways claims and are open to discussion with regards to the other impact claims. We can act under a Delegated Authority to save VAT.



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For further details, please contact:

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