

A close-up photograph of a woman with blonde hair, wearing a grey blazer and a large, ornate earring. She is looking out of a car window, with her face partially obscured by the window's reflection. The background is a blurred landscape of mountains and greenery. The text "Our Solution" is overlaid in white on the left side of the image.

Our Solution

FMG
THINKING AHEAD

First Notification Of Loss

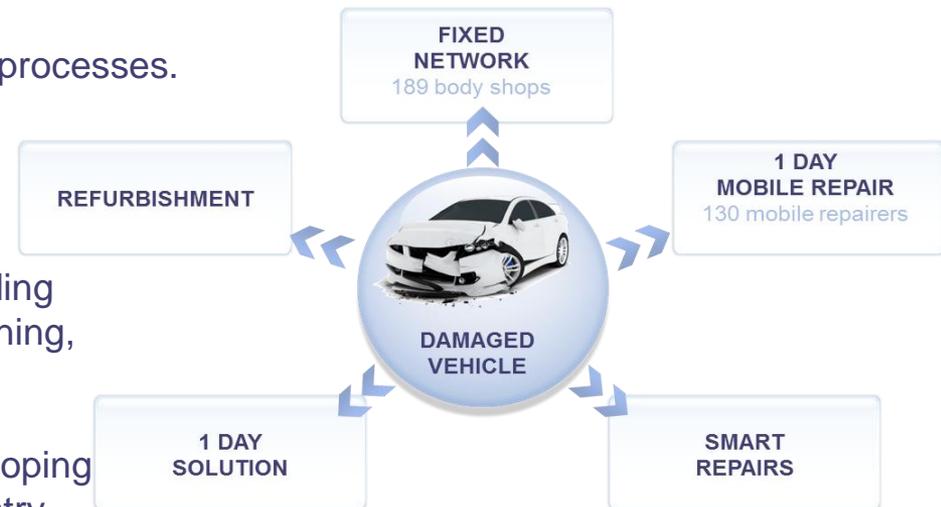
We'll handle your driver's call, capture essential details and manage the incident to completion



- The provision of high quality service solutions to our customers has always been FMG's pure focus
- We are not a call centre; we are a knowledge centre business with highly experienced employees available 24/7/365
- We invest heavily in our people, systems, repair processes and post incident surveys
 - ISO 9001, 27001, 39001, 22301 and 14001 across whole business / all services
 - PAS 125 certified Partner Support Network
 - Lean Six Sigma Business Improvement Team
- We focus on continuous and significant investment in employee development / training giving our people the ultimate ability to handle the most complex of cases
- Our people are passionate about consistently going the extra mile to deliver excellence to our drivers and customers
- We have 75 employees who have been with us for over 10 years and 65% have been with us for 5 years and more.
- Through this experience Marshall Leasing's drivers and customers will receive the highest quality and right first time service.

- In-house designed Insight complaints management system
 - Measures and monitors overall performance in-line with our quality management objectives – NPS
- All claims reported to FMG are followed up by a proactive courtesy call to the driver
- Drivers receive an electronic survey, asking them to rate their experience on a scale of 1 – 10
- All complaints are logged, tracked and analysed by our account management teams – or Marshall Leasing teams
- We have accurate task management and KPI performance monitoring of every single incident.
- Our teams utilise ‘the Cube’ a web based system designed in-house, which creates visibility of all tasks at each stage of the incident life cycle – we will demonstrate the ‘external view’
- The Cube transparently reports performance in all areas against KPIs and SLAs for every customer.
- KPIs provide consistency in monitoring FMG’s performance, whilst providing Marshall Leasing with agreed metrics that underpin our relationships.
- During Implementation we will agree all relevant KPIs and include within our contractual agreement
- KPI monitoring is available online and through monthly and quarterly account review meetings.

- We manage 146 car and van body shops, 43 body shops repairing commercial vehicles and 130 mobile vehicle repairers.
- Customers own repairers can be included within our Ingenium repair allocation process.
- Our network is designed to offer optimal UK wide support.
- Best value services at competitive, benchmarked rates.
- Using cutting edge technology – streamlining all processes.
- 5-spoke flexible repair solution
- Dedicated Regional Managers.
- Recruited to the FMG network based on demanding criteria which covers Health and Safety, staff training, correct insurance covers etc.
- FMG encourage a partnership approach to developing their business i.e. training, communicating, industry innovations and exploring technological advances.



Market Leading - Audatex Estimating System.

Cars



Light Commercials



.....

**£1.25m PER MONTH
RECOVERED**
of clients money

.....

.....

*Industry leading success
rate*

**95% OF COSTS
RECOVERED**

.....

.....

**LESS THAN
90 DAYS**
*Average speed of recovery
– since incident report*

.....

.....

LESS THAN 1%
**AVERAGE ABANDONED
RATE**
of all claims opened

.....

Third Party Intervention and Mitigation

90%

of TP's contacted within 1 hour of notification

On average within 32 minutes

62 %

TP Capture Rate

£417

average hire cost through FMG

Average length of hire 12 days

75% repaired in FMG network
Average Repair cost £836

Average saving £1,450 per capture

Mitigating expensive Credit Hire
Incentive processes
Cash in Lieu Payments

• Fraud identification

- 3% of claims investigated with average estimated saving of £10,000 on repudiated claims
- Use of data cleansing to identify known people with successful repudiations on low velocity impact, bogus passenger, claim exaggeration, serial claimants, slam on and staged incidents

• Liability investigations

- Use of in-car technology where installed
- Accident reconstruction

• Personal Injury defence

- TP Capture using ABI code of practice with offer of rehabilitation services to reduce legal costs and MOJ portal retention rate of 75%
- Average general damage payment of £2450 on claims under £10,000 with savings against claimed amount of £450

• Speedy settlement

- Litigation by choice, not by chance, through pro-active caseload management and telephone negotiations

Non Fault Replacement Vehicle Provision

- A true 'like for like' provision rather than the standard courtesy or group A/B rental car
- Fraud prevention – is the vehicle actually required.
- Continuity of primary service drivers i.e. repair timelines & repair costs.
- No liability for the driver if third party recovery is not achieved.
assuming all information provided is correct.
- Delegated authority ensures 75% of all rentals are processed immediately from FMG FNOL information.
- On-going driver communication throughout the term of the rental, in conjunction with repair progression and updates.



- Bespoke processes, liaising with all involved parties including the fleet operator, drivers, insurers and registered vehicle owners.
- Accredited UK-wide salvage network working to the ABI Code of Practise for the Disposal of Motor Salvage, ensuring compliance with all regulations relating to the disposal of end-of-life vehicles and the management of waste.
- Detailed inspection reports undertaken on every vehicle in line with pre-agreed PAV thresholds.
- Liaison with registered vehicle owners to obtain lease settlement figures / outstanding finance values.
- ATA / IAEA accredited in-house desktop engineering experts reviewing all inspection reports against outstanding settlement figures; providing recommendations on how best to proceed.
- Vehicle collection – salvage agents appointed based on vehicle location and forecast salvage return within 2 working days of a vehicle being deemed a total loss.
- Certificate of Destruction – requested where appropriate (categories A and B).
- In-house Administration Team – processing the vehicle registration certificate, updating Motor Insurance Anti-Fraud & Theft Register (MIAFTR) and arranging the salvage credit back to your customers.