sopp+sopp

Incident Reporting:

A best practice guide for fleets:



Tailored Fleet Solutions

Introduction:

At sopp+sopp we have built strong, long standing partnerships with multiple fleets across a diverse range of industry sectors.

Our 'as-a-service' approach allows us to be flexible and agile, working in collaboration to support our fleet operating customer's and their evolving needs.

- Market leaders in the provision of accident management solutions for fleets, processing hundreds of thousands of claims annually.
- We provide tailored fleet solutions and ready-to-use services, accident management is our core business and sole focus.
- Utilising extensive data from across our portfolio, we benchmark fleet performance on incident reporting times, review outcomes, and highlight best practice.





Reporting Time - Benchmark Data:

Automated

sopp+sopp works with fleet partners from a broad range of industry sectors, and a wide variety of vehicle types.

As an accident management partner the business works with fleets to reduce reporting times, and takes a step-by-step approach to introducing new policies and procedures that make a positive difference to claims outcomes.

Real-time

Transparent

Overall average reporting time for 2021:

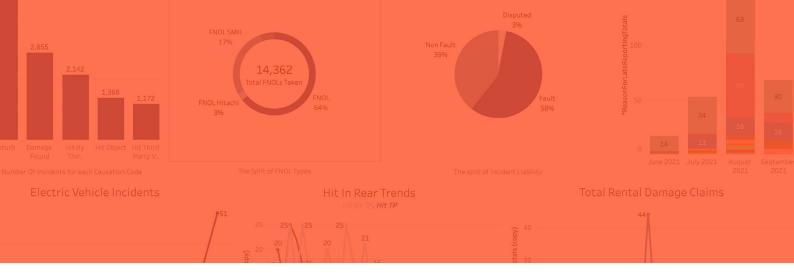
In 2021, average reporting data across all claims was as follows:

43% of all incidents were reported within an hour

53% of all incidents were reported within 2 hours

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71% of all incidents were reported within 8 hours



Factors that affect reporting times by fleet sector:

The reporting time averages include data from a range of fleets including multi-drop retail, rental, utilities and public transport.

For different sectors there are various factors that affect reporting times:



- Fleets with professional drivers (such as multi-drop retail fleets) have the fastest average reporting times.
- Where there are multiple drivers of the same vehicle (as in a rental fleet) consistent communication is more difficult and reporting times tend to be longer.
- Public transport fleets usually have longer average reporting times as the priority is on the passenger journey rather than incident reporting.



Transparent

Benefits of early reporting:

- Improved accuracy capturing greater amount of detail early in the process enable fast claims settlement & opportunity to investigate and educate to prevent future incidents.
- Instant notification as soon as the FNOL process has been completed, sopp+sopp automatically notifies an agreed list of contacts. This allows you to react quickly, putting any necessary processes into action.
- Significant increase in third-party capture generating an average saving of £1,500 per at-fault claim.
- Brand and reputation protection ensuring a more positive and professional experience for other parties involved in an incident.



Case Studies:



What happened? Driver hit stationary vehicle from behind, damage to off-side rear.

What did the driver do?

- Spoke to the third party, exchanged details and took photos
- Reported the incident within one hour

What happened next?

- sopp+sopp contacted the third party and arranged to complete the repair
- They provided a replacement vehicle
- The repair was completed within 14 days

Total cost £1,380.80

If sopp+sopp had spoken to the third-party it could have cost £1,911.76...

...A huge saving of £6.738.45



Case study 2 - What BAD looks like:

What happened? Driver hit parked vehicle from behind, damage to off-side rear.

What did the driver do?

- Spoke to the third party and exchanged details
- Did not report the incident to sopp+sopp
- The incident was reported by the third party

What happened next?

- The third party used their insurer to deal with the vehicle damage
- The vehicle was written off and the third party went into premium cost credit hire vehicle for over two months
- They also claimed for extras like recovery, storage, collection, and excess waiver, not charged by sopp+sopp.

Total cost £8,650.21

Incident Reporting - Best Practice:

Reason For Late Reporting

The following tips are based on best practice from fleets that consistently achieve excellent incident reporting time and accuracy.

Incident reporting policy:

There are a number of incident reporting options available, with reporting apps and phone lines being the most commonly used.

Extensive research by sopp+sopp has found that while apps are gradually becoming more effective, they do not yet achieve the levels of reporting accuracy gained on a telephone call. sopp+sopp data shows that an at-scene telephone reporting policy significantly reduces the duration between incident and notification.

It provides an opportunity for FNOL handlers to probe for more information, validate incident circumstances and prompt for important details like third-party contact and "bumpcard" exchange.

Working with an accident management partner that can offer 24/7/365 telephone FNOL enables consistent reporting, improving accuracy and third-party capture.

Driver communication

Road incidents can be stressful for all involved. Remove some of the uncertainty by ensuring that drivers know exactly what to do.

Before an incident occurs:

- Share the details of what to do, and the benefits of prompt reporting

In-vehicle communication

- Bump cards, signage and QR codes are all good ways to ensure your drivers have the right information to hand.
- Give clear step-by-step instructions to help drivers gather relevant contact details and take photos at the scene.

In-vehicle technology:

In-vehicle technology can support fleets to implement a robust driver safety program as well as saving significant costs through incident reduction and efficient driving. The technology also has the potential to deliver enhanced incident reporting. A connected camera and telematics system provides instant video footage, offering valuable insight that can support the claims process.

Working with an accident management provider that can connect to all in-vehicle technology creates a single view of helpful data and footage from all devices. A recent sopp+sopp customer trial provided compelling evidence for the value of camera monitoring, achieving an average saving of more than £2,000 per claim.

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Incident Reporting

For a free consultation to discuss ways to improve incident reporting for your fleet, contact sales@soppandsopp.co.uk 03300 583 174

For more information and best practice guidance for fleets, visit www.soppandsopp.co.uk