

Jubilee Motor Policies At Lloyds

Claims Structure and Process

Claim Notification telephone numbers

Windscreen repair and replacement: [0800 716333](tel:0800716333)

All other claim notifications: [0800 435644](tel:0800435644)

Introduction:

This document aims to provide new and existing customers with information about the Jubilee Claims Service.

Our key aims are:

1. the provision of high levels of service in the management of own damage with the minimum of downtime
2. effective costs management of third party liability claims
3. joint working to combat fraudulent claims activity
4. reporting no claims data and trends to assist brokers, underwriters and customers in loss and risk management.
5. Prompt and fair responses when things go wrong.

Outline Claims Structure

The Jubilee Claims Service is delivered jointly with WNS a well known claims outsource supplier based in Ipswich.

WNS provide first notification of loss (FNOL) capture, repair and downtime management utilising wherever possible their own network of repairers. WNS handle all own damage claims up to a limit of £25,000, and Third Party Property damage claims up to £15,000 with an inner limit of £7,500 for Credit Hire claims. For queries over day to day management of own damage claims, repair and downtime management, and non-personal injury third party claims WNS will usually be your first line of contact. Contact details are given later in the document.

All personal injury claims are handled by Jubilee's own claims team based in Sidcup, Kent.

An organisation chart is shown on page 5 with handler names, contact telephone numbers and e-mail addresses.

To provide a high quality and cost efficient service for **Windscreen** repairs and replacements we use the services of "Autowindscreens". For all windscreen claims customers can contact "Autowindscreens" direct on **0800 716333**.

WNS

If you wish to know more about the organisation the following is the link to the web-site www.wnsa.com.

The benefits of using WNS are:

- A large and successful claims outsource provider with the resources and expertise to match to Jubilee claims volumes
- An excellent claims system, Pro-Claim, which allows imaged claims handling coupled with strong workflow controls to ensure service delivery
- An established repair network; Jubilee are able to take advantage of the commercial arrangements by WNS on behalf of all its clients thereby reducing repair costs. Appended to this document is a summary of the WNS Network capabilities (appendix 4)
- In-house engineers to manage repair costs and a dedicated Downtime Management Unit (DMU) to ensure vehicles are returned to the road as soon as possible.
- "Motorguard" – a system that is accessible by brokers and customers to be able to see the progress of individual claims; draw reports of claims and claims costs and, where network repairers are used, to be able to see the

progress of repairs as the network repairers “key in” progress reports. Should you wish to see the Motorguard User Guide it can be found on the Jubilee Motor Policy web-site or the WNS site.

- FSA approved & “Sarbanes Oxley” compliant

The importance of WNS to the Jubilee Claims Service is underpinned by the close liaison which takes place between Jubilee Claims and WNS Management:

- MI reports track compliance with contractual SLAs, weekly workstates and key measures related to Treating Customers Fairly (TCF). TCF is an issue which is given the highest priority in Jubilee and we ensure that our claims service meets those ideals.
- Technical liaison ensures that WNS handlers adopt Jubilee technical strategies be it to do with credit hire, fraud etc. Audit activity ensures that policy covers are applied appropriately and fairly (any issues over policy cover are referred back to Jubilee Claims Management), recovery prospects are pursued, and third party claims costs are kept to a minimum.
- Within WNS an escalation procedure exists so that issues with WNS service delivery can be quickly raised and resolved. The list of escalation contact points is appended to this document. The contacts for various aspects of the claims service are shown. Jubilee claims management are kept informed of issues and will become involved in resolving any issues or trends to ensure problem areas are resolved.

Any member of the handling team in WNS is able to deal with approaches on claims for any insured. It is possible to identify dedicated handlers for particular risks and we are happy to discuss that.

Jubilee Claims

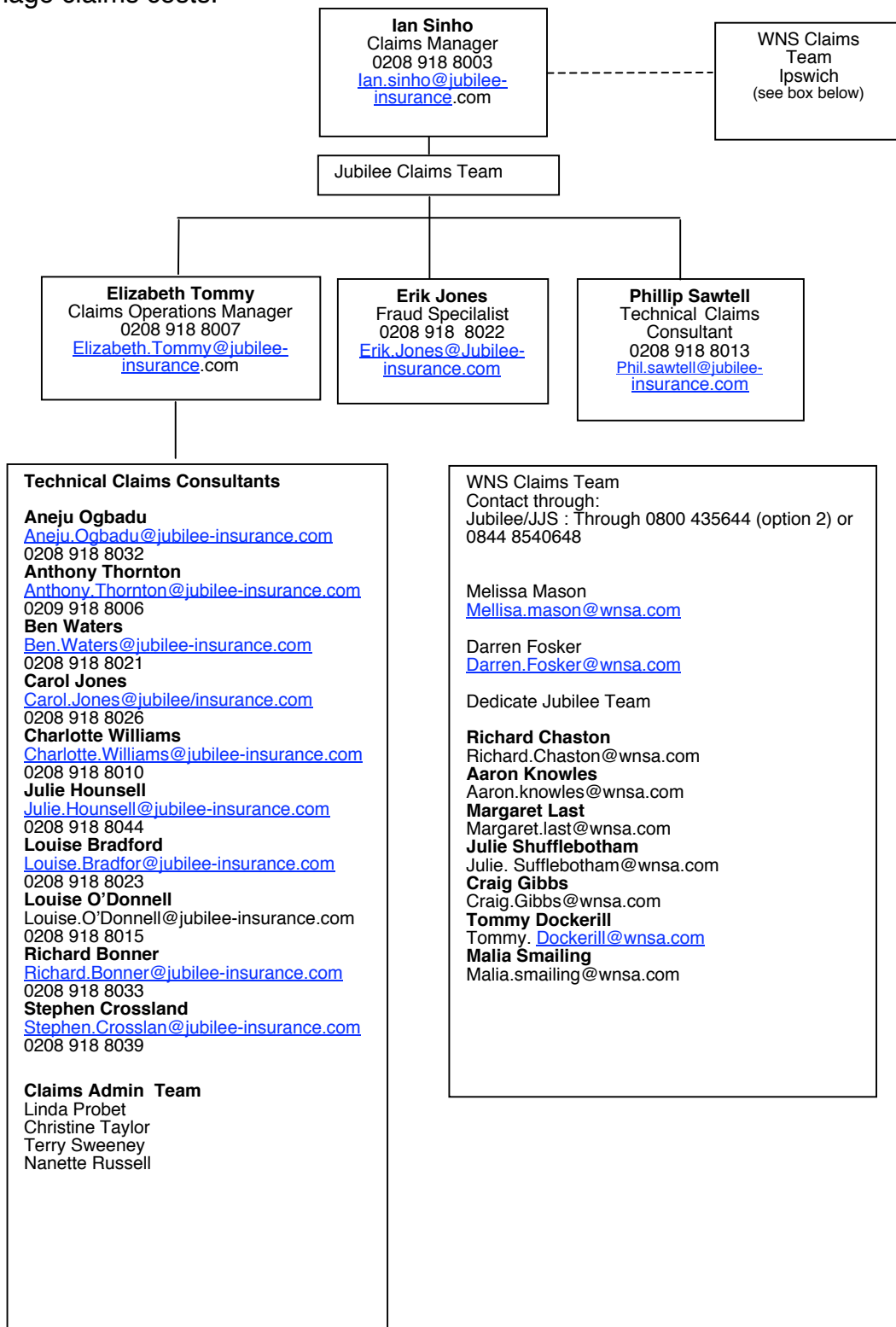
Based in Sidcup, the Syndicate is investing significantly in resources and systems to further improve our claims service and management of third party claims costs. Later in 2009 we intend to roll out the WNS Proclaim system to all Jubilee claims, which will have the advantages of one consistent platform for all claims, the ability to handle volume personal injury claims in an imaged context, and better workflow management tools. The implementation of this system is particularly important given the potential changes to personal injury handling to be brought about by the Ministry of Justice reforms in 2010. We have made a separate comment about these later in this document.

The Claims Manager is Ian Sinho, who has overall Syndicate responsibility for claims handling in Sidcup, WNS and in Asgard in Southern Ireland. He is supported by the Claims Operations Manager Elizabeth Tommy. We have also put in place a Fraud Specialist who is Erik Jones; the development of our Fraud Strategy is a key element in our plans. The Sidcup claims team consists of 11 Technical Claims Consultants specialising in liability claims supported by a Claims Administration team.

Where feasible, we are gradually moving to lining up our team of Technical Claims Consultants behind individual risks. We believe this makes for better relationships, joint working on combating liability claims costs, and enhanced feedback on a customer’s claims experience.

Third Party Claims Cost Management is a major concern for us and our customers. Our aim is to work with customers to improve our ability to manage these costs through activity right from the scene of the accident through to the claims settlement stage or, if necessary contesting cases in litigation. In particular, in respect of Fraud cases, the strengthening in our procedures, which will continue both in Sidcup and WNS is with the aim of sending a clear message to organised fraud rings that Jubilee is now able to manage the fraud risk at a level not previously seen. Later in this document we set out some guidance notes and actions we would our customers to take to improve our ability

to defend cases or in the case of fault accidents, to have the best opportunity to manage claims costs.



Claims Procedure

Notification

First Response Unit – Telephone Line

In the event of an accident, first notification of loss service is provided through contact with the WNS First Response Unit (FRU) on our dedicated claims line of **0800 435644 (selecting option 1)**. This line is available 24 hours a day, 365 days a year.

When calling please be prepared to:

1. Notify the handler of your company / division.
2. Provide full details of the incident in the following order:
 - a. Vehicle Registration / Make / Model
 - b. Driver Details [Custodian & Driver, if applicable]
 - c. Date Of Accident
 - d. Accident Analysis (What Happened / Damage Sustained)
 - e. Third Party / Witness / Police Details [If applicable]

WNS Assistance will fax a partially completed Accident Report Form to the Fleet Administrator – The driver will only need to complete the following fields:

- Sketch of accident
- Description of accident in OWN words
- Any additional fields
- Sign the form

The form then needs to be returned to WNS Assistance immediately.

We are happy to discuss with customers use of their own forms provided that the content meets our needs.

The preferred approach is using the FRU telephone line, but alternatives to telephoning are notification:

By e-mail to : emailnewclaims@claimsolver.com

By Fax to : **0844 854 0660**

By surface mail to:

WNS Assistance
St Vincent House
1 Cutler Street
Ipswich
IP1 1LL

Or by using the on line claim form at: www.jubilee.insurance.com

Please note:

- If your driver is at fault, prompt notification, and detailed information about the third party is crucial to our being able to manage third party claims cost by
 - getting the third party repair into our network repairers, thereby reducing labour charges, repair scope and downtime
 - providing a replacement vehicle and avoiding credit hire claims
 - possibility to manage personal injury claims without solicitors costs.

- If your driver is not at fault the quality of evidence that is gathered will determine our chance of successfully defending a case or pursuing a recovery – the Guidance Notes for Drivers later in this document provides further information on how you can help.

Repair Procedure

The following sections sets out the procedure for notifying and handling own damage claims. The appendices contain the service level agreements which apply to the Network Repairs and also the management of inspection and authorization of repair work whether using the in-house engineers or for those cases needing external inspection.

Repairs in the WNS Network

During the initial telephone notification, the FRU will ask about the damage: [i.e. Illegal / Immobile/still in use etc.]. If repairs to the Insured's vehicle are required immediately, the following procedure will apply, if the client has comprehensive cover and the repair is to be carried out by a Network repairer:

1. WNS Assistance will appoint a network repairer to collect the vehicle; [Please note the repairer will be within a 30-mile radius, where available].
2. A 'Courtesy Car' will be provided by the Network repairer for the duration of repairs of any car other than where the damaged vehicle is a taxi or used for hire or reward. As mentioned earlier this is not an entitlement under the policy, rather a benefit of using the WNS network. Provision is subject to availability.
3. The repairer will submit a fully costed estimate to WNS Assistance along with Digital Images. The repair will be managed according to the inspection procedure below.
4. WNS Assistance will monitor the repair process closely and notify the appropriate personnel if delays do occur.
5. Vehicle repaired to 'A1' condition, valeted & returned to the Insured at their convenience.
6. Repair satisfaction form signed by driver.
7. The excess & VAT element of repairs will be invoiced direct to the customer where appropriate.

If repairs are not required immediately, WNS Assistance will liaise with the driver closely to arrange a convenient date for all parties. The above process will then take place at the date agreed with the customer.

Non-Network Repairers

We encourage all customers to use the Repairer Network. We are able to tell you the location of the nearest network repairers if required.

Customers are able to use their own repairer or workshops provided that notification is prompt and we are able to review and agree repair costs or inspect the damage if that is needed.. Customers should ensure that we are provided with that opportunity; it has mutual benefits in controlling claims costs and hence and customer's claims experience.

If not wishing to use a network repairer customers should:

1. Contact WNS Assistance and quote Claim Reference previously provided – (If this is a new claim follow new claim procedure);

2. Advise full details of vehicle & full estimate costs;
3. Advise exact location of vehicle [Postal Address & Contact Numbers]
4. WNS Assistance will arrange for authorisation or inspection to take place within 48 hours, where engineer is able to agree date & time with the customer. Customers will be advised when inspection is needed.
5. If inspection has not been arranged or repairer has not received authorisation for repairs within 72 hours, please contact WNS Assistance immediately.

Inspection Criteria

Please note that Appendix One contains the service standards that apply to inspection.

WNS Assistance will arrange for its own internal engineers to authorise repairs. The document in the appendix provides more detail about how WNS manage repair cost management through the tiers of in-house engineers.

An external inspection will be required if any of the following criteria is met – These inspections will take place within 48 hours of notification:

1. The vehicle is a possible total loss
2. The vehicle has been involved in a serious &/or fatal incident
3. There is a possibility of mechanical failure
4. The in house engineers consider that the nature and extent of the damage requires inspection
5. In certain cases we may require forensic examination of the vehicle prior to repair work being commenced. An example would be a serious incident where the damage may provide liability evidence or there is a suggestion of some other party being responsible for a vehicle defect.

Replacement Vehicles

Policies do not provide for replacement vehicles. However they can be made available in the following circumstances.

1. If you need repairs to a car, and the repairs are arranged through a WNS network repairer, a Group 'A' Courtesy Car will, subject to availability, be provided by the repairer for the duration of repair or until the vehicle is deemed beyond economical repair. Replacement vehicles can not be provided in the event of a vehicle being deemed a possible total loss .
2. If the above vehicle is not acceptable, an upgraded vehicle can be provided at corporate rates though this will be at a cost to the customer.
3. For non-fault claims, and subject to the agreement of the provider, we can make arrangements for a like for like vehicle to be made available to you. We will facilitate the arrangement though the hire will be between you and the vehicle supplier. Any customer notifying a non-fault claim should advise the FRU that they need a like for like replacement.
4. Replacement vehicles can not be made available where repairs involve vehicles other than cars or cars used as taxis or for hire and reward.

Third Party Claims Cost Management

At Jubilee Motor Policies at Lloyds we are committed to managing claims costs; a key area is that of third party claims. Key areas are:

- Defending Third Party claims in non –fault cases
- Intervention in fault cases
- Anti fraud activity.

We believe activity has to be joint with our customers, for this reason we provide guidance notes to drivers which :

- Provide guidance on liability evidence gathering to improve our ability to argue liability if claims are made against customers
- Identify the information we need to be able to successfully contact a third party in non-fault cases – the more information we have the quicker we can make contact and control claims costs. We also provide a draft of a card that can be handed out at the time of an accident to persuade a potential claimant to contact us.
- Indicates how information can be obtained to combat common fraudulent claims types: staged accidents, phantom passengers or persons claiming to be in stationary vehicles when hit are all common types.

In WNS we have developed an intervention team. Provided notification takes place quickly we can contact innocent third parties and offer them assistance by way of having repairs carried out in the Network Repairers, or if in need of a replacement vehicle to take one of our suppliers and avoid credit hire costs. If we are satisfied that there has been an injury we can try to manage small value personal injury claims directly with the claimant avoiding any solicitors costs, success fees and after the event insurance premiums.

The importance of prompt notification can not be stressed enough: it complies with the policy requirements, but also allows us the best opportunity to manage costs.

The guidance notes can be found at Appendix 2. We are looking to our customers to consider and roll out the Guidance notes, use the accident scene card in fault cases and follow the guidance on third party information to be obtained but above all to commit to reporting all accidents in the shortest possible time. Any evidence obtained should be passed to us when notifying a claim.

Ministry of Justice Reforms to the Personal Injury Claims Process

Due to come into existence in April 2010, with the procedural rules to become known in October 2009, the new process is likely to impose on potential defendants the obligation to provide a decision on liability within **15 days**. A failure to do so may allow proceedings to be commenced or the claim moving into a more costly process. We will be communicating with customers and brokers as the rules become clearer. For now the importance of prompt notification is underlined as the time scales for decisions will be very short. Customers need to be sure that processes and guidance internally promote the quickest possible notification periods.

Dealing with Problems

If you have any concern over the handling of your claim we are committed to dealing with it as rapidly as possible and trying to achieve a quick and fair resolution.

Jubilee Motor Policies has clear policies on Complaint handling and Treating Customers Fairly which we apply to all our claims handling.

Nearly all claims are concluded without any problems, but the guidance in this section will help you if you have an issue to raise.

If you have a concern over the handling of a case at WNS:

1. In the first instance please contact the team of handlers or the first contact point in the relevant area shown in Appendix 3. Very often, the handler is able to resolve any concerns straightaway.
2. If a problem continues or is not resolved to your satisfaction then please use the escalation procedure in Appendix 3
3. If you remain unhappy then the matter should be brought to the attention of either the Jubilee Claims Manager, Ian Sinho, or the Claims Operation Manager, Elizabeth Tommy.

If you have a concern over the handling of a case in Jubilee Claims at Sidcup:

1. Please contact the handler of your claim – the contact details are shown earlier in this document. The handler may be able to deal with your concern.
2. If you remain unhappy having spoken to the handler then the matter should be brought to the attention of Jubilee Claims Manager, Ian Sinho, or the Claims Operation Manager, Elizabeth Tommy.

Complaints Policy

If a concern you have cannot be quickly resolved you may wish to make a formal complaint. We will record your complaint, investigate and commit to providing you with a response within 3 working days.

Your policy will set out the formal complaints policy.

Appendix 1 - WNS Contractual Engineering commitments

Network delivery of estimates to assessment centre

- 85% within 24 hours
- 95% within 48 hours

Repair authorisation after receipt of estimate using in-house engineers

- 85% within 24 hours
- 95% within 48 hours.

Total Loss

Declaration of Total Loss from Receipt of vehicle at repairer

- 90% within 2 days
- 99% within 4 days

Notifications of total loss decision to insured (initially by telephone and confirmed in writing)

- 95% within 2 days
- 99% within 4 days

EXTERNAL ENGINEERS SLAS (to be instructed by WNS) [External engineers used according to Inspection Criteria]

- a. Confirm receipt of inspection request and provide an inspection date were vehicles are located at a repairer's address within 24 hours of receipt
- b. Inspect vehicles located at repairer's address within 48 hours of receipt
- c. Inspect immobile vehicles not located at repairer's address within 48 hours of receipt
- d. Inspect mobile vehicles not located at repairer's address within 5 working days or at the convenience of the vehicle owner within normal working hours.
- e. Email reports on vehicles to be dealt with on a total loss basis to WNS within 24 hours of inspection.
- f. Email reports on repairable vehicles to WNS within 24 hours of inspection
- g. All telephone enquiries to be returned within 24 hours
- h. All written enquiries to be returned within 48 hours
- i. Authorise repairs where appropriate at the time of inspection

Action all complaints within 60 minutes.

Appendix 2 – Guidance Notes to Drivers and Accident Scene Cards

Guidance to drivers

Your actions at the accident scene can have an enormous impact on our and your employer's ability to control accident costs and determine who was at fault.

Sometimes using a camera at a scene can inflame emotions so you must use judgment as to when to follow the guidelines below.

1. Try to photograph the position of vehicles before they are moved. Do this at least from your cab position for speed and to ensure you get the post accident positions – ideally you should then move around the accident scene to take photographs from a number of angles.
2. Try to show the position of the vehicles in relation to the paths the vehicles would have taken e.g. out of a junction, or coming along a straight section.
3. Be sure to capture anything at the scene which may later change e.g. temporary road works or traffic control measures, narrowed lanes, changes to lay-out
4. Take care to include clear and close photographs of accident damage to both your vehicle and the other vehicle or property. This may help show how the accident happened – it may also stop claims for damage which had nothing to do with it. If there is old damage, or the other property is in bad condition, try to record that too.
5. Try to show anything about the lay out of the road which could be relevant to liability: Give way signs or road and lane markings, Traffic lights
6. It is important to record how many people were in the other vehicle. Your photograph could show the people in the car. If not, please make a note of how many there were. Try to get their names and addresses at the time. It is also useful to note down: (a) sex, (b) estimated age, (c) height and (d) ethnicity. These help identify later claimants with involvement at the time.
7. Even if you hit a parked car photograph the interior to show that people were not sitting in it at the time. It is not unusual for people to claim to be in a vehicle when they were not! Take a wider view so that they can not claim they were in the vehicle but had got out when the photograph was being taken.
8. It is important that we knew who was in your vehicle at the time and where they were sitting. Photograph the interior of the coach – also be sure to take the names and addresses of the passengers.
9. Witnesses are very important to deciding who was at fault. Try to speak with people in your vehicle or at the scene who may have seen how the accident happened. People who do not know you are best; they will be classed as independent. Get their details and we will contact them during our enquiries.
10. If the accident was clearly your fault you can help us reduce the cost of the claim by :
 - a. Passing details of the Third Party directly to us, or ensuring that you immediately report an accident internally – use the guidance overleaf as to what to collect and then pass it to us using this number xxxxxxxxxxxxxxxx
 - b. Giving the other party the card/ letter overleaf and we will make contact with them.
 - c. If you were not able to speak with the other party (e.g. unattended parked car) still obtain as much information as you can and we will still contact them. Leave the card on their windscreen – even if you can only get the registration number it will be useful to us.

Appendix 2 – Guidance Notes to Drivers and Accident Scene Cards

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Your actions at the accident scene can have an enormous impact on our and your employer's ability to control accident costs and determine who was at fault.

Sometimes using a camera at a scene can inflame emotions so you must use judgment as to when to follow the guidelines below.

11. Try to photograph the position of vehicles before they are moved. Do this at least from your cab position for speed and to ensure you get the post accident positions – ideally you should then move around the accident scene to take photographs from a number of angles.
12. Try to show the position of the vehicles in relation to the paths the vehicles would have taken e.g. out of a junction, or coming along a straight section.
13. Be sure to capture anything at the scene which may later change e.g. temporary road works or traffic control measures, narrowed lanes, changes to lay-out
14. Take care to include clear and close photographs of accident damage to both your vehicle and the other vehicle or property. This may help show how the accident happened – it may also stop claims for damage which had nothing to do with it. If there is old damage, or the other property is in bad condition, try to record that too.
15. Try to show anything about the lay out of the road which could be relevant to liability: Give way signs or road and lane markings, Traffic lights
16. It is important to record how many people were in the other vehicle. Your photograph could show the people in the car. If not, please make a note of how many there were. Try to get their names and addresses at the time. It is also useful to note down: (a) sex, (b) estimated age, (c) height and (d) ethnicity. These help identify later claimants with involvement at the time.
17. Even if you hit a parked car photograph the interior to show that people were not sitting in it at the time. It is not unusual for people to claim to be in a vehicle when they were not! Take a wider view so that they can not claim they were in the vehicle but had got out when the photograph was being taken.
18. It is important that we knew who was in your vehicle at the time and where they were sitting. Photograph the interior of the coach – also be sure to take the names and addresses of the passengers.
19. Witnesses are very important to deciding who was at fault. Try to speak with people in your vehicle or at the scene who may have seen how the accident happened. People who do not know you are best; they will be classed as independent. Get their details and we will contact them during our enquiries.
20. If the accident was clearly your fault you can help us reduce the cost of the claim by :
 - a. Passing details of the Third Party directly to us, or ensuring that you immediately report an accident internally – use the guidance overleaf as to what to collect and then pass it to us using this number xxxxxxxxxxxxxxxx
 - b. Giving the other party the card/ letter overleaf and we will make contact with them.
 - c. If you were not able to speak with the other party (e.g. unattended parked car) still obtain as much information as you can and we will still contact them. Leave the card on their windscreen – even if you can only get the registration number it will be useful to us.

Information to record about the other party – please obtain as much as you can and pass it to your employer. Please report the accident immediately so that your employer can inform us:

- Name
- Address
- Telephone number – land line and mobile/ home and work if they will give it.
- E mail address
- Insurance details if they have them (otherwise we can find that out)
- Make/Model and Registration number

Card/Letter to be handed to other driver where you are at fault for the accident.

Please complete the sections before doing so. The other driver will need to give this information to us when calling.

Driver's Name:

Accident Date:

Your vehicle:

Accident location.

You are being given this card because you have been involved in an accident with an employee of xxxxxxxxxxxx a company insured by Jubilee Motor Policies at Lloyds, "Jubilee".

Using the services of WNS Assistance, "Jubilee" are able to repair your vehicle using a network of approved repairers and provide a replacement vehicle comparable to your own whilst it is off the road. You will not need to incur any costs by way of repair or hire costs. WNS Assistance will provide these services to you on behalf of "Jubilee".

Please contact WNS without delay on this number xxxxxxxxxxxx.

Important: WNS will be able to tell you the cost to "Jubilee" of a replacement car. You will have an obligation to compare this cost to the cost of any hire vehicle you have or intend to have and opt for the most reasonable cost of hire to keep your claim costs to a minimum

Please note that the telephone number for direct contact for the intervention team can be provided to any insured wishing to prepare these cards for driver's use.

Appendix 3 - WNS Claims Service - Contact and Escalation Chart – JJS, Jubilee & Trident

Client Issues	1 st Level of contact	2 nd Escalation	3 rd Escalation
First Notifications (including vehicle recovery from scene)	Tel No: 0800 435 644 (option 1) Fax: 0844 854 0611 Generic E-mail for notification emailnewclaims@claimsolver.com	Jemma Garnham Tel: 0844 854 0627 Fax: 0844 854 0611 Jemma.Garnham@wnsa	Melissa Mason Tel No: 0844 854 0629 Fax: 0844 854 0611 Melissa.Mason@wnsa.com
Repair Management (including downtime management, inspections and authorisation, repair delays)	DMU Team Tel: 0844 854 0653 Fax: 0844 854 0612	Gareth Brown Tel: 0844 854 0624 Fax: 0844 854 0612 Gareth.Brown@wnsa.com	Melissa Mason Tel No: 0844 854 0629 Fax: 0844 854 0611 Melissa.Mason@wnsa.com
Parts Failures and repair quality issues	Gareth Brown Tel: 0870 040 2814 Fax: 0870 040 1264 Gareth.Brown@wnsa.com	Melissa Mason Tel No: 0844 854 0629 Fax: 0844 854 0611 Melissa.Mason@wnsa.com	
Claims Handling (other than repair i.e. total loss, salvage, third party property damage claims)	Malia Smalling, Richard Chaston, Paul Kerridge, Margaret Last, Aaron Knowles, Craig Gibbs, Tommy Dockerill & Julie Shufflebotham malia.smalling@wnsa.com; richard.chaston@wnsa.com; paul.kerridge@wnsa.com; margaret.last@wnsa.com; aaron.knowles@wnsa.com; julie.shufflebotham@wnsa.com Craig.gibbs@wnsa.com Tommy.dockerill@wnsa.com	Darren Fosker Tel:0844 854 0610 (ext. 7742) Fax: 0844 854 0611 Darren.Fosker@wnsa.com	Melissa Mason Tel No: 0844 854 0629 Fax: 0844 854 0611 Melissa.Mason@wnsa.com
Queries over Out of Hours Response service	Melissa Mason Tel No: 0844 854 0629 Fax: 0844 854 0611 Melissa.Mason@wnsa.com		
Data Via the Internet/Motorguard	Daniel Banyard Tel No: 0844 854 0610 (ext. 7725) Fax: 0844 854 0611 Daniel.Banyard@wnsa.com	Melissa Mason Tel No: 0844 854 0629 Fax: 0844 854 0611 Melissa.Mason@wnsa.com	
Advice of changes to Fleet Listings, policy terms & changes	Daniel Banyard Tel No: 0844 854 0610 (ext. 7725) Fax: 0844 854 0611 Daniel.Banyard@wnsa.com	Melissa Mason Tel No: 0844 854 0629 Fax: 0844 854 0611 Melissa.Mason@wnsa.com	

Ap| **WNS** Repair Network

Extending Your Enterprise

- Assistance the largest Repairer Networks (340 as at 1st January 2009 inc 60 network repairers). This presence provides full national coverage for all vehicle types.
- Details of all Network Repairers are held in WNS System with capability / capacity / manufacturer accreditations / postcode coverage / contact details.
- The First Response Team (FRU) will channel any repairs to the highest performing repairer in the area. i.e. Gold / Silver.
- Proactive Booking-in. When allocating a new repair the operator will ask three convenient dates from the customer and pro-actively book the repair slot with the garage at the drivers' convenience, preventing leakage from direct repairer dialogue.
- Guaranteed courtesy car provision (subject to the restrictions mentioned earlier) and 5 year repair warranty are standard on all network repairs. WNS tracks every reason for a declined network repair. This data is analysed and initiatives to remedy leakage are formulated and implemented.

Repairers by Area

Area	No of Repairers
England	326
Scotland	7
Northern Ireland	5
Scottish Isles	1
Isle of Man	1
Isle of Wight	1

WNS Assistance has a team of 30 desk-top engineers based at the Ipswich head office. All non-junior engineers are recruited from a practical bodyshop and/or mechanical background and have at least two years practical experience.

The engineers are structured into five categories according to skill set which are linked to internal handling limits. These are detailed below:

- Head of Engineering – No specific limit. Holds managerial responsibility for the department.
- Senior Engineer – No specific limit. Holds additional administrative responsibilities for work allocation and reporting as well as deputising for the Head of Engineering during periods of absence.
- Level 1 Engineer – No specific limit. In addition the level 1 engineers are involved with in-house training for level 2 and junior engineers. However they mostly concentrate on productivity.
- Level 2 Engineer - £400.00 labour.
- Junior Engineer - £250.00 labour.

External Engineers

WNS undertake 97% of inspections at desktop using internal engineers. The use of external resources is only applied in exceptional circumstances. These services are professionally procured with a minimum IEAE standard.

Repair Network Capabilities

WNS repairers include car, motorcycle, caravan, trailer, licensed vehicles, LCV and commercial capability and are audited to ensure criteria for PAS 125. This includes the correct equipment to ensure that they can repair vehicles which contain high strength steels and aluminium. They are either PAS 125 accredited or are working towards this standard.

It is a prerequisite that all WNS repairers use the Audatex estimating system to ensure that every estimate is costed correctly and a minimum of six images are required with every estimate to ensure that all work is authorised correctly and to the correct price.

All repairers carry a large fleet of courtesy cars and these are available to all WNS clients as a priority.

All WNS repairers are audited before installation into the network and quarterly thereafter. This audit includes the recording all repair – type capabilities.

95% of all repairers within the WNS network are capable of Smart' repairs'.

100% of all repairers within the WNS network are capable of plastic repairs.

100% of repairers within the WNS network have the pulling/body jacking equipment on site. Equipment levels are heavily audited by WNS.

Repair Network Mapping

WNS will only install additional repairers onto the network should there be a requirement for a repairer in any given area. WNS will use clients existing repair data to map customer locations in accordance with the existing repairer network.