



A Georgia-based Corporation

Third Party Property Damage
Claims Management Service

PROPERTY DAMAGE CLAIMS FROM TRAFFIC ACCIDENTS

An untapped Source of Revenue

www.peachtreers.com



3rd Party Property Damage Claims

What are these claims?

- Third party claims are one of the most common type of auto insurance claim filed in the United States.
- Any time you file a car insurance claim against **someone else's insurance policy**, you are filing a third party claim.
- For Hapeville, drivers damage city property every day. The city has a right to file a claim against the driver's insurance policy to recover funds for the cleanup and repair of the damage.
- These claims have a statute of limitations of four years, meaning the city has four years to file the claim.



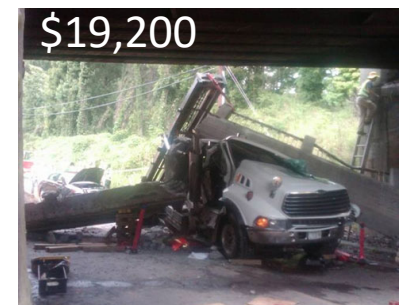
Auto Accidents

What the issue?

- Every year, Hapeville has over 380 auto accidents, of which many damage city property or property the county maintains.
- These accidents are not caused by government employees.
- These damages are not covered under the self-insured policy.
- The city must make the repairs, but who pays for it?
 - If claims aren't filed, the city must use its budget.
 - If claims are filed, then the responsible driver's insurance policy funds the repair. Drivers are required by law to have this liability coverage.

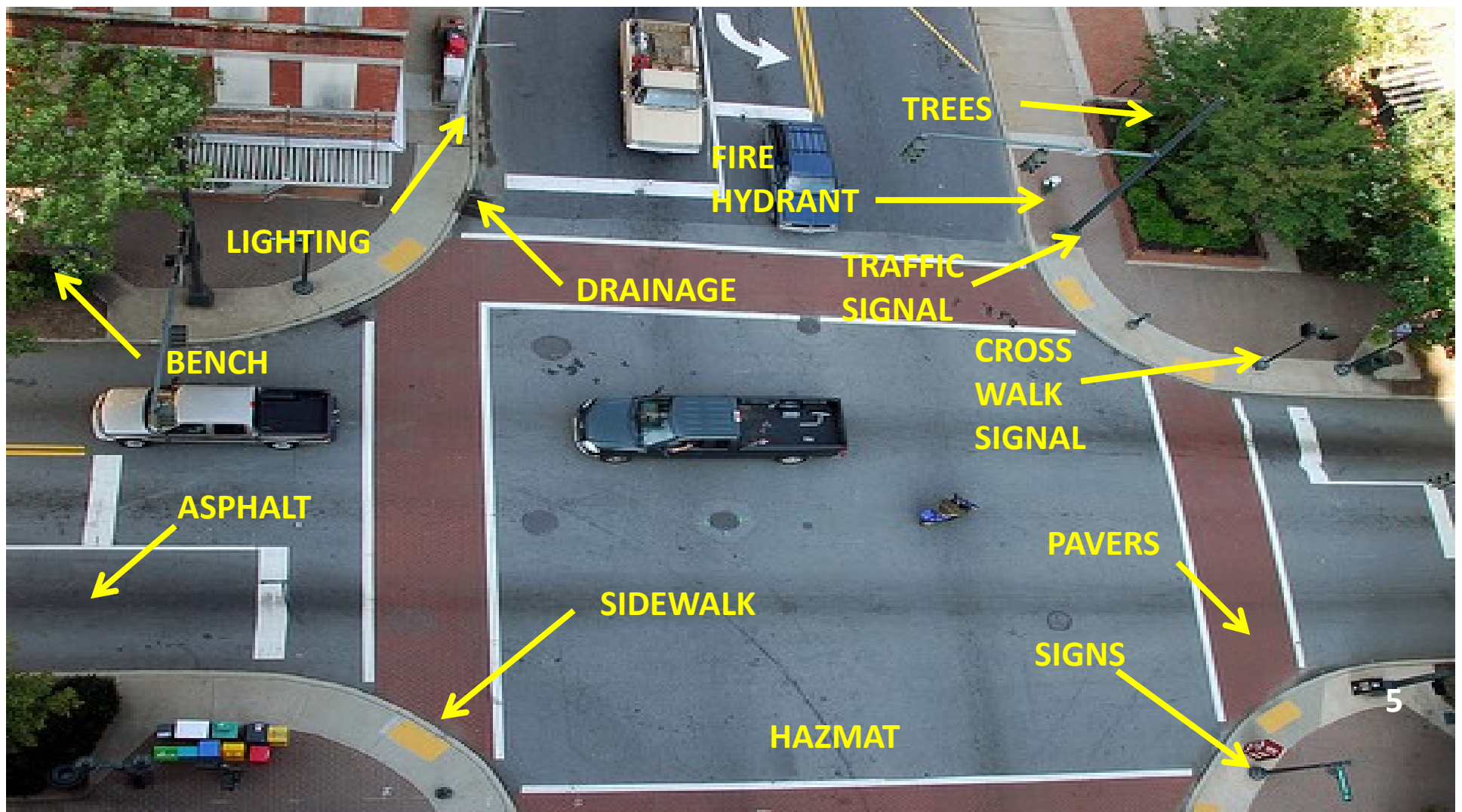
Auto Accidents

- What kind of damage?
 - Intelligent Transportation Management System (ITMS) Facilities
 - Signs
 - Guardrails
 - Lighting
 - Signals
 - Pavement
 - Bridges
 - Drainage structures
 - Hazmat incidents
 - Trees
 - Parks & Athletic facilities
 - Other government property

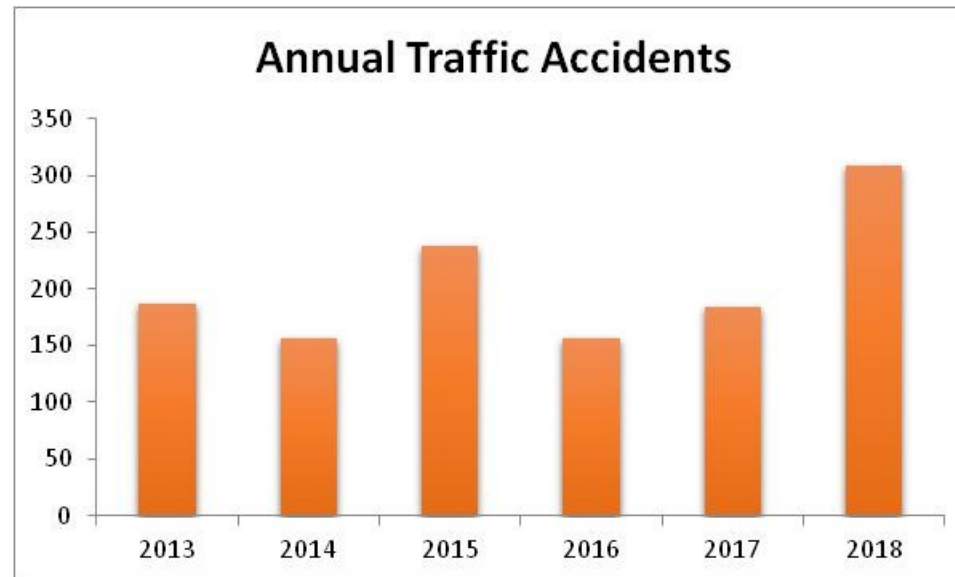


AUTO ACCIDENTS

Damages at a typical intersection



Auto Accidents



Year	4 Year Statute				3 Year Contract		
	2015	2016	2017	2018	2019 (est)	2020 (est)	2021 (est)
Traffic Accidents	238	156	184	308	317	327	332
Damage Claims	36	23	28	46	48	0	0
Filed Claims	20	13	16	26	27	28	28
Paid Claims	15	10	12	20	20	21	21
Value of Claims	\$ 16,062	\$ 10,528	\$ 12,417	\$ 20,786	\$ 21,409	\$ 22,052	\$ 22,713



Claims Are Backed By Law

- Do you have a right to file a claim against the responsible party? **YES**

- O.C.G.A. § 32-6-1 (2010)

(b) Any person who unlawfully obstructs, encroaches upon, or injures said public road shall be responsible....for the costs of removal ...and the costs of repairs to the public road....

- O.C.G.A. § 40-6-10 Georgia Motorist's Minimum Insurance Coverage Requirements (Part A)

- Property damage liability: \$25,000 for one incident.

- O.C.G.A. § 9-3-20 (Statute of Limitations)

- 4 years to file claims



IDENTIFYING CLAIMS

- Typically accomplished through numerous sources
 - Police/Sheriff (#1 source)
 - Employees
 - Public works (when making repairs)
 - Water and Sewer
 - Fire Department
 - Citizens
- Issue: Requires too much coordination to complete a single claim, limiting the ability to process a large quantity of claims yearly. The more people involved the slower the process becomes and the lower the value of the recovery.
- Result: Many claims go unpaid and expire.



IDENTIFYING CLAIMS

- PRS accomplishes identification of potential claims through:
 - Own source for accident reports
 - Reviewing all accidents reports
 - Research and investigation
 - Evaluation and Assessment
- PRS reviews all claims still under the state's statute of limitations (4 years)

IDENTIFYING CLAIMS

Home Crash Data Crash Analytics Reports & Extracts Case #, MRN or Microfilm #: go!

Find a Document GIS Search Advanced Search

Key Identifier: (Case #, Master Record Number or Microfilm #)

Date of Crash: to (MM/DD/YYYY)

Individual Information

Last Name First Name Driver License Number Plate Number

Location of Incident

Trafficway County Agency

We review all claims
(current and past)

	Id	Local ID	Date of Collision	Location	City	County	Unit 1	Unit 2	Agency
view view redacted  			5/12/2015 1:04 AM	1577 BAYTREE RD PRIVATE PROPERTY Milepost 0.79	Valdosta	LOWNDES			Valdosta Police Department
view view redacted  			5/12/2015 4:37 AM	GORNTD RD near N SHERWOOD DR	Valdosta	LOWNDES			Valdosta Police Department
view view redacted  			5/12/2015 3:15 PM	SAWGRASS DR near TARA DR Milepost 0.23	Valdosta	LOWNDES			Valdosta Police Department



CLAIMS PAYMENTS

- PRS files all letters and invoices with responsible drivers and insurance companies
- PRS negotiates and collects all payments
- PRS keeps a small fee and remits all remaining monies to the city
- Payments are made to the city monthly (also includes report)

CLAIMS PAYMENTS

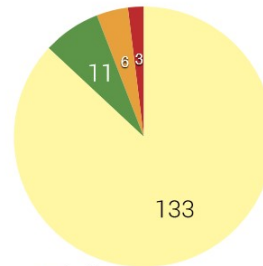
Total Claim Volume

Identified	153
Recovered	11
Not Recovered	9

Recovery Data

Amount Recovered This Period	\$15,304.77
Amount Due to Client This Period	13,009.05
Amount Paid to Client This Period	\$2,565.05

Claim Status Chart:



Monthly Reports
Help You Reconcile
Your Monthly Payment

Monthly Checks
Follow Your
Your Monthly
Payment and are sent
Mid-Month

Date of Accident	Police Report Number	PRS File #	Damaged Property	Claim Status	Amount of Damage Requested	Amount of Damage Recovered	% Recovered	Amount Due to Client	Number of Days to Recover
10/9/2014	141009000241	16-1002-01	Stop Sign with attached Divided Hwy Sign	Pending	\$636.24		0.00%	\$0.00	N/A
10/9/2014	141009000065	16-1002-02	Metal decorative light pole	Pending	\$687.18		0.00%	\$0.00	N/A
10/10/2014	141010000401	16-1002-03	Fire Hydrant	Pending	\$2,727.89		0.00%	\$0.00	N/A
10/13/2014	141013000497	16-1002-04	Concrete Median (large piece of concrete broken out of median)	Pending	\$680.95		0.00%	\$0.00	N/A
10/14/2014	141014000144	16-1002-05	City Sign	Closed - Payment Received	\$584.22	\$584.22	100.00%	\$0.00	13
10/15/2014	141015000170	16-1002-06	Curb	Pending	\$565.77		0.00%	\$0.00	N/A
10/18/2014	141018000165	16-1002-07	bent stop sign post	Pending	\$379.51		0.00%	\$0.00	N/A



NO RISK SERVICE

- ☐ **No upfront costs.** In fact, we work on contingency. You never pay us.
- ☐ **We take the risk.** If you don't get paid, we don't get paid.
- ☐ We **review all traffic accident reports** to identify all potential claims, maximizing your return.
- ☐ We don't use your resources.
- ☐ We process more claims at a lower cost than you can do internally (due to automation)/
- ☐ **We do all the work.** We manage the whole process. Your team can work on other priorities.
- ☐ **We send you a check** each month with the recoveries and a report to use for your accounting.
- ☐ If you aren't happy, there's a clause that **lets you out of the contract**...with no cost.



OUR CONTRACT

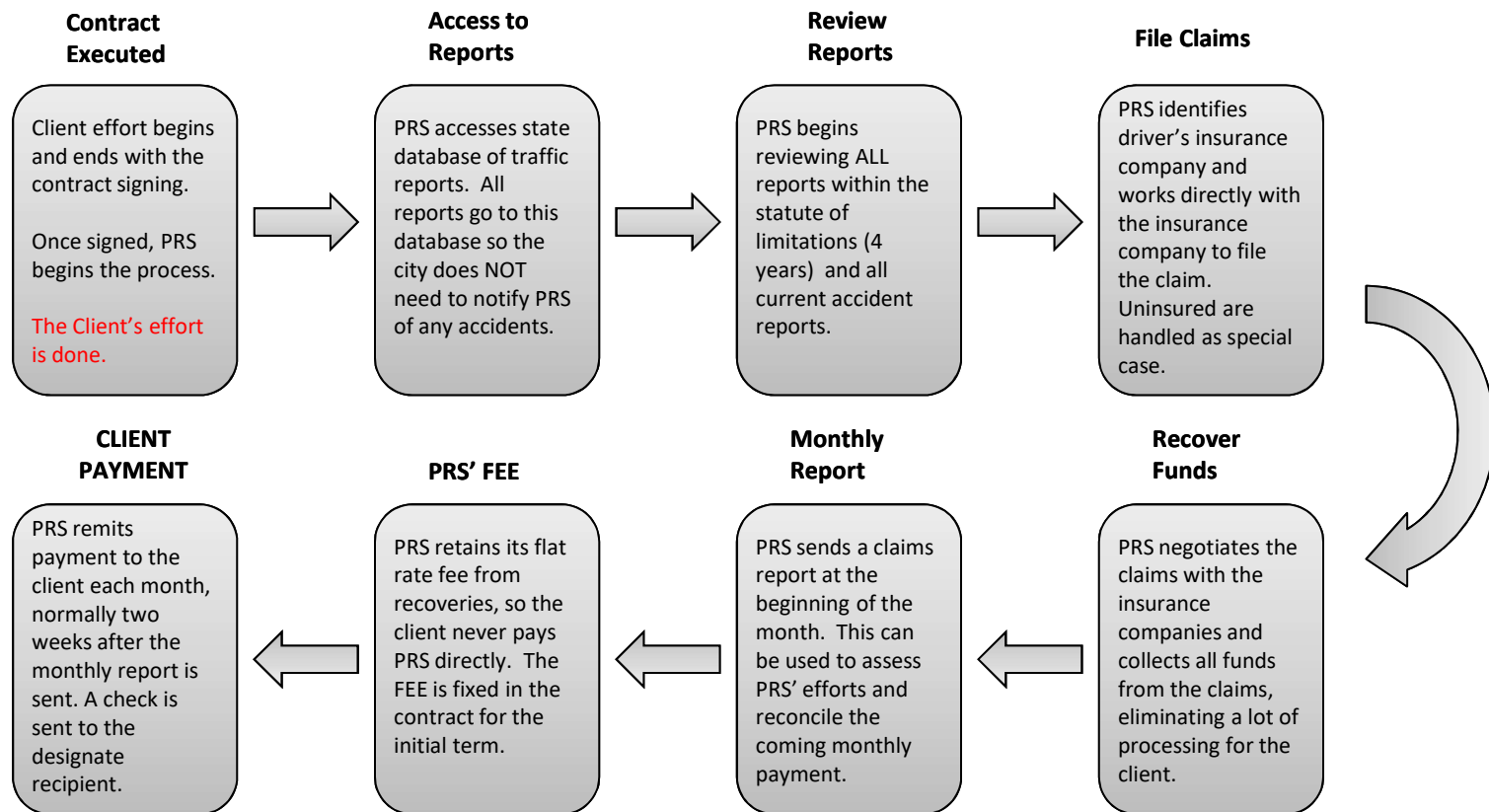
- **Three (3) Year Contract.** That's 3 years in the initial term and 4 years of the statute of limitations.
- PRS provides a statement of work to outline major activities provided.
- PRS assigns a Program Manager to support and manage the contract.
- GMA Approved



Additional Support

- Fleet of Vehicles
 - PRS can work with your fleet manager to file property damage (PD) claims
- Contractors
 - PRS can support claims for damages caused by city contractors
 - Collect data from various investigations
 - Prepare final estimates and invoices
 - Submit and negotiate with insurance companies
- All additional claims are processed at the same fee rate
 - This support just needs to be added to the Statement of Work

Working with PRS





Working with PRS

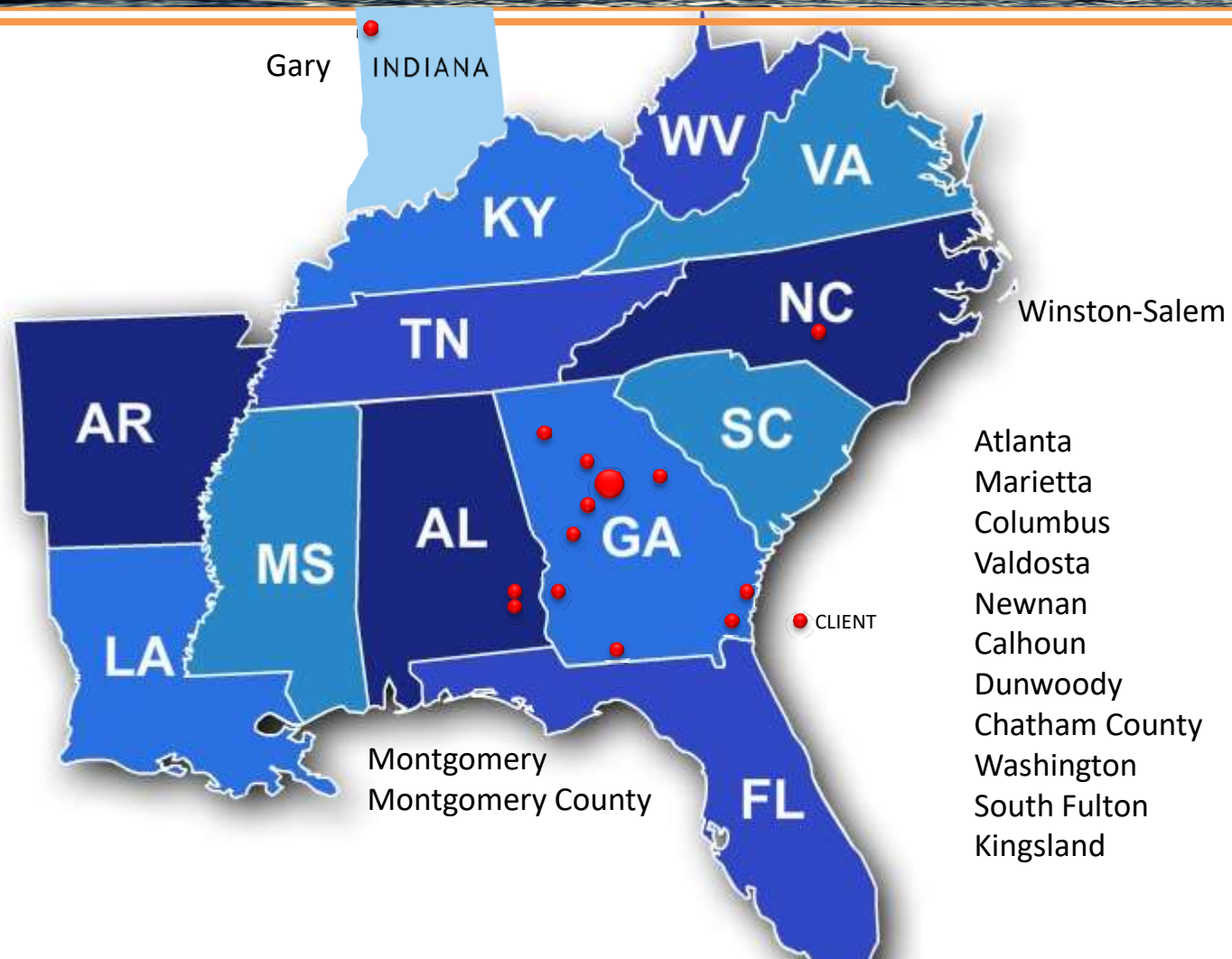
Outsourcing is never an easy decision. Here are a few factors that make outsourcing to PRS a great business case.

- Automation**
1 PRS uses software tools to review ALL accident reports written by authorities. This results in more claims identified.
- People**
2 PRS uses a team to manage your claims, not just 1 or 2 people. This results in more claims identified in a shorter amount of time.
- Invoicing**
3 PRS uses software tools to create and submit invoices. This reduces the time to receipt of payment for the claim.
- Experience**
4 PRS manages claims for many cities and counties. We are familiar with many accident scenarios. This results in more claims paid and at a higher value.
- Speed**
5 PRS monitors the database of traffic accidents. When one occurs and a report is written, PRS will see it. No need to contact us. This results in a faster filing of claims.
- Detail**
6 PRS recovers 99.7% of requested value due to the inclusion of key details needed by insurance companies. This results in a faster filing of claims.
- CPC**
7 PRS has a fixed cost per claim, regardless of the effort required to recover the funds. This results in a higher return to you.
- Motivation**
8 PRS gets paid only when you get paid, motivating PRS to seek all potential claims. This results in a higher total return to you.

NO EFFORT. NO COST. MORE MONEY. FASTER RECOVERIES.

Working with PRS

PARTNERS





Working with PRS

Defined by our people

The quality of our people is the cornerstone of our ability to serve our clients. For this reason, we invest tremendous resources in identifying exceptional people, developing their skills, and creating an environment that fosters their growth as leaders.

22+
years

Managing
Insurance
Claims

20+
years

Government
Investigations

23+
years

Government
Contracts &
Negotiations

20+
years

Government
Program
Management

Powered by knowledge

Our work is founded on a rigorous understanding of our client's needs and insurance industry dynamics in a public sector environment. We study markets, trends, laws, and emerging best practices from across the nation. Our project teams contribute time and expertise to developing these insights to ensure successful recovery for our clients.