



**Basic Hire Rate / Credit Hire Enquiries**

# Introduction

Ravenstone UK started trading in 1995 and quickly established itself as one of, if not the UK's biggest, independent claims consultants providing services to Motor Insurance Companies and Solicitors to assist their defence of injury and loss claims. In 1997 we started providing a service to assist in the defence of Credit Hire claims. This is a service we still provide today.

After 10 years in this sector, our provision and reporting format had evolved significantly, and we established a new reporting format in 2007 that largely remains in use today.

One key aspect of this change involved establishing a database to store enquiry data in such a format that would allow us to reference back to it on future enquiries. This database not only allowed us to provide accurate hire rates for a particular vehicle at a particular date, even if the enquiry was made years after the subject hire period, but also provided us with an extractable record we could provide as evidence within our report.

As time progressed, our database grew, becoming more and more comprehensive, covering not only cars, but vans, motorcycles, scooters and taxi/private hire vehicles as well.



## Further Evolution

In 2019 our service underwent its second significant and major change.

After almost a year of development, we went live on a scheduled, automated data gathering service that would obtain hire rates from all local branches of key national hire companies UK wide.

The resulting database now enables us to offer historic rates that are not only accurate, but in most cases also geographically local to the subject postcode.

Each search is backed up with a screenshot which is provided as supporting evidence within our report.

## Our Process

On receipt of instruction, we research within our historic data and obtain relevant hire rates data and supporting evidence matching the subject hire criteria, including date, location and vehicle.

This data is supported further with a current search which addresses any T&C issues, including additional drivers, conviction issues, etc.

This evidence and data is presented as exhibits accompanying a lay-witness statement, which we record in court format, and a covering report.

Where necessary, our reports are supported further by court attendance.

# Report Details

All searches are conducted relative to the claimant's postcode/ location of original hire and vehicle type.

We reference 3 comparative rates, with 3 separate hire companies, which is an acceptable reasonable number. Our reporting format is bespoke and court compliant, having been audited by Credit Hire Specialist Counsel, Clare Elliot.

Our well established processes and comprehensive knowledge allows us to also provide reports for young or old drivers, or claimants with driving convictions, usually within a 24 hour period. For particularly urgent enquiries, we are also able to provide a same day where necessary.

## Report Formats

**Basic Hire Report:** Our standard format report, which covers comparative rates from 3 separate national companies.

**Small Claims Report:** A shorter report suitable for Small Claims Procedure.

**Pre-Litigation Report:** A rates report formatted with a focus on settling claims pre-litigation.

**Private Hire/Taxi Dual Report:** Specific report for claims involving taxis that include equivalent standard vehicle rates alongside taxi/private hire vehicle rates.

# Validation

Reporting also includes validation of the presented case, including:

- Impecuniosity and financial status.
- Verification of alleged hire period, dates and duration.
- Necessity to hire enquiries.
- Driveability.
- Enquiries with garages.

This level of attention to detail resulted in a saving to the client in excess of £10,000 on an enquiry where we weren't able to provide beneficial comparative rates.

Where we are unable to find beneficial rates, or savings for the client, instead of producing a complete report, we issue a short settlement letter with our recommendations, saving costs.

## Summary

Our combined experience, expertise, established processes and historic database means that we can provide you with a truly unrivalled service.







If you would like more information, please do not hesitate to contact us by post, email or telephone.

Ravenstone UK Ltd  
Stafford Court  
145 Washway Road  
Sale  
M33 7PE.

Tel: 0161 969 9000  
Email: [enquiries@ravenstone.co.uk](mailto:enquiries@ravenstone.co.uk)

