## **Stuart Burgess response to Remedies Notice**

I must comment that one of the biggest issues I have when dealing with the claims of our insured are around the third party repairs.

I note that you realise the issues raised however as a Disputed Claim's Handler for the NFU Mutual my biggest concern is around credit hire and credit repair.

We often have to deal with claims where the third party was, for example driving a 2002 BMW worth about £1000. The credit hire company provides them with a replacement vehicle that costs us £4000 and the repair or total loss report is received that we dispute. The delays increase the costs as not paid within the time limits.

Frequently our insured's then complain that the claim cost is so high and this is reflected at renewal.

Credit Hire and Credit Repair companies are licences to print money.

Many thanks for reading, if you do.