## **Autoclaims UK Ltd response to Provisional Determination on Remedies**

## **Dear Sirs**

I note with interest that in your Proposed Changes email, there is no mention of the "Doubling of Excess" (if you do not use one of the Insurers repairers,) which is now practiced by more and more Major Insurers in their customers renewal policies.

This practice results in removing the clients freedom of choice but ultimately restricts competitive activity by other more competitively priced repairers/bodyshops, who just cannot get a look in.

It will in time, if not addressed, put a huge number of bodyshops out of business leaving just the Insurers network and then we will see an increase in excesses, poorer repair standards, poorer service, longer repair periods.

Larger insurers already dictate so much, this is just another power struggle you will allow them to win, you are the Competitions Market Authority, relied on to ensure everyone in a business arena gets a fair "slice of the cake" .. please do your job and restrict this practice.

We trade in the UK, a country without CARTELS.

Insurers are talking to one another about the way to control more of the insurance costs through these types of process, but at what cost ?? shutting anyone independent out of this arena will not reduce costs long term, .. do not let it happen.

Please investigate this now

## [...] FOR THE ATTENTION OF THE CLAIMS MANAGER

[...]

Sent:[...]

To: [...]

Attachments:[...]

## **Dear Sirs**

We refer to our previous correspondence regarding this claim, and our telephone call of [...].

We were advised in this telephone call with [...] that you have not had a response from your insured, nor have you attempted to contact your insured due to a 'backlog'.

As you are aware, you also have a duty to attempt to settle this matter in a timely manner without the need for litigation. However, the accident occurred in August and since this date we have struggled to speak to the file handlers, not had a response to our emailed correspondence nor received call backs which were promised.

Your company has not been pro-active in managing this claim, nor has our client been treated fairly.

We enclose copies of our file notes which shows that whilst we have been active in chasing this claim and attempting to reach settlement, you have not.

We therefore put you on notice that if you do not attempt to contact us to discuss bringing this matter to a conclusion before [...]we will be reporting your conduct to the Competition Commission and will refer our client's claim to panel solicitors for litigation.

[...]