

# Not at Fault Damage Recovery Program for Members of



**Contact:**

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# How We Help

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ACM specializes in nationwide recovery for specialty fleet vehicles including construction, trucking, utilities, buses, trade services, EMS, police, fire, and more. We secure maximum value for not-at-fault accident claims, including repairs, loss of revenue/use, market value, damaged equipment, and total losses – funds rightfully yours.

## Key Advantages:

- More complete recovery
- Not a budgetary add; no upfront costs or risks
- Huge labor savings for your staff; recover valuable time for more important tasks
- Proven results: over \$80 million returned annually to clients
- Claims audit for the past 2-10 years

## Claim Line Items We Recover:

1. **Physical Damage (PD):** Recovery of losses up to the value of the Client's final repair invoice.
2. **Physical Damage (PS) – Photoscopes Only.** ACM can prepare an estimate from clear photos using an independent, third-party appraiser. This reduces downtime, estimate collection, and keeps vehicles in service.
3. **Loss of Use (LOU):** The rental value of a comparable replacement vehicle or equipment for the days the unit is anticipated to be out of service for repair or replacement.
4. **Loss of Revenue (LOR):** The estimated loss of income while the vehicle is out of service.
5. **Inherent Diminution of Value (DV):** The estimated variance of the vehicle pre-accident and the post-accident repaired value.
6. **Repair Related Diminution of Value (RRDV):** The difference between the Client's actual repair invoice versus an estimate written to I-CAR/Manufacturer Design and Repair Specifications (OEM).
7. **Total Loss (TL):** The difference between the vehicle's Actual Cash Value (ACV) and one of these valuation methods: Depreciated Book Value, Wholesale Value, Depreciated Value, Mutually Agreed Upon Value.
8. **Recovered Fees (RF).** Paid by the At-Fault Party's Carrier. These are fees associated with processing or repairing the vehicle; **administrative, sanitation, content removal**, and other fees charged to the carrier.
9. **Other Property Damage (OPD):** In cases where property damages are incurred apart from the vehicle itself ACM will include these additional items. This may include, but not be limited to, **all types of signs, guard rails, lights/light poles, buildings, goods in transit, and other non-vehicle equipment owned by Client and damaged in the event.** It might also include towing/storage fees.

# Results

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**\$75,832 in Loss of Use**  
**+ \$989 in Diminished Value**  
\$5,626 in Physical Damages  
**Dodge Durango Police Unit**

**\$55,440 in Loss of Use**  
\$17,049 in Physical Damage  
**Seagrave Pumper Fire Apparatus**



**\$23,205 Loss of Use**  
\$5,100 in Physical Damage  
**Ford Explorer Police SUV**

**\$85,384 in Loss of Use**  
**+ 500 Drug Fee**  
**+ 350 Sanitation Fee**  
\$9,403 in Physical Damage  
**Dodge Ram 5500 Fire EMS Rescue**  
**Liability Overturned 100%**



**\$44,310 Loss of Use**  
**+ \$4,000 Diminished Value**  
\$32,295 Physical Damage  
**Chevy Tahoe Supervisor SUV**

# Photoscope & Asset Recovery

The Photoscope Program is set up to help fleet owners capture and recover minor cosmetic damages that are not sufficient enough to remove a vehicle from service for a repair estimate.

Using photos and the incident and/or police report, ACM can produce an appraisal in-house using qualified vendor relationships and still recover the damages that were not pursued. Depending on your recordkeeping, we can go back several years up to the state statute of limitations and recover for those damages and anticipated downtime.

Uncollected damages can be recovered from previously worked files to include loss of use and diminution of value as circumstances permit.

## Claim Spotlight

## Government Fire

ACM Claim #: 0566748; 2.5 year-old dormant claim

Vehicle: 2009 E-One UK Fire Truck

Physical Damage: \$ 4,647

Loss of Use: \$20,353

**4.4X** damage  
collected  
in Loss of Use!

**Description:** Collision due to improper lane change caused impact to the passenger side of client's vehicle. Photoscope performed; 8 days of downtime recovered up to policy limits.



407-554-4000



Results@AltClaim.com



Maximizing Damage Recovery

for Over 25 Years



# Our Clients Include

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