

# VEHICLE HIRE RATE COMPARISON REPORT

Report Reference: WR-RATE-2024-0312

Date: 5 April 2024

Analyst: Whichrate Data Services Team

## 1. PURPOSE

This report provides a comparative analysis of credit hire rates claimed in Case Reference WR-2024-01102 against published basic hire rates (BHR) and guideline hourly rates (GBR) from the Whichrate database. The purpose is to assess whether the rates charged by the credit hire organisation (CHO) are reasonable and proportionate, as required under the principles established in *Stevens v Equity Syndicate Management Ltd* and *Pattni v First Leicester Buses Ltd*.

## 2. CLAIM DETAILS

Claimant: Mr David Williams. Vehicle: 2022 Volkswagen Golf 2.0 TDI R-Line (Insurance Group 18).  
Accident Date: 12 February 2024. Hire Period: 14 February - 20 March 2024 (35 days). CHO Provider: Premier Vehicle Hire. Location: Birmingham, West Midlands.

## 3. RATE COMPARISON

Rate Source	Daily Rate	35-Day Total	Variance from BHR
CHO Claimed Rate	112.00	3,920.00	+86.7%
Whichrate GBR Median	72.50	2,537.50	+20.8%
Whichrate BHR Average	60.00	2,100.00	Baseline
Enterprise (spot rate)	55.00	1,925.00	-8.3%
Hertz (spot rate)	58.00	2,030.00	-3.3%
Europcar (spot rate)	52.00	1,820.00	-13.3%

## 4. ANALYSIS

The CHO rate of 112.00 per day is 86.7% above the average BHR and 54.5% above the Whichrate GBR median for Insurance Group 18 vehicles in the West Midlands region. The Whichrate database contains 847 comparable hire records for similar vehicles in this postcode area over the past 12 months. The 90th percentile rate is 85.00/day, meaning the CHO rate exceeds 90% of all recorded market rates.

Additional charges of CDW (18.00/day = 630.00), windscreen cover (2.50/day = 87.50), and delivery/collection (90.00 total) bring the total hire claim to 4,727.50. The Whichrate assessment suggests a reasonable hire cost, inclusive of ancillaries, would be approximately 2,850.00 - 3,100.00 for the 35-day period.

## 5. HIRE RATE TRENDS - INSURANCE GROUP 18

Analysis of Whichrate database records for Insurance Group 18 vehicles (West Midlands) over the past 24 months:

Quarter	Avg BHR	Avg GBR	Records Count
Q1 2023	55.00	68.00	203
Q2 2023	57.50	70.00	218
Q3 2023	58.00	71.50	195
Q4 2023	59.00	72.00	231
Q1 2024	60.00	72.50	212

## 6. CONCLUSION

Based on the Whichrate database analysis, the credit hire charges in this claim are significantly above market rates. The total CHO claim of 4,727.50 is approximately 52-66% above what Whichrate considers a reasonable rate based on BHR and GBR benchmarks. This report is prepared for court proceedings and may be relied upon as expert evidence in assessing the reasonableness of hire charges.