

Motor risk management service offerings.

Made possible
 QBE



Starting your risk management journey.

Driving is one of the riskiest aspects of most people's working lives. So it's vital you have preemptive strategies in place for reducing or eliminating fleet risk.

Working with us to implement a tailored risk management programme has many benefits. These include: protecting your employees, making claims less likely, and potentially reducing your insurance premiums.

This document explains how we can help.

About our risk management services.

We focus on delivering the motor risk management solution that works best for your business - one that generates tangible results. Our team keeps on top of new research, technology and innovation, so we're able to provide you with the best and most up to date guidance.

With our background and experience in industry, we understand the heavy workloads and the daily frustrations motor fleet managers face. We aim to work around your availability, align with your company ethos, and make your employees' welfare our priority.

Motor fleets are vulnerable to a wide range of risks, from high accident frequencies and reporting delays to fraudulent claims. The first thing we do is work with you to reduce those vulnerabilities.

It's only possible to manage risks effectively when you've identified them correctly.

We've developed a comprehensive package that helps you do just that, focusing on common causes of incidents, effective risk solutions, and a range of remedial resources.

Engaging with risk management involves:

- > Identifying risks and hazards
- > Analysing data
- > Taking account of legislation
- > Increasing risk and safety awareness
- > Providing up to date training
- > Bringing down costs.

Onboarding.

Customer engagement

We'll work in partnership with you to formulate a tailored risk management approach that delivers effective solutions and improved outcomes.

Fact finding

We start by asking you to complete the QBE Risk Management Essentials Questionnaire (RMEQ), which our Motor Risk Management team will then use to help identify risks and opportunities for improvement.

Customer meeting

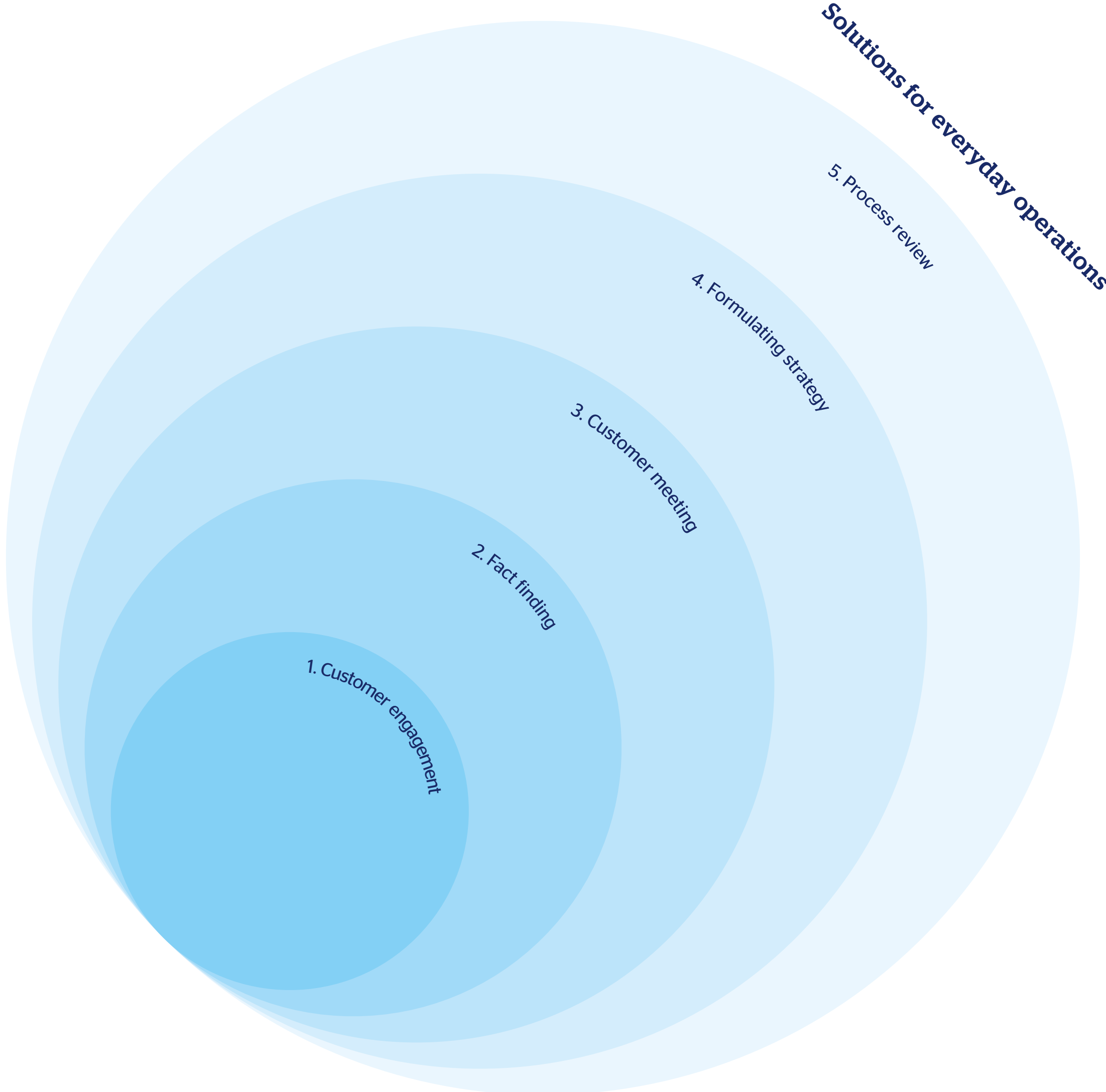
Next comes an initial risk management journey meeting with an experienced QBE risk manager or consultant. Combining your team's expertise with that of our risk managers helps shape a strategy that will work for your business.

Formulating strategy

We create a tailored plan, recommending a combination of packages and services to cover common motor fleet risks, as well as any other more unusual risks your business faces. Our service includes access to our own risk management support and advice on other specialist providers if applicable.

Process review

Our team provides continuous support and regular reviews for as long as you're insured with us. We know from experience that frequent communication is vital to achieving the best results, so we facilitate regular updates, feedback and queries.



* The stages in this process may vary in practice, depending on your precise needs.



Driver development programmes.

Whatever other risk reduction measures you introduce, continuous driver development is crucial. This ensures your drivers are competent to cope with the hazards they're exposed to and that they understand how to behave when driving in a professional capacity. Whether or not they're in directly customer-facing roles, your drivers are ambassadors for your company. Safe driving protects your your employees, your reputation, and your bottom line.

Pre-employment checks

In addition to meeting the requirements of driver recruitment legislation, reviewing driver records and considering criteria like driver behaviour and attitude to risk at interview stage can assist candidate selection. Making potential employees aware of your company's driving policy sends an important message that safety is a priority for your firm and begins the driver risk awareness process.

Induction

You should conduct a thorough risk assessment at induction. Licence checking, analysis of risk factors, and perhaps also psychometric testing, can help target specific training potentials.

Ongoing

Risk awareness training and education should continue throughout a driver's career as part of their ongoing professional development. Providing refresher training and keeping drivers up to speed with policies, technology, and seasonal driving advice protects them and your business.

Following an incident or risk assessment

When an incident or risk assessment identifies a particular issue with one of your drivers, you should offer them targeted training and education. Presenting this to them as an opportunity to develop their professional skills and knowledge, rather than as a punishment, encourages engagement. Identifying the root cause of any issue helps prevent it arising again.



Materials for managers and drivers.

Risk insights

We issue regular guidance notes for drivers and managers on a range of motor risk management and claims prevention issues. These help extend knowledge and understanding in areas such as early reporting, winter driving, vulnerable road users, and more.

Library

You can access our library of fleet risk management presentations and awareness-raising film clips on issues like driver distraction. You can use these in training to demonstrate common collision types or examples of good or bad driving practice.

Driver safety campaigns

We create driver safety campaigns on issues like early reporting and leading causes of motor fleet claims.

Risk management templates for your business.

Scene of accident reporting forms and bump cards

We provide pocket-sized guidance for drivers to carry with them at all times. These highlight crucial information they'll need to refer to in the event of a collision.

Collision investigation template

To encourage prompt and appropriate investigation of road traffic collisions, we provide a dedicated collision investigation template. This helps managers identify root causes quickly and confidently, make appropriate and targeted recommendations, and prevent similar incidents.

Driver handbook

Distributing our driver handbook will help make your drivers aware of minimum standards for the use of company-owned vehicles or other vehicles used on company business.

Mobile phone policy

We provide mobile phone policies for your drivers to read and sign. These both refresh and document drivers' awareness of your current policies.

Risk management support.

Our initial work may identify a customer need for additional support. Typically, this would be because they're experiencing high volumes of incidents or a pattern of less frequent but more serious incidents. Should this happen to you, we will contact you to offer additional risk management support to help resolve the issues you're encountering.

Motor risk management survey

An experienced risk manager or consultant will contact you to arrange a visit to your premises to carry out a Fleet Risk Management Survey or an Evidenced Based Review. This would involve reviewing your current policies and operating systems and culminate in a detailed Risk Control report. The report may include advice and resources to help you address any areas where potential improvements have been identified.

Desktop review

A condensed version of our customer survey is also available. This involves completing QBE's Risk Management Essentials Questionnaire (RMEQ), which is designed to explore your current risk awareness.

Following the completion of the RMEQ, you would be contacted by a member of our team to arrange a telephone discussion to review, evaluate, and validate your responses. We would then provide you with a list of observations and/or recommendations, along with guidance on resources that can help you address these.



Consultant support.

Our risk management team supports customers right across the UK and the Republic of Ireland. Our in-house risk management team is complimented by trusted partner consultants who, with your agreement, can provide you with a tailored risk management service on our behalf.

Our partners are highly skilled and experienced and maintain open communications with the QBE Risk Management team at all times to ensure complete continuity of service. We provide progressive support, to reflect your business needs at any given time.

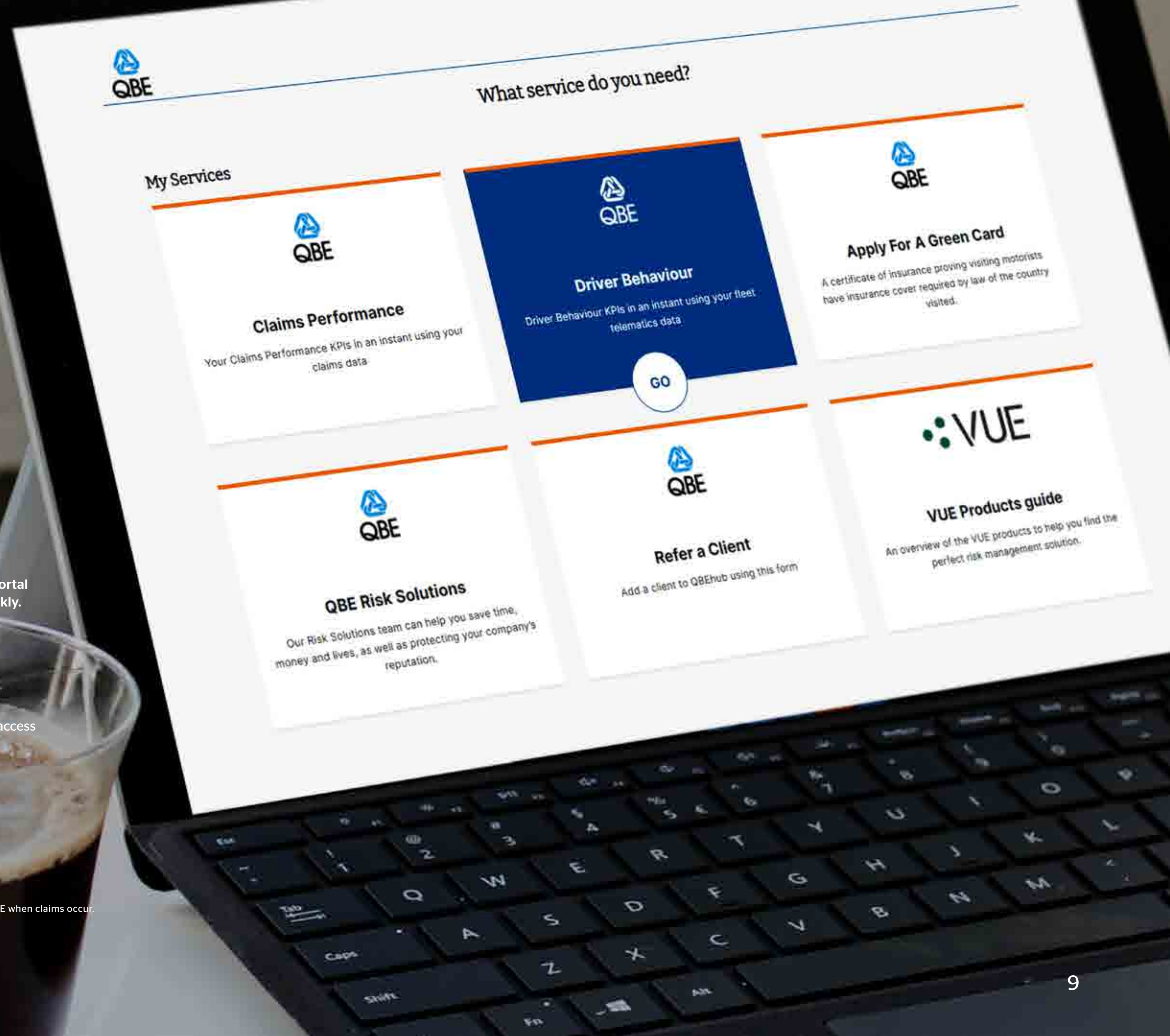
QBEhub.

QBEhub brings together key QBE services within a single easy-to-use portal - helping you manage your fleet, mitigate risks, and resolve claims quickly. Using QBEhub, you can quickly apply for a green card, access QBE risk management materials or the Motor Insurance Database and a range of other services and third-party websites.

Key features:

- > Allows you to securely upload, view, and share fleet CCTV footage*
- > Provides a secure multimedia environment within which you can safely access and share your CCTV video footage and incident data with stakeholders
- > Greatly reduces reporting times, enabling you to take control, make decisions fast, and reduce the cost of claims
- > Optimised for ease of use on mobile devices (so, great for uploading mobile phone footage).

* Requires agreement between VUE and the customer to store camera footage and share with QBE when claims occur.



Thought leadership and networking.

QBE Motor risk forum

The QBE Motor Risk Forum is a two-day residential course for QBE customers delivered by Dr Lisa Dorn, Reader in Driver Behaviour and Director of the Driving Research Group at Cranfield University.

The course has been designed to provide attendees with the enhanced knowledge and skills they need to improve fleet driver risk. It centres on the human factors in driving, focusing on the link between driver behaviour and collisions.

QBE Motor Risk Forum content includes:

- > Human factors in crash involvement
- > Legal requirements for fleet-based companies
- > How to develop a driver recruitment and selection programme
- > Educational training and technological interventions to manage work-related road risk
- > Role of the driver manager, safety culture and its effects on work-related road risk
- > Driver behavioural safety.

Support from our trusted partners.

One of the leading causes of road incidents is drivers making errors or taking risks. Training, education, and raising awareness can help make all road users safer. That's why we believe it's essential we offer all our customers risk management support services, however large or small their fleets may be.

We've assembled a panel of approved partners who offer services to QBE customers at specially reduced rates. This enables you to access the most appropriate interventions and/or preventative measures on favourable terms.

Collision investigation course

Presented by a former police forensic collision investigator, this course outlines exactly what to do in the event of a collision. It covers cost-saving best practice and evidence collecting, as well as highlighting the benefits of early reporting in protecting your employees and your company.

Discounted electronic driving licence checks

Licence checking determines driver validity, verifying the type of licence held, including driver entitlements and vehicle restrictions.

Why licence checks matter:

- >1 in 650 fleet drivers are driving while disqualified
- >1 in 300 fleet drivers have a revoked or expiring driving licence.
- >1 in 16 drivers have issues with their photocard.

“

It was very well presented, highly informative, and thoroughly worthwhile. All our attendees found it enlightening, and we took away a lot of pointers from the day.

”

Operations manager at a leading construction company

Discounted on-road and driver assessor training

As QBE customers, you can access discounted in-vehicle driver training. This can be targeted to address your fleet's claims history or the history of a specific driver or demographic. It can also be used to support more fuel-efficient driving.

Driver assessor training empowers your own assessor(s) to conduct accurate meaningful assessments of other drivers' risk probabilities and to produce high-quality reports and feedback.

Managing occupational road risk course

Delivered by recognised experts in the field, this course on managing occupational road risk (MORR) gives you the knowledge and skills you need to implement an effective MORR strategy and meet the relevant legal requirements. In line with HSE priorities, it examines how risk assessment techniques and safety management models can be aligned with the specifics of road-related risks.

DriveiQ

DriveiQ is a mobile app that delivers coaching modules focusing on the following key areas:

- > Driver focus
- > Better driving
- > Driver well-being
- > Mindful driving
- > Driver alertness.

DriveiQ allows drivers set personal goals and receive nudge messages to prompt completion of the modules.

Advice on in-vehicle technology

We work with trusted providers of telematics, cameras, and other types of in-vehicle technology. Investing in such devices can generate substantial savings. For example, one large industrial maintenance provider cut fuel costs by 11% and saved 1.5 million driver miles after implementing telematics.

Fleet safety steering group

This group is a powerful weapon in the armoury of any business looking to reduce its motor fleet claims costs. It provides a forum in which fleet operations stakeholders can discuss motor risk management on a regular and formal basis.

After engaging with the fleet safety steering group, one large national distribution company:

- > Reduced accident frequency from 194% to 43%
- > Saved around £3M in costs
- > Reduced the average number of days taken to report a crash from 14 days to 3 days
- > Reported that management felt more valued due to improved training, a sense of involvement, and better communication
- > Improved safety culture, staff morale, and employees' sense of being valued.

Service capabilities.

Services

- > Risk guidance notes
- > Collision investigation course
- > On-road driver training
- > Electronic driver licence checks
- > Driver profiling and e-learning
- > DriveIQ mobile app
- > Managing operational road risk course
- > Onboarding process
- > Technology advice and support
- > Documentation support
- > Survey
- > Desktop review
- > Complete account management
- > QBE Motor Risk Forum
- > Steering group support

For more information or to start your risk management journey, please contact your broker or QBE underwriter.

Not all of the offerings indicated will necessarily be relevant to your business. We adapt our service delivery to match individual customer size and requirements - with additional services available on request.

Made possible



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