

Motor Insurance

**Fast-lane solutions  
to your motor risks**

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**HDI**

# MOTOR FLEET

Technology aimed at reducing motor fleet running costs.

## Using technology to improve driver safety and reduce insurance spend.



Vehicle technology is playing a major part in making driving safer, particularly where it can be linked with driver education and improvements in driver behaviour. Engine management systems are more commonly found in new vehicles and their increasing sophistication will provide more feedback on driver and engine performance.

The waves of safety technology being introduced now and in the future have the potential to fundamentally change the exposure of motor fleet owners and their insurers.

While this technology is being developed, we have introduced a product aimed at clients that want to reduce their motor fleet insurance spend and overall fleet running costs.

The product uses vehicle telematics to support a service that results in the improvement of driver behaviour and over time will enable clients to use a more predictive analytics approach to the assessment of risk.

### What makes us different?

We have a distinctive approach to motor fleet insurance for the UK market – to create shared interests and a long-term four-way relationship with the client, brokers and the telematics provider. Our proposition is geared to:

- Clients that want to manage the way their employees drive company vehicles
- Analysing telematic information to improve driver behaviour
- A more predictive analytics approach to the assessment of risk
- More accurate budgeting through long-term premium calculation
- Reducing 'total cost of ownership' for fleet management
- Support before and during the insurance programme
- Structuring LTAs that are designed to promote long-term partnerships.

### Product Features

The product is designed to understand and work with the client's current risk, rather than focusing on past experience. Use of telematics is mandatory to support ongoing driver risk assessment and driver training as well as development needs. There is a minimum two-year agreement period.

### Driver Risk Management Programme

Using the telematics data, we work with the client to assess, support and manage continual improvement of the driver's behaviour, aiming to achieve a 'zero at fault' claims experience.

### Target clients

We focus on clients with fleets of more than 250 vehicles – whether they are cars, vans, HGVs, coaches or specialist vehicles – that want to embrace risk management and manage the way their employees drive company vehicles.

Our proposition requires telematics to be installed into all vehicles to support on going driver risk assessment, driver training and development needs.

## Claims

Our number one priority is to ensure that our product performs as the client expects. With this in mind, we select and engage the service providers best suited to support the delivery of our product. Claims management and first notice of loss (FNOL) services are currently provided for us by DAC Beachcroft operating under a Service Level Agreement.

Claims handling services are focused on, among other things, reducing clients' indemnity spend in areas of third party claims that can be influenced; assessing liability quickly and effectively; protecting clients from unnecessary and unproductive litigation.

In the event of an incident, the fully integrated FNOL and Repair Management service operates through a 24/7, 365 days a year contact centre, and includes roadside recovery, an approved repairer network and live progress tracking of repairs and claims through an online portal.



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