



**MOTOR FLEET INSURANCE
THAT GOES FURTHER**

Made possible



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Welcome to QBE Motor Insurance

At QBE Insurance, we're committed to providing motor insurance that works for your business.

That's why we shape our cover around your needs and provide support in driver compliance and risk management. It's our way of making your life as straightforward as possible.

Add that to our highly-efficient claims handling service and you have the hallmarks of a successful partnership.

Please read on to find out what we can do for you.

A handwritten signature in black ink, appearing to read 'Roger Ball', with a stylized flourish at the end.

Roger Ball

Director of Motor,
QBE European Operations





The buffer between the best-laid plans and uncertain reality

QBE is a specialist business insurer and reinsurer. We're big enough to make a difference, small enough to be fleet of foot.

We may not be the best known, but a large part of the modern world depends on our cover. We have customers as varied as bus and coach fleet drivers and major international infrastructure consortiums. For them, we're the buffer between the best-laid plans and uncertain reality.

People who deal with us find us professional, pragmatic and reliable - this is one of the reasons why we're still here after 130 years.

Our underwriters are empowered to take decisions that are important to you. (Because we know no computer can replace that human ability.)

And we don't just cover your risk. We help you manage it, meaning that you're less likely to have to make a claim in the first place.

QBE began when an Australian shipping company decided it could insure its own vessels better than anyone else. As it turned out, it could. We still admire that grit and energy. We hope it shows.

At a glance: QBE Motor Insurance

We can provide you with the basis of cover to meet your needs, with Comprehensive cover, Third Party, Fire & Theft cover, and solely Third Party cover available.

We take a proactive approach to risk, helping you to avoid losses, protecting employees and other road users, ensuring legal compliance and controlling premiums.

We offer excellence from every angle, working with clients of all sizes to create innovative solutions that meet their needs and enhance success.

Whatever you want to achieve, we make it possible.

QBE Motor Insurance. You're in safe hands

At QBE, we take a distinctive approach to motor insurance. We're flexible. Whether that means fine-tuning existing products or designing new policies to meet our clients' precise business demands - we deliver the protection you need.

Our service doesn't cease when you buy a policy. We work proactively to manage your risk, keep premiums low and help you understand the latest fleet-management and health and safety regulations. Moreover, QBE has a wealth of data and expertise to enhance your team's knowledge of how to drive safely.

Naturally, when something unexpected happens and you need to make a claim, we'll be with you. We operate a 24/7 claims helpline and our online repair tracker ensures you always know where you are in the claims process.

Add services such as AA breakdown recovery and Autoglass repair cover and it's easy to see why we've established ourselves as a market leader in motor insurance.

If your business is on the move, you'll want to see what we can do for you.



Your cover. Made for you

At QBE, we appreciate that one size doesn't fit all. Instead we offer a range of insurance products that can be fashioned to suit a client's precise needs.

Types of cover

Third Party only: if one of your vehicles is involved in an incident, we cover the damage caused to other people's vehicles and property, and/or any injuries they sustain.

Third Party, Fire and Theft: in addition to Third Party only, this also covers loss of, or damage to, your vehicle caused by fire or theft.

Comprehensive: as well as the above, this covers loss of, or damage to, your own vehicle sustained in an accident or as a result of vandalism.

Minimum limits*

Third-party property damage caused by:

- Cars, £20 million
- All other vehicles, £5 million
- Hazardous goods, £1.2 million
- Third-party personal injury, unlimited

Who we cover

QBE has a broad risk appetite for motor fleet business. Here are some examples of the types of clients we insure:

Car fleet

- Small fleets via Etrade facilities up to 15 vehicles
- Medium to large fleets of over 15 vehicles

Commercial

- Haulage - UK and overseas
- Own goods
- Hazardous goods
- Construction
- Blue light and emergency response
- Public and local authority
- High-level self-insured programmes and conventional risks

Coach, bus and minibus

- Local authority and school transport
- Community transport
- Public hire/private hire
- Stage use/express

Other services

With a diverse portfolio of insurance products, we offer cross-class underwriting capabilities for our larger clients, with tailored claims-handling solutions to reflect your particular requirements.

In addition, we have premium finance packages to aid cash flow and enable you to plan your budgets.

*These limits can be increased on referral

Accidents happen. But we're right beside you

We pride ourselves on handling claims briskly and efficiently, with specialist motor claims handlers.

Here are our commitments to our clients:

- **Minimal downtime.** We complete the claims process as quickly as possible, helping you to get your vehicles back on the road with limited disruption to your business.
- **An end-to-end service.** We manage the entire claim and repair through to completion, so clients have a single point of contact.
- **Controlled repair costs.** We manage repair costs to minimise the value of a claim, helping mitigate increases in future premiums.
- **Skilled claims practitioners.** Like our underwriters, our claims team is expert, courteous and efficient.

Early reporting: what we ask of you

It is vital that you tell us quickly when an accident occurs. That enables our team to search for the third party and contain the chances of elevated credit hire costs or an unfounded personal injury claim. This limits the size of your claim and directly informs future premium levels.

To help clients report incidents fast, we run a 24-hour claims line, seven days a week. We supply key fobs carrying our number, so drivers can contact us quickly after a collision.

Handling repairs

We pick engineers we can rely on for speedy, high-quality service. They will collect and deliver your vehicle if necessary, and can perform roadside repairs when damage is minor.

All repair work is guaranteed for three years and, thanks to our fixed labour rates and menu pricing, there is absolute transparency when it comes to the bill.

Our in-house engineers ensure costs are tightly monitored and that the correct repair method is used for the fault. This typically reduces repair bills by 14 per cent.

Moreover, our repairers typically reduce vehicle off-road time by seven days compared to that of repairers outside of our network. They also provide you with regular updates.

Online repair tracker

Through our partnership with claims management specialist FMG, we can provide clients and brokers with an online portal to track repairs.

This offers at-a-glance updates on any claim and progress reports on repairs. It also gives information about repair costs, and collection and return dates. As a result, there is never uncertainty about how things are progressing.



Courtesy cars

We provide a category A courtesy car as part of our cover. If a client needs a like-for-like replacement for their vehicle, our claims handlers will help source a suitable alternative, at the client's expense, subject to availability.

It's our business to expect the unexpected

If an incident occurs, you can rely on our team to respond calmly, proactively and efficiently. Here's how we deal with some scenarios that are out of the ordinary for you. Don't worry: to us, it's part of our everyday work.

Theft or attempted theft. Call our helpline with the details, including the address of the police station where you reported the theft and a crime reference number. We'll respond swiftly to get you moving.

Broken glass. We'll put you in touch with our recommended glass specialist, Autoglass. If your policy includes glass cover, we'll pay for the repair and you'll just have to meet the cost of your glass excess. If it doesn't, you can take advantage of the special discounts Autoglass offers to QBE policyholders. Either way, the repair is guaranteed for as long as you own the vehicle.



Reports by third parties. If we hear from a third party that one of your drivers has been involved in an accident, we'll call immediately to hear their side of the story. Co-operate with us and we'll respond to the allegation quickly, minimising potential litigation costs.

Accidents while abroad. In a globalised economy, it's inevitable that our clients will occasionally encounter difficulties outside the UK. But we're standing by, with overseas claims-handling partners to look after you. They'll speak to you in English and guide you through the next steps calmly and clearly – just like our staff in Britain.

Fighting fraud

Fraudulent claims are a huge burden for the insurance industry. They might be staged accidents between complicit drivers who share the insurance payout. They can take the form of an accident that is reported but never occurred, or an orchestrated accident involving innocent third parties, such as "slam-on" collisions, where a fraudster deliberately shunts another road user.

Whatever the circumstances, fraudulent claims inflate costs, endanger lives and erode trust among road users.

QBE is alive to the signs of fraud and has invested in a dedicated team to develop strategies to identify and manage it.

We cross-refer claims against our key fraud indicators and investigate further when a high fraud risk is detected.



Data: your route to success

We have an abundance of data about your company's performance on the road. By sharing it with you via our Snapshot reports, we help enhance the safety of your employees, reduce your accident rate and control premiums.

We can provide regular reports on your claims as a matter of course. If you wish, our claims or underwriting teams can use this to identify trends across your fleet. Moreover, because of the innovative way we share this data, you can filter it to enhance insight and inform action.

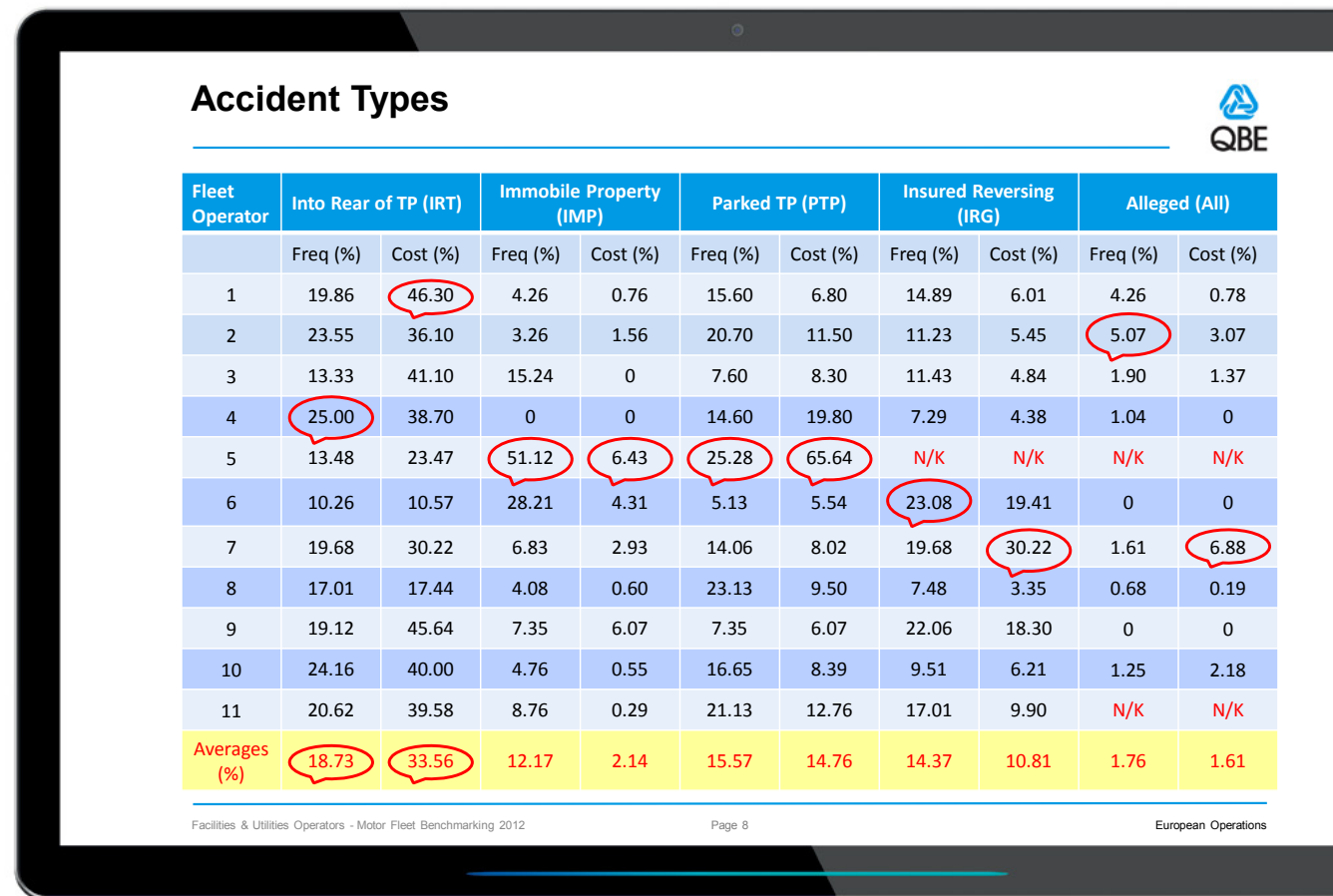
For example, you can reorder the data to establish key influencers on accidents. You can break it down by division to identify the most at-risk areas of your business. You can establish the frequency with which each of your drivers makes a claim and note types of accident to which you are especially prone. You can also find out how the costs of a claim are broken down and where you're spending the most heavily.

With our data at your disposal, you'll have the insight you need to refine business performance and cut costs. You can also establish the speed of claims reporting which, as mentioned previously, is so key to controlling claims costs.

Be bold. Learn from your competition

Using our industry benchmarking service, you can measure your performance in accident prevention against others in your sector, isolate weaknesses and work out how to rectify your shortcomings.

We draw on aggregated data from your peers to compare the claims of different fleet operators through a variety of performance indicators. Naturally, everything is anonymous, but we'll tell you how you compare. That gives you an incentive to hone your processes. Even better, our experts offer analysis and advice to help you interpret the data.



Back to basics. Cut the risk

It is difficult to eliminate accidents entirely. However, it is possible to manage risk to mitigate the chances. We work with clients to understand their risk profile, help them improve it and establish a culture of risk.

Our specialist Motor Risk Solutions team offers advice and services to help clients reduce claims and costs. We are there for you throughout the whole risk management process. We don't simply identify your risks and leave you to it; we offer all the support and resources that you may require.

Our toolbox of risk-management resources includes an extensive guidance document and an online tool, RMEQ, that explores your attitude to risk, quickly identifies your current strengths and weaknesses, and the ways in which we can support you in improving your risk profile.

Something we are well known for is our hands-on approach. We spend a lot of time with clients and really come into our own when we're getting to grips with issues in your garage or transport office.

Easy as 1,2,3

Our risk management process has three stages:

- 1 Find the facts.** We use a Risk Management Essentials Questionnaire (RMEQ) that enables clients to evaluate their performance against the Health and Safety Executive's guidance in *Driving at Work: Managing Work-Related Road Safety* (2014).
- 2 Develop a bespoke solution.** Using the findings from the RMEQ, we develop a bespoke approach to risk management, supported by literature and policy documents, regular phone calls and face-to-face contact.
- 3 Stay the course.** We don't walk away once our recommendations are given. We continue to work with clients, providing regular updates, training and advice.

Case study

Half the risk. Twice the gain

We helped a social enterprise reduce its accident rate by 54 per cent over two years using a proactive approach to risk management.

We conducted a fleet survey of its 270 vehicles to analyse and make recommendations on current management systems and processes, and used Snapshot analysis to illustrate key metrics. We also invited staff on a collision investigation course and provided bump cards, helping to reduce reporting periods from 16 days to 7.5.

As a consequence of our support, the organisation is saving money, operating more safely and enhancing efficiency. It's all part of QBE's shared commitment to managing risk and responding to incidents as quickly as possible.



Getting hands-on with risk management

Here are some of the ways we help manage risk:

Fleet safety steering groups.

We help clients establish an in-house group with responsibility for risk management. These people meet regularly and help guide the company on fleet safety.

Addressing your issues.

If your business has a particular area of vulnerability, we help you address it. For example, we can develop poster campaigns, videos or bespoke training to raise awareness about particular risks and give advice about avoiding them.

Sharing best practice

We work closely with road safety experts at organisations such as Brake and the Royal Society for the Prevention of Accidents (RoSPA). Combined with our own expertise, we generate guidance in key areas of driver and fleet safety. We always share this with our clients. It's our duty to inform you about important risk areas.

Collision investigation training.

By training managers in the correct procedures during a claim and emphasising the importance of early reporting, we can change the culture within our clients' businesses. The training also covers internal investigations, to help clients identify the causes of accidents and take action.

Driver training.

Upon request, we can provide driver training through our partnership with Cranfield Motor Academy. This covers issues such as driver distraction and crash avoidance. It can make all the difference to the safety of your employees.

Driver assessments.

Do you know which employees cost you the most through careless driving? We can give individualised support to improve their skills and reduce the chances of them coming to harm.

Driver profiling.

Want to identify your most at-risk drivers? Our online profiling tool uses questionnaires to do that and provides detailed explanations of best practice to fill gaps in their knowledge. We can also deliver online modules about key topics such as mobile phone use, driving in poor weather and speed awareness. Interventions like these reduce accidents by 20 per cent, making them a crucial tool in risk management.

Case study

Changing behaviours. Driving change

We helped a large engineering company reduce its accident rate by 31 per cent.

The company, with a fleet of 1,600 vehicles, benefits from regular risk management meetings with our experts and support in driver training. Some staff members have attended the Cranfield Driver Academy and we've worked hard to encourage early reporting of incidents.

Accidents are now reported in an average of 1.91 days, against a previous average of 3.45. Moreover, the average cost of a repair has fallen from £1,800 to £1,100.

Driver compliance. We can help reduce your workload

One of the biggest challenges facing many businesses, especially SMEs, is ensuring the compliance of their fleet. With that in mind, we offer support in driver compliance, taking the burden of keeping up with the latest regulations from our clients.

We provide templates for driver handbooks and policies, as well as collision investigation protocols and scene-of-accident report forms. We'll also advise about electronic driving-licence checks, which employers are obliged to carry out for any member of staff who drives on business (even in their own vehicle).

As a result of our efforts, our clients can be confident that their fleets are managed safely, legally and efficiently, whatever their size.



In-car technology. A new approach to safety

At QBE, we believe technology is an enabler of improved performance. An instrument of change. That's why we've made it our business to understand the range of in-car technology available and how it can improve fleet safety.

Cameras. Putting safety in the frame

The traditional problem when establishing liability in an accident is securing an objective view of what happened. In-car cameras overcome this difficulty by recording footage of the incident that can be analysed after the event.

As a result, it's easier to process claims and work out who pays. Better still, by establishing the cause of an accident, steps can be taken to mitigate future risk - for example, by investing in driver training.

Telematics. A detailed view of your fleet

In-car telematics systems record data about the way a vehicle is driven. In many cases, they share that information in real time, giving fleet operators live insights into the performance, efficiency and whereabouts of their vehicles.

By using this technology, our clients raise the effectiveness of their fleet and gain valuable intelligence about their employees' driving. This can be used to inform driver training, improve fuel economy, reduce accident risk and enhance productivity.

Thanks to our expertise in the motor industry, QBE can advise brokers and clients about telematics and fleet management solutions with confidence and authority. We have partnerships with market leaders Vision Unique Equipment (VUE) and FMG to ensure clients have access to the highest-quality fleet management tools.

What's more, because this technology generates specific information about fleet performance, and can inform behaviours and help manage risk, we may reduce premiums for clients using it. A benefit for everybody.

Case study

Gaining knowledge through telematics

Thanks to our risk management programme, one of the UK's leading suppliers of professional cooking, baking and refrigeration equipment has reduced its claims frequency by 40 per cent. This is partly a result of using in-vehicle CCTV and telematics to give a clear analysis of accidents involving its 500-strong commercial fleet.

"The VUE cameras and VUEcloud portal were introduced to us by QBE, who insure our fleet. We quickly saw that VUE could provide us with a very reliable and market-leading solution to better administer and manage our fleet safety – and more importantly help provide assurance to our drivers that our investment in the system is very much to help them to safely undertake the many driving miles that are essential to their work.

"The VUE team have been quick to appreciate our vision and business needs and offer a national installation service that is ideally suited to our country-wide operations. The VUE system has also been quick to generate benefits. Camera footage has already helped to successfully defend accident claims and been an active element of significantly improving our overall claims experience.

"As part of our appraisal process we review telematics and camera footage with drivers to share with them and praise examples of good driving, as well as drawing to their attention where better driving standards can be observed.

"We are now introducing VUEcloud, which is a purpose-designed and built secure, cloud-based hosting platform that allows users to upload, store and view vehicle CCTV video files and associated media, then instantly and securely share the information to users such as other depots, insurance companies, solicitors and organisations like the police, removing the need to physically send hard copies in the post."



Our partners. An enhanced service

It should be clear by now that QBE offers clients far more than just motor insurance. We provide you with partnership, support, advice and proactive risk management.



Breakdown cover

We also bring value to our policies by working with selected partners to deliver additional benefits. Options include:

- **Roadside Assistance:** repair at the roadside or recovery to the AA's choice of local repairer. Available 24 hours a day, every day of the year.
- **Relay:** transporting vehicle, driver and up to seven passengers to a UK mainland destination if local repair is not possible.
- **Relay Plus:** as above, but with the option of car hire, accommodation or public transport services for driver and passengers.
- **Home Start:** for breakdowns at or within a quarter of a mile of the driver's home or business address.
- **Specialist & Minibus Cover:** breakdown assistance for vehicles not covered by the terms and conditions for normal cars and light vans.
- **Fleet Europe Cover:** this can be added to UK vehicle cover to offer protection while travelling abroad. English-speaking operators are the first point of contact in the event of a callout.
- **Pay-for-use:** for those who don't want to pay an annual fee, this cover is available ad-hoc, with a 22 per cent discount.

Brokers should call QBE to register a client's interest in this discount. The AA will then call them direct. Alternatively, the AA can be contacted on 0800 55 11 88, quoting discount reference number 0670, or via the web: theaa.com/business.

Glass repair cover

For policyholders who don't have glass cover, we've negotiated competitive rates with our glass-repair partner, Autoglass.

The company offers QBE clients the opportunity to open a trade account. This gives you 30-day payment terms, free fleet checks, free personalised contact cards for your drivers, a dedicated business manager and 24/7 service, throughout the year.

Visit autoglassbusiness.co.uk and quote Trade/QBE for more information.

Safer roads, for everyone

Through our membership of Brake, the road safety charity, we are working to improve this important issue. We can offer our clients discounted membership, the latest research and thought leadership, as well as training, awareness-raising and campaigning materials.

Specialist technology

Vue provides vehicle CCTV that as well as capturing footage records key data such as time, date and location, vehicle speed and G-force. VUEmatics supports the live monitoring of vehicles from any PC or smartphone with internet connection, while also producing performance reports across key metrics.

The Motor Insurance Database. Staying in the system

An estimated one-in-twenty cars in the UK are driven without legally-required insurance cover - making it one of the worst countries for uninsured driving in western Europe.

To combat this, the insurance industry operates the Motor Insurance Database (MID). This is a central repository of information about every insured vehicle in the country.

To keep the record up-to-date, it is imperative that the right information is passed to the Motor Insurers' Information Centre (MIIC), which manages the MID. This includes:

- Vehicle registration number
- Date on which cover begins for each vehicle
- Date on which cover ceases for each vehicle
- Vehicle make and model
- Vehicle type (private car, goods carrying and so on)
- Engine capacity or gross vehicle weight

If this information is not recorded, regardless of the duration of cover, vehicle owners may be liable to criminal prosecution and a fine of up to £5,000.

Who reports the data?

If a client's fleet consists of up to 15 vehicles, QBE reports the necessary information to the MIIC for inclusion on the database. If you have 16 or more vehicles, we will set up a user account and provide login information for you to submit data to the MIIC via the MID website.



Giving something back

As a company, we help people to achieve their ambitions. That's not restricted to customers, brokers and employees; we help people in the communities in which we live and work to thrive and achieve their goals.

Make a difference with your premium

What if your insurance premiums could help disadvantaged communities around the world? With our ground-breaking Premiums4Good initiative, they can.

When you pay us your premium, we invest that money until we need it to pay claims. If you join Premiums4Good, we will invest 25 per cent of your premium in investments that deliver direct, sustainable benefits to communities or the environment, such as those aimed at reducing homelessness or generating renewable energy.

This initiative is unique; we're the first insurer that allows you to choose for your premiums to be used to help others.

We're the only insurer that allows you to choose for your premiums to be used to help disadvantaged communities.





Hands-on help

We also provide hands-on support to a range of local charities through the QBE Foundation, which helps people pursue their ambitions and live more independent, successful and productive lives.

We do this in a variety of ways, from matching employee fundraising and payroll giving to providing grants to local charities and encouraging employee volunteering.

In addition, UK employees select a charity partner every two years that forms the focus of our fundraising activities. Our partner for 2016 and 2017 is Breast Cancer Care, during which time we aim to raise £200,000.

Since the launch of the Foundation in 2011, together we have donated over £5 million* through grants, fundraising, payroll and matching.

*Correct as at 27 July 2016.

Get in touch

**Visit www.QBEurope.com
or email us at enquiries@uk.qbe.com**

Made possible



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