

# Automotive Protection Solutions



# Contents

Why QBE?	1
Introducing Automotive Protection	2
Our products	3
Benefits for your business	4
Geographical locations	
Asia	5
UK	6
Europe	7
Middle East	8
North America	9
Danni	10
Workflow management	12
Claims processing	13
Integration	14
Products supported	15
Danni's comprehensive feature set	16
Client services	18
Your QBE contact	21

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There are few insurance and reinsurance businesses around the world with QBE's global reach. We operate in 37 countries and provide insurance to policyholders in more than 140 countries.

Our clients, from SMEs to global multinational corporations, have come to know that our understanding of risk, insurance expertise and proactive approach towards claims will provide the protection that is right for them and peace of mind when the unexpected happens. ”

**Richard Pryce**  
Chief Executive Officer, QBE Europe

## Why QBE?

QBE is one of the world’s leading international specialist business insurers and reinsurers, with around 12,000 employees in more than 30 countries, providing cover to policyholders in more than 140 countries globally. With a strong presence in all key insurance markets, we have the financial stability, technical expertise and sector knowledge to ensure your assets and liabilities are fully protected.

### Financial strength and security

Whether on QBE company paper (QBE UK Limited or QBE Europe SA/NV) or Lloyd’s paper (Syndicate 386 and 2999), we offer the security you would expect of a division of QBE Insurance Group, one of the world’s leading international insurers and reinsurers.

This is reflected in our ratings from the major ratings agencies:

#### Insurer financial strength rating:

COMPANY	STANDARD & POOR’S	FITCH RATINGS	A.M. BEST
QBE Insurance Group	A+ (Stable)	A+ (Stable)	A (Stable)
QBE UK Limited	A+ (Stable)	A+ (Stable)	A (Stable)
QBE Europe SA/NV	A+ (Stable)	A+ (Stable)	A (Stable)

### Our profile

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

### Our approach

Our vision is to be the insurer that builds the strongest partnerships with customers.

Great partnerships are founded on mutual understanding and common goals and values. First, we listen. Then we focus on helping you achieve your ambitions. Our underwriters are empowered to tailor our products and services to your customers’ needs. This ensures that working with us will always enhance your brand.

We aim to make it easy for you to stay in control. We do everything we can to make that happen, with visible metrics that make business performance explicit.

We know it’s our people’s attitude and behaviour that shapes your experience of working with us. Diversity and inclusion are an integral part of our culture at QBE. That’s reflected in our ONE QBE values. We continually invest in our people to help them achieve their full potential.



### Corporate social responsibility

QBE participates in the Carbon Disclosure Project (CDP) which reports on climate change data for investors. Visit [www.QBE.com](http://www.QBE.com) and search ‘Carbon’ for details.

The QBE Foundation supports charities across the globe visit [www.QBE.com](http://www.QBE.com) and search ‘Foundation.’ Through our global initiative Premiums4Good, we invite customers to join with us in supporting disadvantaged communities around the world. Visit [www.QBEeurope.com/P4G](http://www.QBEeurope.com/P4G) to learn more.

We offer a broad portfolio of insurance products to meet the needs of businesses of all sizes right around the world.

Here’s a small selection from our extensive product range:

- Accident and Health (including Commercial PA and Business Travel)
- Commercial Crime
- Cyber and Data Security
- Environmental Impairment Liability
- General Liability (EL,PL)
- Professional Indemnity
- Kidnap and Ransom
- Marine and Energy
- Political Risk and Terrorism
- Product Guarantee and Recall
- Property, Casualty, Motor
- Trade Credit.

To find out more, please visit: [www.QBEeurope.com/products](http://www.QBEeurope.com/products)



# Introducing Automotive Protection

Automotive Protection is a specialist business within QBE that develops, implements, and maintains affinity insurance and warranty solutions for the global automotive industry. Our customers include manufacturers, distributors, financial institutions, and dealerships.

We deliver high-quality bespoke products - developed in partnership with you - that enhance your brand and help secure your long-term revenues. We tailor all our products to reflect local languages, customs, and practices - and to comply with all applicable regulations. Our underwriters are empowered to make the decisions you need, when you need them. This and our flexible online platform Danni both play a key role in ensuring a seamless business and cultural fit.

Our Automotive Protection team works with QBE's network of offices, branches, and licenced partners around the world. So we're always near you and your customers.

Here's what we offer:

- **Expertise** Our global team has the in-depth insight that comes with decades of specialist experience in the automotive insurance industry. We're known for taking a flexible can-do approach to products and claims.
- **Partnerships** We work closely with you to understand your brand - then develop a premium insurance solution that reflects your unique requirements and enhances your customers' experience.
- **Local and global** All our insurance solutions are written in local languages and reflect local compliance regulations. We monitor our products and services globally to make sure they're consistent, continuously improving, and driving better outcomes for you.
- **Speed** Our global teams and partners are available 24/7 to provide a rapid and efficient response. Our online system, used by manufacturers and dealers to issue policies and register claims, ensures we respond to 90% of claims within ten minutes, with an average authorisation time under 15 minutes.
- **End-to-end solutions** We aim to resolve any issues you may encounter promptly and effectively. On everything from amending products so they comply with changing regulations, to setting up new systems or services when your business expands, we move fast to provide innovative solutions.
- **Proactive** We'll provide you with performance indicators and statistics on all insurance activity. From pinpointing areas for improvement to highlighting potential regulatory issues, we constantly monitor, adapt and enhance our products' performance.

# Our products

Working with manufacturers and financial institutions, we deliver high-quality bespoke insurance products that enhance your brand and boost your long-term revenues. Available globally, our products are all tailored to local regulations and languages.

## Core global products

### Extended Warranty

Protects a vehicle against mechanical/electrical failure when the manufacturer's warranty expires. Can be offered at point of sale or as a branded direct marketing and renewal solution.

### Return to Invoice (RTI)

Covers the gap between a vehicle's purchase price and its insurance value if stolen or written off.

### Ding and Dent (SMART Repair)

Provides small accidental damage cover, protecting a vehicle's appearance and value.

### Vehicle Replacement Protection (VRP)

Provides a like-for-like replacement if a vehicle is stolen and written off, creating loyalty for manufacturers and dealers. Can also cover the excess following a partial loss.

### Financial GAP

Covers the gap between any outstanding finance and the insurance value of a vehicle that's been stolen or written off.

### Protect+

Protects against unexpected setbacks like lost or stolen keys, burst tyres, or failing an MOT annual vehicle test - on a standalone or combined basis.

## Local products

Products underwritten and managed by our local teams include:

### Motor Insurance

Covers vehicles against theft, accidental loss, vehicle damage, and damage to property caused by the vehicle.

### Motor Trade Insurance

Specialist cover for vehicle dealerships against commercial property, casualty and motor risks.

### Motor Fleet Insurance

Provides comprehensive third-party or own-damage cover for commercial fleets.

### Loan Protection Insurance/Creditor Insurance

Protects borrowers against outstanding loan repayment obligations should they lose their source of income.

# Benefits for your business

Selecting QBE as your automotive protection insurance partner offers your business a wide range of benefits:



## Professional partnership

Working with a high-quality customer base that includes many of the world's leading automotive brands, we've amassed a wealth of experience and expertise in the automotive insurance market.



## Increasing profitability

We can work with you on developing your insurance sales process to make sure it's profitable and performs optimally for your business. This can include providing specialist training for your sales team or helping you with point-of-sale and marketing materials.



## Improving customer loyalty

We'll provide your customers with a fast responsive service. If they need to make a claim, they can get it settled quickly through our online claims facility - or by speaking to one of our representatives. This boosts customer satisfaction, retention and loyalty for your business.



## Specialist capabilities

We follow market developments closely to make sure our products match your expectations. For example, we have specialist capabilities in renewal and soliciting - the fastest growing segment in established warranty markets like the UK and North America.



## Expert support

We'll support you with a dedicated regional development team of experienced professionals who understand your market. Our global infrastructure helps them deliver efficiencies - but they're also empowered to develop solutions locally to match your precise requirements.

# Geographical locations Asia

## Service Countries

- Mainland China
- Hong Kong
- Macau
- Malaysia
- Philippines
- Singapore
- Thailand
- Vietnam

## Products Available

- Ding and Dent (SMART Repair)
- Finance GAP
- Motor Insurance
- Motor Trade
- Payment Protection
- Replacement Vehicle
- Return to Invoice
- Tyre and Alloy Insurance
- Warranty

## Preferred segments

- Automotive Finance and Leasing Companies
- Banks
- Distributors and Dealers
- Manufacturers

## Distribution channels

- Bancassurance
- Point of Sale

## Key contacts

### Global products

James Grady  
Business Manager, Asia  
James.grady@qbe.com

### Local products

Henky Chan  
Regional Head of Motor - Asia  
henky.chan@qbe.com

Demographic, fiscal and regulatory factors are all driving ever-fiercer competition in the Asia Pacific automotive sector. This makes product differentiation and enhanced end-user service levels more important than ever.

Drawing on the collective experience of QBE and its partners worldwide, we're committed to establishing industry best practices and giving you the best possible content and coverage.

QBE's auto-related insurance product suite is market leading in the Asia Pacific region.

	Mainland China	Hong Kong & Macau	Malaysia	Philippines	Singapore	Thailand	Vietnam
Ding and Dent (SMART Repair) (1)		✓	✓	✓	✓	✓	✓
Finance GAP (2)	(2)	✓	✓	✓	✓	✓	✓
Motor Insurance		✓	✓	(2)	✓	✓	✓
Motor Trade		✓	✓	(2)	✓	(2)	✓
Payment Protection (1)		✓	✓	(2)	✓		✓
Return To Invoice (1)	(2)	✓	✓	✓	✓	✓	✓
Tyre and Alloy Insurance		✓	✓	✓	✓	✓	✓
Vehicle Replacement (1)	(2)	✓	✓	✓	✓	✓	✓
Warranty (1)	✓	✓	✓	✓	✓	✓	✓

(1) Danni POS system used

(2) Subject to business case



# UK

## Service countries

- UK

## Products available

- Ding and Dent (SMART repair)
- Finance GAP
- Motor Fleet Insurance
- Motor Insurance
- Motor Trade Insurance
- Replacement Vehicle
- Return to Invoice
- Tyre and Alloy Insurance
- Warranty

## Options available

- Partial Loss Excess Reimbursement
- OEM Parts Replacement
- Roadside Assistance

## Preferred segments

- Banks
- Distributors and Dealers
- Finance and Leasing Companies
- Manufacturers

## Distribution channels

- Point of Sale
- Bancassurance
- Direct and E-marketing
- Telemarketing

## Key contacts

Simon Fletcher  
Sales and Development Manager  
simon.fletcher@uk.qbe.com

## Local products

Jon Dye  
Director of Underwriting - Motor  
jonathan.dye@uk.qbe.com

The QBE Automotive Protection team focuses on product innovation - and on developing new and existing markets.

Our QBE Motor Trade Insurance solution offers dealers commercial combined property, casualty and liability covers as a package.

Ding and Dent (SMART repair) (1)	✓
Finance GAP (1)	✓
Motor Fleet Insurance	✓
Motor Trade Insurance	✓
Replacement Vehicle (1)	✓
Return To Invoice (1)	✓
Tyre and Alloy Insurance (1)	✓
Warranty (1)	✓

(1) Danni POS System used



# Europe

## Service countries

- EU countries\*

## Products available

- Ding and Dent (SMART repair)
- Finance GAP
- Motor Fleet Insurance
- Motor Insurance
- Motor Trade Insurance
- Replacement Vehicle
- Return to Invoice
- Tyre and Alloy Insurance
- Warranty

## Options available

- Partial Loss Excess Reimbursement
- OEM Parts Replacement
- Roadside Assistance

## Preferred segments

- Banks
- Distributors and Dealers
- Finance and Leasing Companies
- Manufacturers

## Distribution channels

- Point of Sale
- Bancassurance
- Direct and E-marketing
- Telemarketing

## Key contacts

Shaqeel Hussain  
 Head of Automotive Protection  
 shaqeel.hussain@uk.qbe.com

The QBE Automotive Protection team provides centralised underwriting capability and management to all regional hubs via its headquarters in London. The team focuses on product innovation and on developing new and existing markets.

	EU Countries
Ding and Dent (SMART repair) (1)	✓
Finance GAP (1)	✓
Replacement Vehicle (1)	✓
Return To Invoice (1)	✓
Tyre and Alloy Insurance (1)	✓
Warranty (1)	✓

(1) Danni POS System used

\* subject to business case



# Middle East

### Service countries

- Bahrain
- Oman
- Qatar
- Saudi Arabia
- UAE

### Products available

- Ding and Dent (SMART repair)
- Finance GAP
- ProtectPlus
- Replacement Vehicle
- Return to Invoice
- Tyre and Alloy Insurance
- Warranty

### Options available

- Partial Loss Excess Reimbursement
- OEM Parts Replacement
- Roadside Assistance

### Preferred segments

- Banks
- Distributors and Dealers
- Finance and Leasing Companies
- Manufacturers

### Distribution channels

- Point of Sale
- Bancassurance
- Direct and E-marketing
- Telemarketing

### Key contacts

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Tarek Zein  
Account Manager  
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Our Automotive Protection team has developed an unrivalled reputation for delivering successful insurance programs in the Middle East. Our success has been built on providing world-class solutions tailored to your specific needs. Our experienced product-design professionals will work in partnership with you to deliver mutually beneficial, consistent and continuous growth.

	Bahrain	Oman	Qatar	Saudi Arabia	UAE	Kuwait
Ding and Dent (SMART repair) (1)	✓	✓	✓	✓	✓	✓
Finance GAP (1)	(2)	✓	(2)	✓	✓	✓
Protect Plus (1)	✓	✓	✓	✓	✓	✓
Replacement Vehicle (1)	(2)	✓	(2)	✓	✓	✓
Return To Invoice (1)	(2)	✓	(2)	✓	✓	✓
Tyre and Alloy Insurance (1)	✓	✓	✓	✓	✓	✓
Warranty (1)	✓	✓	✓	✓	✓	✓

(1) Danni POS System used

(2) Awaiting approval from local authorities

Other countries subject to business case



# North America

## Service countries

- U.S.
- Canada

## Products available

- Warranty (U.S. Direct Marketed)
- Tyre and Alloy Insurance
- IUI
- Finance GAP
- Replacement Vehicle
- Return to Invoice

## Preferred segments

- Banks
- Companies
- Manufacturers

## Distribution channels

- Intermediated

## Key contacts

### U.S.

Max Hitchcock  
 VP, Claims Automotive Protection  
 max.hitchcock@us.qbe.com

### Canada

Shaqeel Hussain  
 Head of Automotive Protection  
 shaqeel.hussain@uk.qbe.com

QBE is licensed in all 50 states across the U.S. and in the District of Columbia and Puerto Rico. Our current portfolio consists of diversified products. We're a leading writer of program business. We aim to work with you to identify the solutions that will take your business forward and then deliver in a way that exceeds your expectations.

	US	Canada
Warranty (1)	✓	✓
Tyre and Alloy Insurance (1)*	✓	✓
Ding and Dent (SMART repair) (1)		✓
Replacement Vehicle (1)	✓	✓
Return to Invoice (1)		✓
IUI	✓	

(1) Danni POS System used

\* Subject to business case

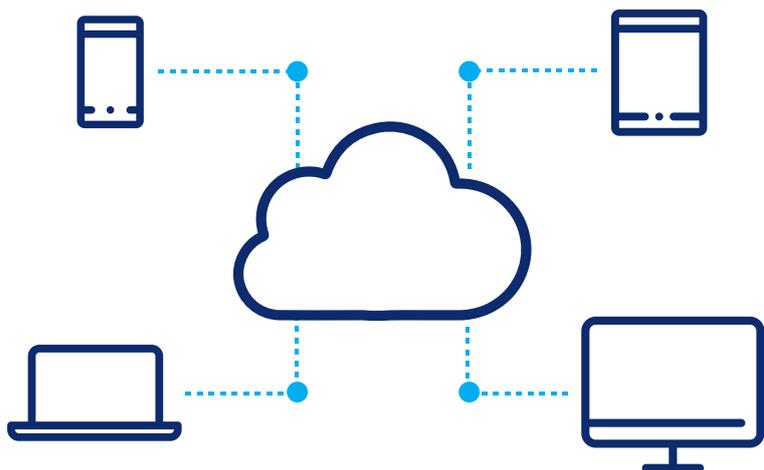


# Danni

Launched in 2004, and continuously upgraded ever since to ensure it remains leading-edge, Danni is QBE's online administration system. Danni enables dealers and manufacturers to offer branded insurance products to their customers, securely and seamlessly, and to register claims quickly and efficiently.

## Danni is: intelligent, secure, powerful, global

- Enabled with tablet web technology
- Branded to reflect your business and your unique requirements
- Support for multiple products
- Fast and efficient for sales
- Enables speedy claims handling
- Multilingual - and available multinationally
- Powerful MI functionality.



## Features at a glance

- App server integration
- Cloud-based system
- Real-time integration to third-party systems
- Branded or white labelled
- Fully internationalised
- Mid-term adjustments
- Multiple product registration
- Intelligent secure policy registration
- Real-time control of rating and disbursements
- Customer terms and conditions
- Claims management functionality
- Reporting and MI
- Full audit trail.

## Benefits

### How Danni can help you

#### Rapid development

A rapidly deployable bespoke solution, tailor-made for your business.

#### Control

Reduce leakage, control rating, coverage and full documentation data. Ensures accurate and equal access to data for all stakeholders.

#### Collaboration

Web platform allows use by multiple stakeholders across multiple regions.

#### Smart

Works on smart devices, allowing multi-point access to information.

#### On demand

A self-serve solution, available for use whenever needed.

#### Intelligent

Fast accurate MI tracks the performance of insurance programs, dealers, and models – giving you valuable data on strengths and areas for improvement.

#### Improved administration

Reduces errors, duplication and omissions.

#### Response times

Faster response times – with full workflow management.

#### Audit

Fully audited actions (all actions recorded).

#### Transparency

Complete visibility of user actions, decisions, and all supporting documentation.

#### Easy to use

Modern intuitive user interface, works across all devices including PCs, Macs, tablets and smart phones.

# Workflow management

Danni's end-to-end online administration system delivers maximum efficiency



## Quote process

- New quotes
- Multiple quotes for same customer
- Search stored quotes
- Renewal quotes
- Re-quotes.



## Rating

- Flexible rating structures and disbursements
- Client variable rating and premium
- Tax rules supported.



## Branding

- System branding
- White label
- Multiple branding
- App integration.



## Policy registration

- Online policy registration
- Multiple products supported
- Excess/deductibles
- Variable levels of cover
- Claims limits.



## Document management

- Quote documentation (branded or white labelled)
- PDF customer policy schedule (QBE branded or white labelled)
- Customer terms and conditions
- Point-of-sale documentation
- Document stored against policy history.



## Mobile access

- Anytime, anyplace, anywhere
- Easy to use
- Responsive design
- Intuitive user interface
- PC or Mac
- iPhones and iPads
- Android devices.

# Claims processing

## Best-practice solution

Danni's claims portal provides an optimal solution for controlling the full claims lifecycle.

Designed with a high level of business intelligence, Danni delivers measurable claim improvements.

Danni simplifies complexity, bringing accuracy and consistency to the claims process.



Claims functionality allows adjusters to accurately record, manage, update, and pay claims online



Allows dealers and brokers to enter claims information directly online, providing total claims process transparency for all stakeholders



Fully audible, providing enhanced control, regardless of geographical location



Adjust claims online (visibility for all parties)



Dealer claims portal (online claims processing)



Claims status (track full claims lifecycle and transparency)



Upload documentation (photos and documents)



Reserving and final (settlement figures)



Delegated authority limits



Automated assessment checks



Online claims history and audit reporting

# Integration

## Data entry options

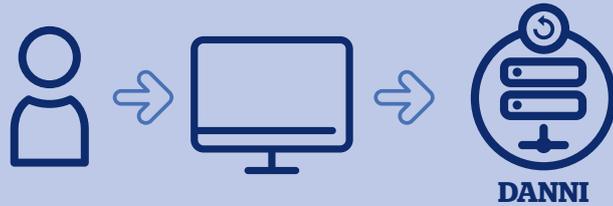
Data can be entered on to the Danni system in a variety of different ways.

Options include: API direct user input, file upload from local system, and web service link:



### Direct user input into Danni

User enters data manually directly on to Danni



### File upload from local system

File produced and sent periodically



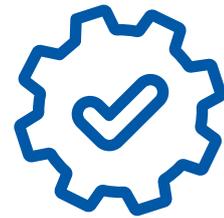
### API link

Real-time link between both systems

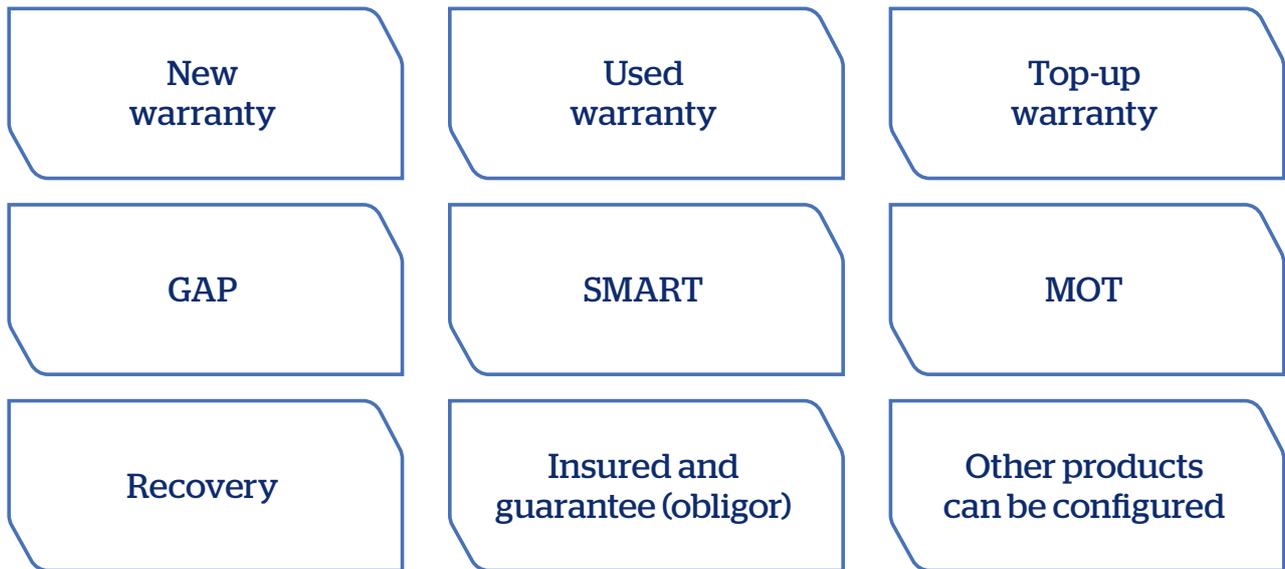


# Products supported

Danni supports a full range of products



## Products currently supported include:



## The system is fully customisable and can be tailored to meet your products and business requirements.

- Full product rating and disbursements held online
- Full rating control
- Dealer-variable premium (different dealers can have different rates on the same scheme)
- Cancellations (real-time refund calculations)
- Amendments (online real-time including policy version control).

### Case study: Mercedes-Benz, Vietnam

#### Overview

Mercedes-Benz has been a major contributor to the growth of the Vietnam automobile market and forms a huge part of Vietnam's auto DNA. In line with the Mercedes-Benz Vietnam vision to offer efficient customer-oriented support and improve customer loyalty, QBE pioneered an Extended Warranty product solution, which enhances Mercedes-Benz offering to its customers, increasing satisfaction and improving retention.

#### Approach

With our specialised capability and efficient implementation approach, QBE provided proactive support to Mercedes-Benz's customer service teams before the launch of the extended warranty program. QBE specialists provided support to dealerships to ensure all those representing Mercedes-Benz understood the product, how it worked and what support customers purchasing the extended warranty program would need - from point of sale to making a claim. QBE's bespoke Danni system ensured sales and claims handling were simple and user-friendly and dealers were immediately able to use the system.

#### Outcome

QBE is one of the first providers of extended warranty in the Vietnam market, and, through successful collaboration with the Mercedes-Benz team, we were quickly able to develop an innovative user-friendly warranty program backed by outstanding service.

# Danni's comprehensive feature set

Take a closer look at what Danni offers

## Internationalised

- Multiple languages
- Multiple currencies
- Local tax and rules.



## Quote and policy distribution

- Multiple quote and policy documentation distribution
- Print (PDF or Word)
- Mail merge (traditional mailing)
- Email
- Online (customer documentation online portal).



## Hosted cloud solution

- Mobile working (iPad, smart phone)
- Fully mirrored disaster recovery site
- Fully supported secure environment.



## Reporting

- Powerful MI and reporting capabilities
- Integration to data warehouse
- Online bordereaux.



## Integration

- XML
- CSV
- Soap (real-time web services)
- Look-up to third-party systems
- Uploads from third-party systems
- App server integration.



## B2C consumer website

- White label or branded site
- Online quotes
- Online quote adjustments
- Online bind process with full rating parameters
- Online payments (integration with third-party payment solutions)
- Online email or policy documentation production.



### Claims handling



- Online claims registration by dealer or broker
- Multiple claims with same registration
- Online claims adjustment
- Delegated authority limits (approve/decline)
- Multiple hub access to claims
- Claims audit/claims referral
- Pay claims.

### Audit trail



- Full audit trail of user actions
- Quote production
- New policies
- Renewals
- Mid-term adjustments
- Claims.

### Claims workflow management



- Dealer claims portal
- Bespoke referral processes
- Delegated authority limits per user role
- Transparent claims processing.

### Mid-term adjustments



- Online self-service for mid-term adjustments
- Automatic MTA adjustment (rule based)
- Online MTA workflows and delegated authority
- Cancellation rules
- Full audit trail of changes.

# Client services

## Management information

With in-depth data analysis capabilities, our MI team constantly monitors how our products are working for you - and how we can make them work even harder. As well as sales and loss ratios, our statistical packages monitor product performance and price elasticity. This better enables our team to help you with new product launches, and highlights where changes to premiums or commissions could optimise growth and productivity.



### Case study: The Good Sam Club, US

#### Overview

The Good Sam Club (GSC) offer a branded warranty product through their one million members across the U.S. After changing underwriters several times, GSC appointed QBE to develop a one-year renewable warranty in product in 1998. They've never looked back, growing their revenue by an average 15% per annum over the last two decades.

#### Approach

Meeting up twice a year and participating in regular calls, QBE's and GSC's team talked through strategy, advanced statistical analysis, and pricing. This helped identify potential improvements and changes that could boost GSC's business whilst enhancing their members' experience and service. These included pricing strategies and coverage enhancements to drive increased sales and loyalty to the GSC brand.

#### Outcome

The programme now has 1.2 million rating variabilities, a range of new products, and many happy customers - growing into the world's largest recreational warranty programme.

## Client development

Our client development team focuses on maximising your product sales, increasing customer satisfaction and retention, and boosting brand loyalty.

We do this by working closely with your affinity partner networks, dealers, and in-house teams. We provide training and advice that enhances product knowledge and sales-process skills and ensures a better understanding of the benefits our products offer.



### Case study: Ford, UK

#### Overview

Trust Ford comprises more than 35 dealers responsible for Ford's distribution in the UK. When QBE highlighted how they were not achieving their full warranty and revenue potential, Trust Ford asked QBE to provide a dedicated development team to fix this.

#### Approach

QBE's development managers provided proactive support. As well as helping with bespoke point-of-sale materials to support their sales team, QBE also developed tailor-made training modules and refresher courses to bridge gaps in product knowledge and sales-process skills. Regular branch reviews facilitated ongoing monitoring and analysis - highlighting strengths and weaknesses and pinpointing improvements that could optimise performance.

#### Outcome

QBE's client development team now functions as an integral part of Trust Ford's own management team, recognised as a valuable resource by management and staff alike. Since the introduction of the development programme, Trust Ford's warranty sales, revenues, customer satisfaction and retention have all improved significantly.

## Claims

Fast, efficient, and effective claims processes are crucial in the automotive industry. This is particularly true for those with a premium product, where customer satisfaction and retention are key. We work with a range of global companies, always ensuring the best claims experience, regardless of location.



### Speed

We pay claims quickly and efficiently. Our market-leading online claims system ensures we respond to 90% of claims logged within ten minutes, with an average authorisation time of less than 15 minutes.



### Expert team

All our professionals have experience working in the automotive industry. This helps us ensure we resolve all claims queries quickly and efficiently.



### Flexible approach

Happy customers are key to sustained business success. That's why we review every claim in a flexible, fair, and considered way - working hard to ensure a positive outcome for everyone.

### Case study: Fiat Chrysler

Motor brands will often self-insure new and used car extended warranty on vehicles, which keeps customers coming back to the company to arrange repairs. But once that warranty expires, many customers will arrange repairs elsewhere, meaning the company will lose that contact with the customer.

That's where our subscription warranty product comes in. It protects the vehicle against mechanical and electrical failure when the original manufacturer's warranty expires. This product can be offered at point of sale or as a branded direct marketing and renewal solution.

We recognised a gap in the market and seized the opportunity to work with Fiat Chrysler Automobiles to create a retention opportunity between the brand and end-customer.

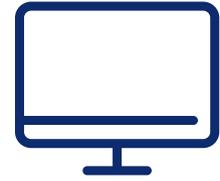
Through the development of the warranty, which acts as digital loyalty product, anyone who has bought a Fiat Chrysler in the US in the last eight years can now generate a customisable renewal quote in just a few clicks. Sitting at the heart of everything is making sure it's easy for the customer to buy and to cancel. A claim can be made and cancelled the next day with the click of a button.

The product works on a monthly, subscription basis. There are no forms, just a confirmation of mileage and a choice of excess.

Although this was enormous project and undertaking, we knew we could effectively disrupt a brand-new marketplace in collaboration with our marketing partner Good Sam Club. Since launch in 2018, market reception has been positive. In particular, the product's ease of purchase and legitimacy have been commended. We look forward to its continued growth and to offering similar opportunities to other motor brands.

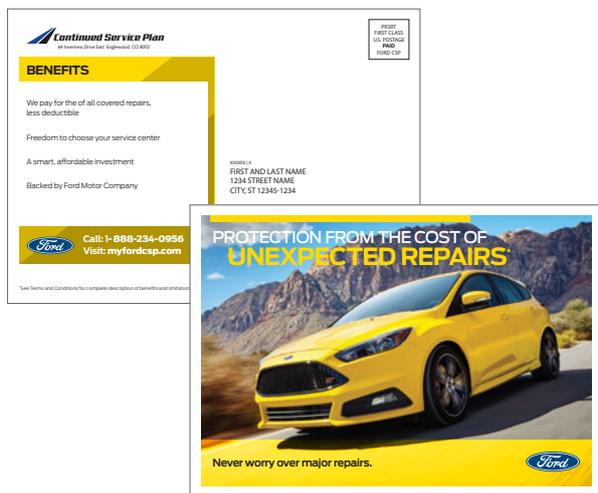
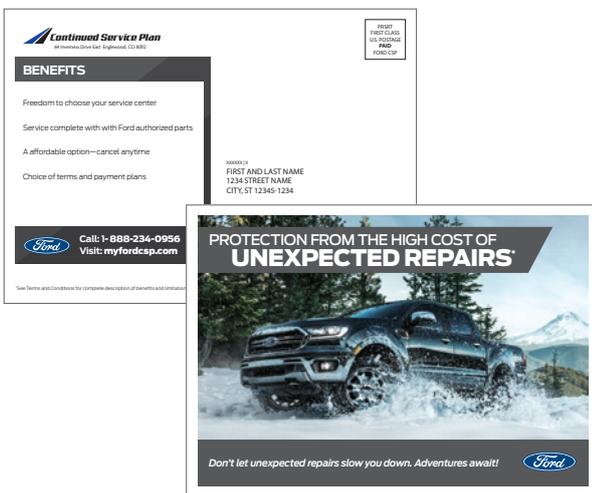
## Digital marketing

Customer loyalty and brand engagement are crucial to the ongoing success of any automotive sales business. Our advanced digital marketing capabilities can help keep your customers engaged long beyond the expiry of their manufacturer's warranty. Our Automotive Extended Warranty Plan (AWEP) offers automotive sales businesses an additional revenue stream and the chance to keep customers coming back for repairs, parts and servicing - right up to the point where they're considering their next purchase.



When one of your customers' warranty is due to expire, our system automatically contacts them with a highly personalised suite of branded communications - primarily digital, but also paper-based where that's appropriate - offering tailored replacement cover (see purely illustrative examples reproduced below). Along with your branding, these communications feature images of the precise make and model of the customer's vehicle.

Working with regularly refreshed details from your database, we'll target your customers with communications that reference the exact model, year, and mileage of their vehicle, inviting them to request a free quote. They can do this online, via our intuitive online interface - optimised for smartphones and tablets - by post, or even over the phone. Monthly payments are available. As are flexible policy terms. Our advanced digital platform provides unequalled flexibility for customisation.



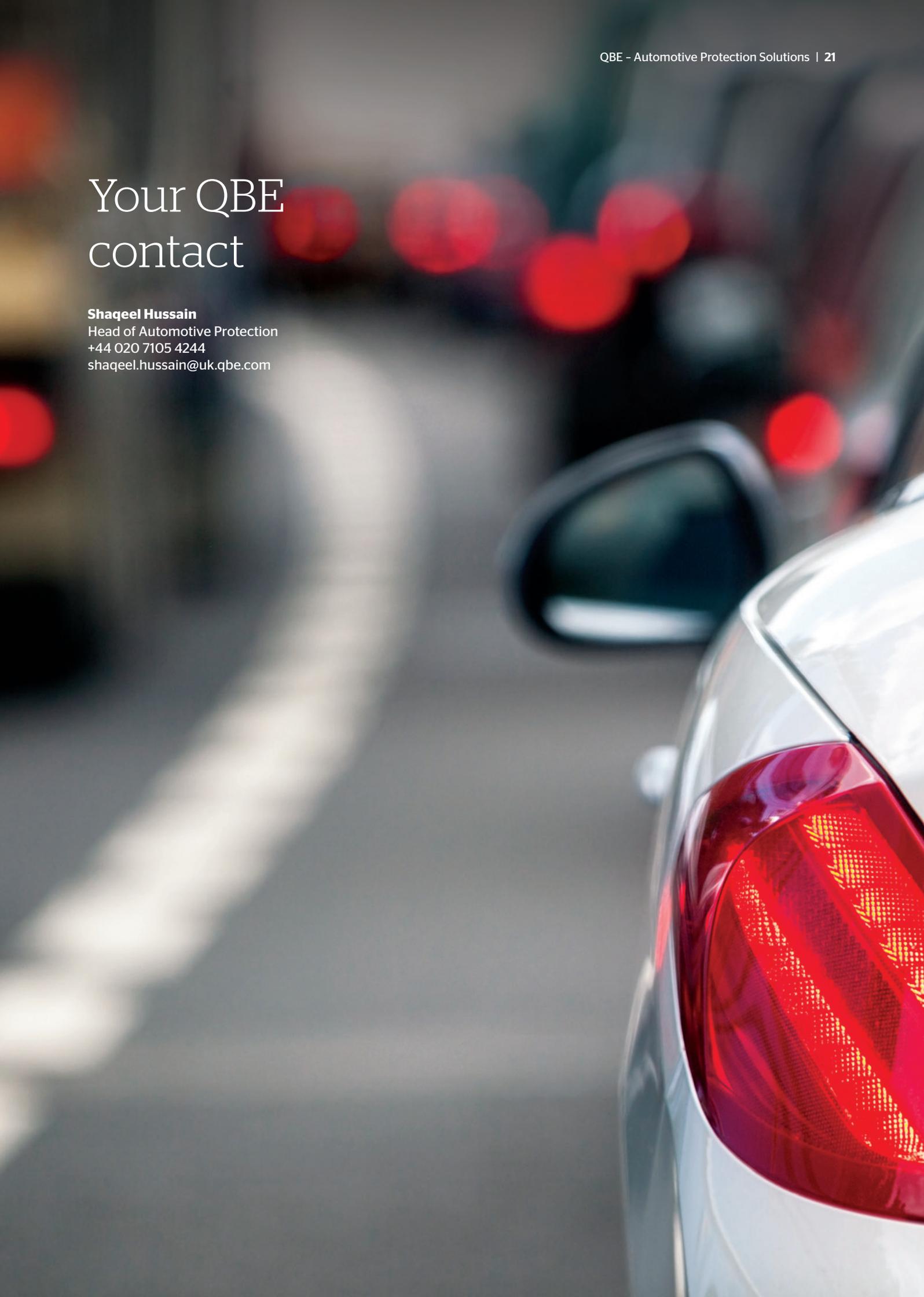
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