



Motor Risk Management Services



QBE, at the heart of your risk management journey

Driving is one of the riskiest activities of many people's work life. Therefore, it's crucial for a business to identify and understand their risk exposures and have proactive strategies in place to reduce or control risk as much as possible.

Partnering with us, wherever you are on your risk management journey, has numerous benefits. These include safeguarding your employees, reducing the likelihood of claims, and controlling your insurance premiums. This brochure outlines how we can assist you build a tailored risk management programme.

About Our Risk Management Services

We are dedicated to helping you find motor risk management solutions which best suits your business and yield tangible results. Our team stays abreast of the latest research, technology, and innovations, ensuring we provide you with the most current and effective guidance.

With our extensive industry background and experience, we understand the heavy workloads and daily challenges motor fleet managers face. We strive to align with your availability, adhere to your company ethos, and prioritise the welfare of your employees.

Motor fleets are susceptible to a wide array of risks. Collision trends, major losses, reporting delays, fraudulent claims and non-compliance of regulations all impact claims experience and carry on costs to your operations. Our initial step is to collaborate with you to identify your risk exposures.

Effectively managing risks necessitates accurate identification. We offer a comprehensive package to help you do just that, concentrating on common causes of incidents, effective risk solutions, and a variety of remedial resources.

Engaging with Risk Management Involves:

- Identifying risks and hazards
- Analysing data
- Considering legislation
- Learning from events
- Promoting risk and safety awareness
- Delivering up-to-date education and information



Onboarding



Collaborative engagement

We'll work in partnership with key stakeholders such as your broker, fleet management teams, related directorates and QBE underwriters to formulate a tailored risk management approach that delivers effective solutions and improved outcomes.



Customer meeting

Our initial step is to introduce you to QBE Risk Solutions and make you aware of the risk management benefits as part of your QBE policy. This can be facilitated through your Insurance Broker, Underwriter or an allocated Risk Manager from our team. As your team's expertise start to blend with our risk solutions, you'll be able to agree on the next steps to take.



Fact finding

Next comes a suitable process to help identify your fleet risk exposures. This can either be through an online self-assessment, an in-person 'site survey' or a combination of both. Your QBE Risk Manager will explain the processes and work alongside broker relationships to collaboratively agree the most suitable option.



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 and ongoing relationships are vital to achieving the best results, so we facilitate regular updates, feedback and queries.



We believe relationship building is what drives our risk management support



Fact finding process

Our initial information and meetings may be able to direct you straight to risk solutions or may identify the need for the fact-finding stage to be utilised. “Fact-finding” can, at first, appear quite daunting and intrusive. We have a soft approach and recognise this stage is key to building a trusting and understanding relationship that is the foundation for future collaboration. Whether our team is utilising a self-assessment, desktop review or a site survey, our industry experience allows us to approach the processes in an empathetic and pragmatic manner.

Self-assessment

Our self-assessments have been developed by our risk management experts to help you assess and understand the risks facing your business. They can be conducted at your own pace and provide immediate feedback and signposting to advice and potential risk solutions. Further engagement may include desktop reviews and a review call with a risk manager.

Site Survey

While a self-assessment can result in a more flexible and quicker turnaround, our site survey often allows a deeper dive into risk exposures to identify the underlying layers connected to the risk. A standard survey is a discussion-based session, and the Risk Manager will facilitate this in a relaxed and flexible manner. Combining your team’s expertise with that of our risk managers as they build on the relationship, will help shape the next steps that work for your business.

QRisk

Our QRisk system is the centralised hub for generating and storing the recommendations following the fact finds. The client portal allows you to access signposted solutions, record decision making against the recommendations and track progress of implemented actions.

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The steps we agree with you help identify risk exposures and build our collaborative relationship.

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Driver engagement and development

Opportunities to create a culture

Whatever other risk reduction measures you introduce, continuous driver development is crucial. This not only ensures your drivers are competent to cope with the hazards they're exposed to, it helps you create a culture that harnesses a collision reduction mindset.

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

Company inductions can leave a lasting impression on staff and therefore set a standard to be followed. 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 can help you 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 glove box 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

Having a dedicated company drivers handbook will help make your drivers aware of minimum standards for the use of company-owned vehicles or other vehicles used on company business.

Driving policies

We can advise and provide example policies to allow you to review against your existing policy documents. It is important that driving policies are reviewed regularly and read and signed by your drivers.

Consultant support

Our risk management team supports customers right across the United Kingdom. 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.

Fleet safety steering group

This group is a powerful weapon in the armoury of any business looking to reduce its motor fleet claims costs and is often most effective at influencing strategy. It provides a forum in which fleet operations stakeholders can discuss motor risk management on a regular and formal basis. Our Risk managers can support major clients with initial set up of groups or ongoing attendance adding an extra advisory role with direct representation to your insurer.

Claims and Risk Management Review

Depending on your size of fleet and support opportunities identified, we can dovetail our risk management with our claims relationship management. Both managers will collaborate to match claims trends with advice and support, with a combined aim to help you improve your claims experience.

Improve your learning from events with our Collision investigation course

Your survey will explore your post collision process and identify areas for improvement. A common start point for this is our online collision investigation training. The four hour online course, presented by a member of the QBE risk management team and a former police forensic collision investigator, equips you with the essential knowledge and skills needed to manage collision incidents proficiently.

Key Course Highlights

- **Expert Training:** Learn from a seasoned professional with real-world experience.
- **Understand insurance processes:** What determines a good or bad risk for an insurer.
- **Cost-saving Best Practices:** Discover strategies to minimise expenses related to collisions.
- **Evidence Collection:** Master the techniques for gathering crucial evidence at the scene.
- **Early Reporting Benefits:** Understand the importance of prompt reporting to safeguard your employees and company.

We aim to enhance your capabilities in collision investigation and ensure the safety and protection of your team and organisation.

Limited free spaces are available to QBE policy holders and further bespoke delivery can be arranged with your Risk Manager as part of your survey recommendations.

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.

Online 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.

Our trusted partner providers remove the human error element of checking against the DVLA website, ensure a compliance audit trail and could be cost effective compared to your fleet team completing time consuming online checks.

Discounted on-road and driver assessor training

As QBE customers, you can access discounted in-vehicle driver training. This can be utilised as post collision interventions or to target particular collision types. 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.

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 long term savings that exceed the initial costs. Our Risk Managers can advise on the best way to utilise data to influence cultural change and reduce collision costs.

Driver profiling and e-learning

QBE offer a provision of driver profiling and e-learning through a subsidised risk partner. This highly cost-efficient solution can be implemented at key stages such as recruitment, induction, post collision or ongoing annual mandatory training. There are over 20 learning modules including up to date information of EV driving and charging. The user-friendly interface is video-based & mobile-friendly and has a multi modal learning style approach allowing for easy interaction around a driver's work schedule.

Driver coaching

We have risk partners providing coaching via telephone or a mobile app, delivering coaching modules and allowing drivers to access at time suitable to them and in private. Both solutions promote self-reflection, a key factor in behaviour change and while the approach is 'driver centred', coaching often focuses on the following key areas:

- Driver focus and alertness
- Understanding preferred driving behaviours
- Driver well-being
- Mindful driving
- Fatigue and stress management
- Self-reflection
- Personal goals

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.

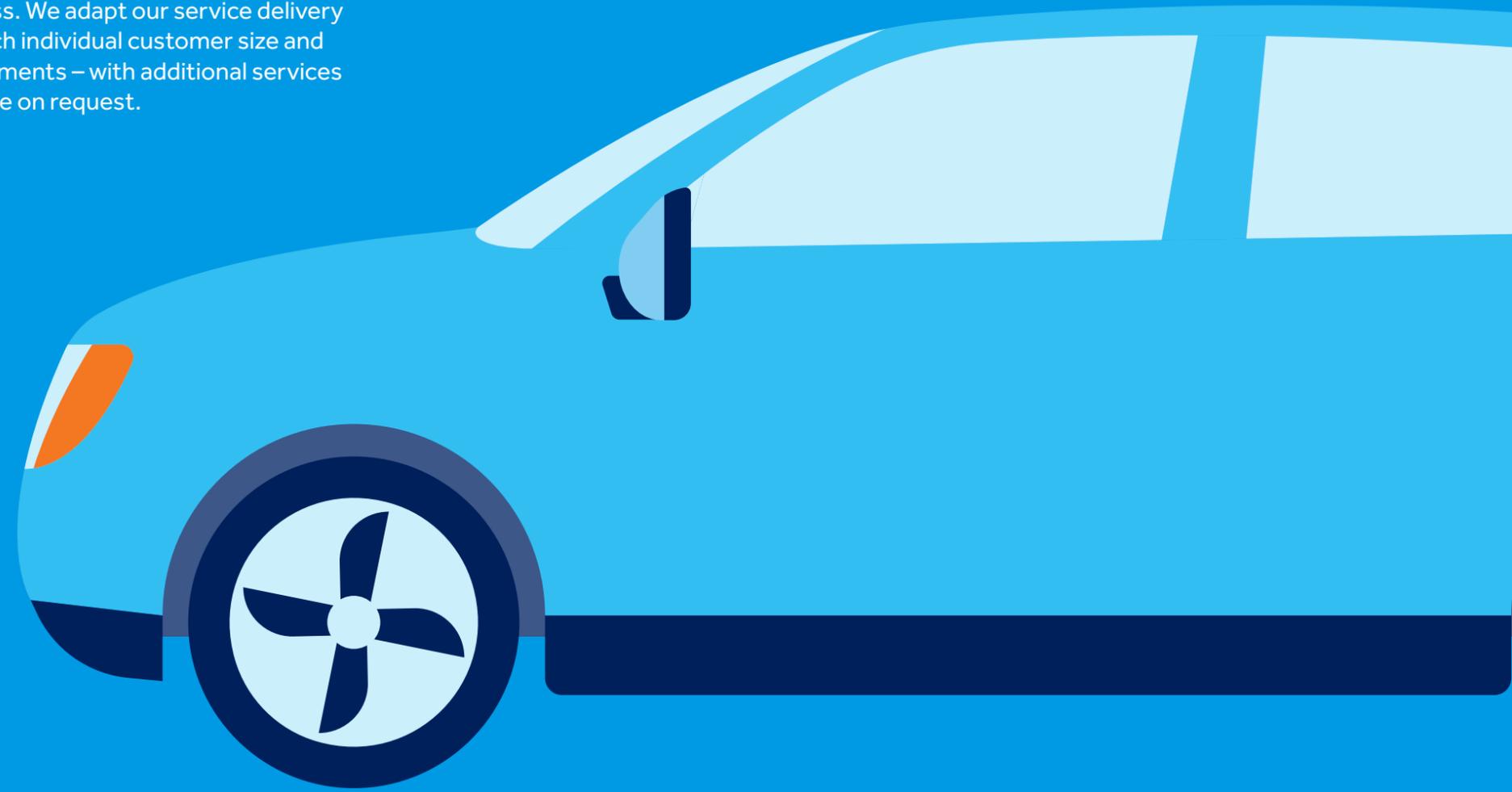
Risk Services Offerings

Services

- QRisk
- Motor Risk Solutions
- Document library

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.



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