

# Targeted solutions reduces claims costs - How QBE helps customers maximise driver safety and improve the loss ratio.

The City Bin Co. Ltd (TCBC) started in 1997 with one truck, two customers and four bins and an idea that a company could be driven by customer service. Today, supported by their fleet of 80 vehicles, they provide waste collection and recycling services to many thousands of homes and businesses from Galway to Dublin and have earned many awards along the way, including Deloitte's Best Managed Companies four years in a row, as well as a European Business Award.

## Cause and effect

High incident rates and poor loss ratios caused TCBC to take a more proactive approach to managing their fleet risk. Through their insurance broker, Arachas, collaboration with QBE's fleet risk management team helped to identify the key issues and the most appropriate training initiatives.

The result has been a significant reduction in the number of collisions and a vast improvement in the fleet's overall claims experience. Over a two-year period, claims costs reduced by around 80%, with claims down from 34 incidents in the previous year to 14, greatly improving the loss ratio. Accident frequency also reduced from 56% down to 17%.

QBE's fleet risk management specialists were able to mobilise a wide range of solutions to help TCBC adopt a proactive approach to fleet safety and claims reduction. These included face-to-face meetings in Ireland to discuss a myriad of motor risk management topics, technical guidance, supporting documents and case studies to illustrate best practice. QBE also gave support to a driver assessor training programme and, importantly, senior manager attendance at QBE's evidence-based Motor Risk Forum at Cranfield University.

## Tailored solutions

All these measures have significantly improved the way the TCBC senior team manage fleet risk and engage with their drivers. Various aspects of the evidence-based research from Cranfield struck a chord with TCBC and these new learnings were put into practice after the event - a new 'clean cab' policy was implemented, which helped drivers to take ownership and more pride in their vehicles, and improved vehicle standards and cleanliness. Daily crew debriefs acting as short 'coaching conversations' were also instigated, which can act as a powerful behavioural change technique and improve driving performance.

Through QBE's specialist outsourced providers, a number of individuals have qualified as driving assessors, which is a key part of TCBC's focus on reducing their reliance on the use of agency drivers and their recent driver selection and recruitment programme. Prospective drivers can now be effectively assessed and post-collision training can be delivered where necessary.

## Keeping on track

Claims and risk management review meetings are attended by TCBC representatives, their broker Arachas, and QBE's risk management representative, where key claims causations are identified and appropriate road safety/risk management interventions agreed to continue to improve performance.

## What the customer said

Joe Egan, General Manager, TCBC said:

**'The City Bin Co prides itself on service and building relationships with people and in all our dealings with QBE over the years we have always found them very professional, knowledgeable and very insightful. In particular, Jim Billings in QBE's Motor Risk Solutions team has a great understanding of our business operations and makes us feel very connected and valued as a QBE customer. QBE have guided and steered us in the right direction over the last few years in terms of structure and training requirements and we are very excited that with their ongoing help and guidance this will start to paint a positive picture for us over the next few years in terms of claims costs and overall culture within the business.'**



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