

# Targeted solutions helps to ensure safer drivers - QBE helps customers improve performance from day one.

Founded in 2011 by managing director Gavin Francis, ABG Couriers provides specialist courier services to some of the largest express carriers in the world, including Amazon, DHL, DPD and UPS. With a focus in the north of the UK, ABG has become a partner of choice and has continued to grow year on year with a footprint that is rapidly growing.

Gary Morris, a transport manager for over 25 years, joined ABG in the summer of 2020 to help run the fleet. This is operated via individual sites where the need for safe, well-trained delivery drivers can vary daily based upon the delivery schedules.

## Proactive approach

Exponential business growth and fluctuating daily requirements for drivers had contributed to an increasing number of collisions and costs. ABG's insurance broker, McCarron Coates, engaged with QBE's Motor Risk Solutions team to support ABG on taking a more proactive approach to managing their fleet risk and identifying opportunities to improve driving standards.

The result has been a considerable reduction in accident frequency, reducing from 64% down to 54% in the current year. The average time taken to report collisions is also trending downwards from 11 days in the previous year to 7 days, which helps to increase third party capture rates and reduce costs.

## Driver profiling

Gary Morris said, "We have sites across the whole of the UK from Dundee to Exeter, and at any single site we may need, for example, ten drivers one day and thirty the next, which is why our model has to be incredibly flexible. Because of this, we always need to have a strong 'pool' of drivers available who will represent our company and our customers professionally. Recruitment of drivers is an ongoing process within the business."

A key aspect of finding suitable drivers is safety, and it was following a QBE recommendation to one of their risk partners, that ABG began using E-Training World's online driver profiling system.

"When you interview a driver, they will always tell you they're a good driver, but it makes a big difference to us if they are high, medium or low risk," continued Gary. "Particularly when you're making very high numbers of deliveries each day. This is what the driver profiling system does for us very quickly and efficiently. It pinpoints their

risk level in approximately 20 minutes, making sure we avoid taking on risky drivers who are more likely to have a collision."

"Operating damage-free, clean vehicles is important for our reputation and that of the companies that we work for, and by profiling at the first interview this sends out a very important message to new drivers that we take safe driving very seriously. It effectively embeds a safe driving culture into our drivers from the outset."

As well as using online driver profiling, ABG benefit from E-Training World's e-driver training modules to improve driving standards over time. "We have access to approximately twenty driver training modules," concluded Gary, "and we use these to drive up standards constantly. Also, if any driver has an incident, however minor, we immediately re-profile them and place them on web-based training that's relevant to the incident. The whole process works extremely well. We're also working with QBE to look at other road safety initiatives such as the installation of parking sensors on all vehicles."

## Risk strategy

QBE have undertaken a full motor risk management survey, resulting in a useful risk control report which is now being used as a tailored road risk strategy plan for the future. Collision investigation training has been delivered to key frontline managers, to sharpen up a key area of risk, help to develop the safety culture within the business and further reduce collisions.

Claims and risk management review meetings are attended by ABG key personnel, McCarron Coates and QBE risk management representatives, where causes of claims are identified, and appropriate road safety and risk management actions agreed to continue to improve the claims experience.

**"As a result of our relationship with QBE and their risk partners, we can employ safer drivers from day one. This leads to fewer accidents, a better safety record, reduced vehicle downtime and helps our ability to meet our delivery targets".**

**ABG Couriers**



**QBE European Operations**

30 Fenchurch Street  
London EC3M 3BD  
United Kingdom

**[QBEurope.com](http://QBEurope.com)**

QBE European Operations is a trading name of QBE UK Limited, QBE Underwriting Limited and QBE Europe SA/NV. QBE UK Limited and QBE Underwriting Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. QBE Europe SA/NV is authorised by the National Bank of Belgium under licence number 3093.