

Targeted Solutions reduces claims costs - How QBE helps customers maximise driver safety and improve loss ratio

Cause and effect

High incident rates coupled with high third-party costs caused Backline Logistics to take a more proactive approach to managing their fleet risk with an aim to reduce costs and enable safer roads.

Backline were guided by their insurance broker, Aston Lark Limited (Birmingham), and supported by QBE's fleet risk management team to help identify the key issues and most appropriate way forward.

The result has been a significant reduction in accident frequency rate and a vast improvement in the fleet's overall claims experience. Over a three year period, the accident frequency rate reduced by 53% and third-party costs are down by 88%.

QBE's fleet risk management specialists were able to utilise a wide range of solutions to help Backline adopt a proactive approach to fleet safety and claims reduction. This started with an onsite survey to understand the operating environment which enabled a tailored solution approach. Following up with meetings both online and face to face, QBE then supported with technical guidance on a myriad of topics including an introduction to E-Training World and Driving Assessor Training, taking part in QBE's Fleet Safety Academy and a virtual event on the risk of bridge strikes and attending QBE's Collision Investigation Course.

A number of these solutions were adopted and utilised to maximise the service and support offered, thus enabling a greater awareness of risk management and road safety strategies.

Tailored solutions

All these measures have identified areas of improvement for Backline and significantly improved the way the senior management team manage fleet risk and how they engage with their drivers. Identifying key risks has also led to the introduction of driver training to help with driver recruitment, reduce accidents and generally improve skills.

Keeping on track

Several managers have now attended the Collision Investigation Course to gain a clear and precise understanding of road accidents, scene of accident information gathering, accident reporting, driver follow up and interview procedures and post collision driver training. This has allowed clear focus and emphasis to be placed on this subject and has helped reduce the amount of collisions and cost, with intensive post collision reviews and training.

What the customer said

Louise Gaunt, Head of Transport, Backline Logistic said:

“Since the introduction to the QBE Risk Management team, we have been able to work closely together to identify key trends and with clear guidance have been able to concentrate our efforts in these areas - which has improved our accident frequency and reduced our vehicle costs. We believe that these strategies, which are now embedded, allow us to work smarter towards a long-term plan of understanding our driver's behaviours and developing our internal risk management plan to continue to improve with the aim of making our roads a safer place to operate.”



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