

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

I J McGill Transport Ltd was established in 1979, with Ian McGill starting the business by running one vehicle for international work throughout Holland, France and Belgium. In 1996 the company moved to larger premises and started expanding the fleet and storage capability, which provided a potential for growth and further opportunities. Increasing gradually over time to allow systems to keep pace and the business to retain clients, Ian now has the support of his three daughters, who are directors of the business, which now has a loyal workforce of over 250 employees across 5 depots.

## Cause and effect

High incident rates coupled with a poor loss ratio caused the firm to take a more proactive approach to managing their fleet risk with an aim to reduce costs and enable a safer working environment. Guided by their insurance broker, Alan and Thomas Insurance Brokers Limited, 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 the number of collisions and a vast improvement in the fleet's overall claims experience. Over a three year period, claim costs reduced by around 64%, with claims down from 152 in 2018 to just 55 in 2021, greatly improving the loss ratio. Accident frequency also reduced from 93% to 41% over the same period.

Our fleet risk management specialists were able to utilise a wide range of solutions to help I J McGill adopt a proactive approach to fleet safety and claims reduction. These included meetings, both online and face to face, to understand the operating environment and to allow a risk tailored approach to suit.

Following on from the initial meetings, we supported with technical guidance on a myriad of topics including a full review of their driver handbook, investigating collisions and driver licencing. More recently a senior manager with I J McGill attended our two-day evidence-based Motor Risk Forum at Cranfield University and the process to implement a risk-based driver profiling system into the business is underway.

## Tailored Solutions

All these measures have identified areas of improvement and significantly improved the way the senior management team manage fleet risk and how they engage with their drivers. Identifying keys risk has also enabled the recruitment of an internal Driving Assessor to assist with driver recruitment, drivers with numerous accidents and general ongoing driving training to improve skills. This has enabled drivers at risk of accidents to receive extra training both prior to and during employment and a more understanding approach to driver behaviour, for greater driver risk improvement.

## Keeping on Track

Any driver recruited by I J McGill will now conduct a full and comprehensive induction program, including a driving assessment to understand the individuals current driving standards. This allows the management team to conduct an initial risk assessment on a driver and adopt a training plan.

Through specialist outsourced provider E-Training World, a driver risk profiling plan is being trialled to complement the recruitment and driver risk management program to assist in helping and identifying risk. This includes 21 E-Learning modules on core driver safety topics and will complement any driver improvement plan and cater for training for most accident types.

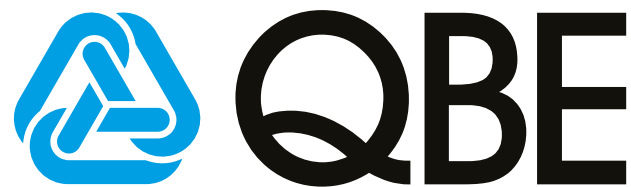
## What the customer said

Kelly Pope, company Director, I J McGill Transport Ltd said:

**“As a transport company we have a responsibility to our staff and the public to do all we can to help keep everyone safe, with the help of Kenny Rutt and QBE’s Motor Risk Solutions team we have been able to use the resources to help us achieve this.**

**We are still a work in progress but feel that over the last few years we have taken great strides in improving our processes and training structure, along with attending QBE’s motor collision investigation forum which has helped us in determine why accidents happen and the best way to investigate this.**

**In turn, this has helped us educate our drivers and help to get all the relevant information needed in an event of an accident. The support of QBE has been really beneficial to us, and we look forward to continuing our relationship.”**



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