

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

Extern is a social justice charity based in Ireland and work across NI. Operating since 1978, each year Extern support more than 20,000 children, young people, individuals and families to enable positive change and support family unity.

The fleet consists 31 vehicles within the ROI and 23 Irish fleet and of dedicated support workers who drive for business, supporting a number of families and individuals, the business also operates a large grey fleet of drivers.

## Cause and effect

Extern suffered a significant large loss in 2019, QBE's risk management team were required to undertake a review of the business policies and procedures. The aim being to help Extern manage their fleet risk and reduce costs to enable driver safety with the aim of reducing road traffic accidents.

QBE's fleet Risk management specialists were able to utilise a wide range of solutions to help Extern adopt a proactive approach to fleet and driver safety. This started in 2019 whereby an RMEQ was completed by the client which gives a holistic view of the fleet, here we were able to explore the businesses attitude to risk and, the current policies and procedures already in place. The Risk Management Essentials Questionnaire (RMEQ) offers the client a chance to answer questions around the lifetime of driver from pre employment through to managing the driver throughout his time. We can explore how they are managed and how the driver is educated on business's policies and procedures.

## Tailored Solutions

We established a plan of action to input various safety measures and heighten overall awareness with the ultimate intention of raising driver safety awareness. QBE supported with technical guidance on a number of topics including, driver handbook rollout, driver profiling provided by E-Training World who support businesses to examine the fleet risk profile and risk assess drivers, the system is designed on a traffic light basis of red amber green to define high, medium and low risk drivers with the aim of training drivers in specific areas of safety by providing a number of e-training modules.

The business has taken part in QBE's fleet safety Academy who offer a 7 step program to help improve fleet safety, manage down collision frequency and raise driving skills. We invited the client to attend the QBE's collision Investigation Course which will upskill management and cascade to drivers on the necessity how to report accidents quickly and effectively, and the importance of interview skills, the client is also given a toolbox of information to utilise within the business and cascade to drivers. Having made some significant changes within the business it has had a ripple effect within the grey fleet side of the business thus reducing accidents and raising safety standards within the fleet.

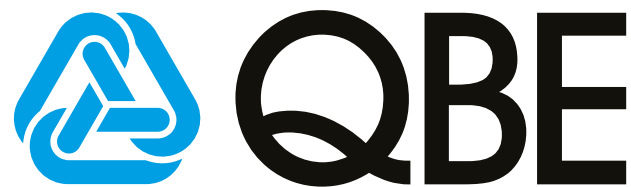
All of these measures have identified areas of improvement for Extern and in turn this has raised awareness for the grey fleet business to operate a systematic approach, this is circa 300 employees. This has in turn changed the way senior management engage with their drivers and enhanced knowledge throughout the business from senior level to driver.

Several managers have also attended the Collision Investigation course to gain a clear and precise understanding of road accidents, scene of accident reporting, scene of accident information gathering, driver follow-up, interview procedures and post collision training.

## Keeping on Track

The client regularly meet for a Fleet safety steering group meeting to keep key issues on track and cascade to the drivers on a regular basis. The client ensures the business regularly cascade safe driving to the drivers to ensure a positive safety culture when driving company vehicles.

**“Through working with QBE we have introduced a variety of new safety measures, cascading the message of safety from senior management through to driver. Although we had a number of safety systems in place QBE highlighted some areas for improvement which have helped us to better manage drivers, the vehicles and our grey fleet. QBE introduced our management team to the Collision investigation course which enabled us to embed key strategies into the business and reduce our reporting times.”**



**QBE European Operations**

30 Fenchurch Street  
London EC3M 3BD  
United Kingdom

**[QBEEurope.com](http://QBEEurope.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.