

Motor Risk Management Underwriting Guide

Online driver profiling



QBE's online driver profiling, risk assessment and e-driver training system for car/small van, large van, HGV Artic, HGV Rigid, minibus and PCV drivers.

Our clients enjoy widespread benefits by using our online driver profiling and risk assessment system:

- **Systems for all major vehicle types**
Car/small van, large van, HGV Artic, HGV Rigid, Minibus and PCV.
- **Accident reduction**
Profiling drivers raises awareness that the whole practice of driving is being examined. Most accidents are caused by human error, and many are down to complacency. Statistics show that profiling can reduce accidents by up to 20% because drivers are more likely to drive responsibly when they are aware that their driving is being scrutinised.
- **Immediate training**
Our system doesn't just establish whether a driver is a high, medium or a low risk – it educates too. Each assessment question is followed by an answer and explanation, so drivers are effectively being trained during the assessment.
- **Reduced costs of driver training**
By profiling drivers you can accurately allocate training to those who need it. Average statistics from the QBE system show 10% of drivers coming out high risk, 70% medium and 20% low. This means you can determine with precision who needs additional training and who does not, saving time and money.
- **Reasonable pricing**
Our system is one of the most cost-effective available and is heavily subsidised by us for our clients. Choosing our system not only means you are using QBE's own profiling programme, it is also less expensive than others on the market.



- **Health and safety**
Companies have a legal obligation to assess risk in the workplace, and anyone driving whilst 'at work' is within that workplace, even if they are in their own vehicle. Our system offers online risk assessments so our clients can check if they are compliant with legal requirements. It also provides an online audit trail of each risk assessment and its outcome in case a driver has a KSI (killed or seriously injured) and the Police or HSE seek evidence that a risk assessment was conducted.
- **Duty of care and corporate responsibility**
As well as the legal angle, companies have to demonstrate corporate responsibility to ensure employees are safe in the workplace. Risk assessing drivers achieves this, which has a positive impact on a company's image and profile.
- **Co-branding**
Companies can enjoy greater buy-in from drivers including both our logo and their own on the system to provide a more personal experience.

→ **A highly accurate, knowledge and skills based system**

Our system is straightforward to use and all questions relate to driving. It has been developed in consultation with road safety officers, ADIs (approved driving instructors) and members of the emergency services and as a result provides extremely accurate risk ratings.

→ **Management system**

All completed assessments can be accessed, viewed and interrogated using a management login giving access to the back-end system.

→ **Large dataset of questions**

The system contains a large dataset of questions, which are randomly generated for each user. This means two people cannot copy the answers from each other and any driver who requires a re-assessment will not get the same questions twice.

→ **Pre-employment**

The system is perfect for assessing drivers as part of their pre-employment interview process to avoid recruiting drivers who are more likely to have accidents.

QBE also offers a wide range of online driver training modules which can be allocated to drivers to reduce risk of collision and improve overall safety. As part of QBE's online system, all drivers also receive some mandatory driver training modules as well as relevant training modules based upon their individual risk profile.

An example page from one of our E-modules

Question 15

Mobile Phones & Other Distractions:
There is little difference in talking to a passenger than speaking on a mobile phone whilst driving?

- True
- False
- Depends on the driver's experience

Submit answer



The E-modules are tailored to each vehicle type and include:

Driver Training Modules

- Adverse weather
- Avoiding common collisions
- Avoid hitting 3rd party in the rear
- Bridge strikes (HGV/PCV)
- Concentration & observation
- Cyclist awareness for drivers
- City driving
- Distracted driving
- Drink and drug driving
- Driver attitude
- Early and accurate reporting of claims
- Eco driving and environmental awareness

- Electric van
- Hazard perception
- Know your tyres
- Mobile phones
- Motorway & dual-carriageway lane discipline
- Parking & manoeuvring
- Road rage
- Speed awareness
- Sustainable driving
- Road signs & markings
- Rural driving
- Vehicle safety checks.

Driver Wellbeing Modules

- Fatigue
- Life events
- Nutrition
- Managing stress.

NB Parking and Manoeuvring does not apply to PCV

- View E-driver training modules usage, and which are most popular
- View e-module scores and compare these with the overall system average
- Print reports and charts with ease for meetings and reviews.

The Online Driver profiling and training package has been heavily subsidised for QBE Clients at a price of £2.50+VAT, making it an extremely affordable method of reducing accidents and improving a company's culture towards safe driving.



The QBE system comes with full dashboard reporting for every client.

- Risk ratings for overall risk
- Compare your risk ratings with the system averages
- Averages across multiple divisions*
- Compare averages for one division against others*
- Compare one division against the entire system average*
- Input date ranges and compare one date range against another
- Switch quickly between charts and graphs, and tabular data.

Subject to conversion rates these services are available in the ROI.

* requires the set up of divisions in your system.



Guidance and useful information

Clients are able to try the system before making a decision by using a free demo. For more information on how to access the free demo, to request courses or for further guidance please contact: **Motorrisksolutions@uk.qbe.com**

QBE European Operations

30 Fenchurch Street
London EC3M 3BD
+44 (0)20 7105 4000
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.

