

# A name to trust in commercial motor insurance

At QBE we work hard to understand exactly what our customers need. That means we can help them manage risk proactively and drive down claims. This approach and our comprehensive proposition have made QBE a name to trust in commercial motor insurance.

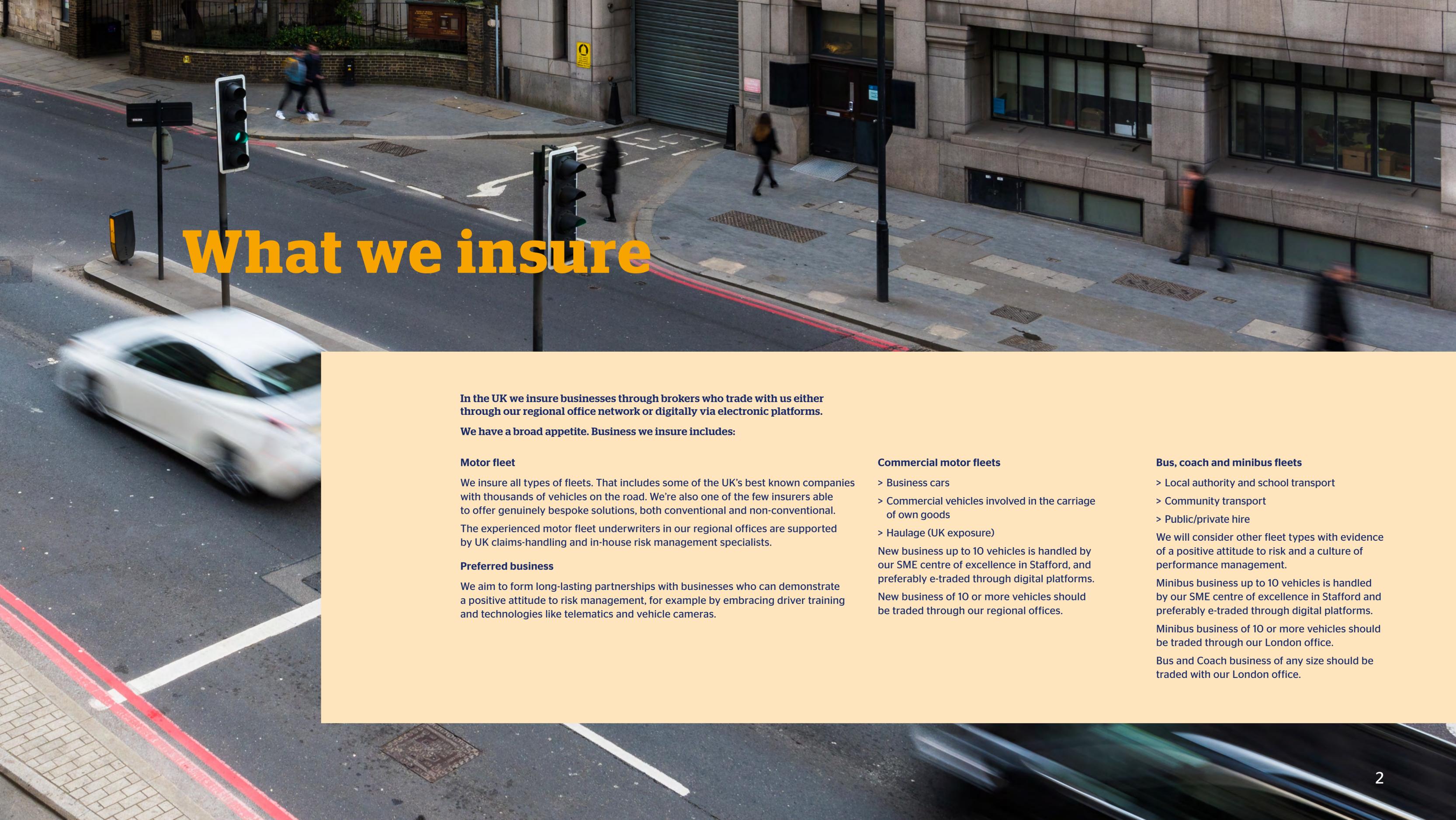
We have the capability to offer a strong proposition across all lines of business and are keen to engage and deliver on your insurance needs in the UK and Ireland.

We've been insuring fleets in the UK and Ireland since 1927. With almost a century's experience in business car and commercial vehicles, and 50 years in bus and coach fleets, we're recognised for our breadth and depth of expertise. For the past 30 years, we've been the leading player in UK minibuss insurance.

The motor insurance market has seen many changes over the years. Whilst some insurers have changed their risk appetite, and others are no longer in business, QBE is fully committed to the motor sector. Our strength and security means customers can be confident we'll be here for them, providing the right cover and when they need to, making a claim.

We're focused on building durable relationships that go far beyond an annual insurance contract. That means helping customers understand risk, anticipate emerging trends, and build resilience into their business.





# What we insure

**In the UK we insure businesses through brokers who trade with us either through our regional office network or digitally via electronic platforms.**

**We have a broad appetite. Business we insure includes:**

## **Motor fleet**

We insure all types of fleets. That includes some of the UK's best known companies with thousands of vehicles on the road. We're also one of the few insurers able to offer genuinely bespoke solutions, both conventional and non-conventional.

The experienced motor fleet underwriters in our regional offices are supported by UK claims-handling and in-house risk management specialists.

## **Preferred business**

We aim to form long-lasting partnerships with businesses who can demonstrate a positive attitude to risk management, for example by embracing driver training and technologies like telematics and vehicle cameras.

## **Commercial motor fleets**

- > Business cars
- > Commercial vehicles involved in the carriage of own goods
- > Haulage (UK exposure)

New business up to 10 vehicles is handled by our SME centre of excellence in Stafford, and preferably e-traded through digital platforms.

New business of 10 or more vehicles should be traded through our regional offices.

## **Bus, coach and minibus fleets**

- > Local authority and school transport
- > Community transport
- > Public/private hire

We will consider other fleet types with evidence of a positive attitude to risk and a culture of performance management.

Minibus business up to 10 vehicles is handled by our SME centre of excellence in Stafford and preferably e-traded through digital platforms.

Minibus business of 10 or more vehicles should be traded through our London office.

Bus and Coach business of any size should be traded with our London office.



### **Minibus**

Since issuing our first minibus policy in 1989, we've established ourselves as clear market leaders and the UK's leading experts in minibus insurance. We're also recognised as innovators in broker e-trade. We are currently the first and only insurer to offer e-trade minibus insurance through Acturis, with quotes also available to brokers via our QBE FastFlow extranet.

We're focused on making it as easy and fast as possible for brokers to trade electronically with us. Our empowered decision-makers are on hand to support brokers through live chat, online referrals, email, and our freephone helpline. And through our longstanding partnership with the AA, customers can access optional breakdown cover with onward transportation for all passengers.

#### **Preferred business**

- > Education
- > Charity and community transport
- > Nursing, care and residential homes
- > Places of worship
- > Amateur clubs
- > Outdoor pursuit companies
- > Public/private hire
- > Hotel/courtesy vehicles
- > Commercial organisations (business use)
- > Private individuals for social, domestic, and pleasure use.

### **Mini fleet**

QBE Mini Fleet has the flexibility to cover cars, vans, trucks (up to 7.5 tonne GVW), minibuses, agricultural, special types, or a mix of business vehicles on one policy.

We offer brokers e-trade quotes through Acturis, QBE FastFlow, Applied, SSP and Open GI. Our underwriters provide support through live chat, online referrals, email and our freephone helpline.

#### **Preferred business**

We typically quote for between 3 to 10 vehicles (with the capability of up to 15), across a wide range of sectors, including clerical, manufacturing, construction and tradespeople.

#### **Particular areas of specialisation include:**

- > Cars and commercial vehicles up to 7.5 tonne GVW
- > Minibuses
- > Agricultural and special purpose vehicles
- > Any driver over 25
- > Businesses in operation for two or more years
- > Businesses with an excellent claims experience
- > Businesses based outside main cities.

### **Motor trade**

New technology, regulatory change, environmental concerns, and shifts in consumer demand mean the motor industry is constantly changing. But we're always here to help customers and brokers adapt and thrive in the face of change.

We aim to partner with medium-to-large corporate customers, insuring their property, casualty and road risk exposures together.

We insure a wide range of manufacturers, dealerships, maintenance, repair, and service companies, and parts and equipment suppliers.

We like to work with businesses looking for a long-term relationship with their insurer who can evidence a positive attitude to risk management.

#### **Preferred business:**

- > Accident repair centres
- > Automotive main dealers
- > Bodyshops and coach builders
- > Caravan and motorhome dealers
- > Commercial vehicle sales, service and repair
- > MOT testing stations
- > Motorcycle dealers
- > Sales, service and repair centres
- > Used vehicle dealers.



# Supporting brokers and customers

**Our expert underwriters around the UK are empowered to make decisions. That means they can respond quickly and creatively to find the solutions brokers and customers need - when they need them.**

People who partner with QBE find we're professional, pragmatic and dependable.

We offer a highly responsive local service, and we pride ourselves on being flexible and able to react quickly when things change.

Our teams of underwriters, broker account managers, claims handlers, and risk solutions managers will keep in regular touch to make sure you always have the support you need.

We regularly host events at which you can interact with our teams and hear about our latest product innovations. We produce articles, publications, and guidance notes on key business and risk management topics, helping you prevent claims arising.

We focus on making it as easy as possible for brokers to trade with us. On quote requests that fall outside our appetite, we'll offer an immediate 'no quote' response, so we don't waste your time. For everything else, we aim to get back to you within 24 hours.

# Risk solutions expertise

**Whatever the size of fleet, accidents will happen from time to time. You're also vulnerable to claims made by third parties, and to fraudulent claims. Helping customers reduce risk and manage costs is a fundamental part of our service.**

We offer practical guidance that helps customers stay compliant, safe and roadworthy. We also share regular insights on best practice and emerging risks.

Depending upon the size and complexity of your business requirements, our risk solutions services can include:

- > Online self-assessment to identify and minimise risks
- > Risk management articles and material published throughout the year
- > An extensive library of risk management material
- > Site visits, surveys and evidence-based reviews by experienced risk management professionals
- > Collision investigation training for managers
- > Driver training, driver assessor training, and driver profiling/e-learning solutions
- > Convening fleet safety steering groups
- > Sharing best practice, in partnership with organisations like Brake, the Royal Society for the Prevention of Accidents and Thatcham Research.

We've been pioneers in researching the factors that contribute to common types of claims. Rear-end collisions, for example, often result in soft tissue and whiplash injuries, making them costly in financial terms. QBE's risk-specific risk management packages help reduce these types of claims, providing tools to educate and raise awareness among drivers and encouraging use of the latest advancements in vehicle safety systems.

## Helping customers manage compliance

Compliance is one of the biggest challenges facing many businesses, especially in the small-to-medium sector. We help firms stay up to date with the latest regulations. We offer templates for driver handbooks and policies, collision investigation protocols, and scene-of-accident report forms. We can also advise on the electronic driving-licence checks employers need to carry out on anyone driving on company business (even in their own vehicle). We help businesses of all types and sizes manage fleets safely, legally and efficiently.

## Mental health and well being

Mental health issues are the single biggest cause of workdays lost in the UK, accounting for approximately 57%, and costing businesses up to £45 billion a year in lost revenues.

To help businesses meet the mental health challenge, we have collaborated with renowned charity Mind and other trusted mental health providers to launch an organisational mental health self-assessment optimisation tool, unique in the insurance market.

### **The Motor Insurance Database: reducing uninsured driving**

Around one in twenty cars in the UK are driven without insurance cover, one of the highest rates of uninsured driving anywhere in Western Europe. The Motor Insurance Database (MID) aims to combat this, acting as a central repository for information on every insured vehicle in the country.

To keep the record up to date, it's vital the right information is passed to the Motor Insurers' Information Centre (MIIC), which manages the MID.

#### **This includes:**

- > Vehicle registration number
- > The date on which cover begins for each vehicle
- > The date on which cover ceases
- > Vehicle make and model
- > Vehicle type (private car, goods carrying, and so on)
- > Engine capacity or gross vehicle weight

If this information is not recorded, regardless of the duration of cover, vehicle owners may be liable to criminal prosecution and a fine of up to £5,000.

For fleets of up to 15 vehicles, we report all necessary information to the MIIC for inclusion on the database. So there's nothing for the customer to do. For larger fleets, we set up a user account and provide login information for the MID website to ensure customers have everything they need to keep the database updated.

# Our claims commitment to you

**When you buy an insurance policy, you're buying a promise to pay. At QBE, we take that promise seriously.**

Our priority is getting customers back on track as fast as possible after suffering a loss. We look to settle claims fairly and promptly. We have an excellent record for paying claims. As one of the world's leading insurers, we have the financial strength and security to deliver on the promises we make.

In the event of a claim, we're committed to reducing vehicle downtime, controlling repair and car hire costs, and minimising business interruption. And if a claim is made against you, we do all that we can to reduce the costs involved and defend you robustly against fraudulent claims. Working together to reduce claims costs, we can reduce your premium spend.

## Managing claims faster and smarter

Speeding up the claims process with automation and robotics helps us deliver faster decisions, fair and consistent settlements, and enhanced fraud prevention. It also helps us ensure you have access to the right expertise and the right resources at the right time.

In conjunction with FMG, our strategic partner for first notification of loss, our claims offering includes:

- > 24/7/365 first notification of loss service
- > Nationwide repair capability for all vehicle types
- > Mobile repair and smart repair service for minor damage, keeping your drivers on the road
- > Courtesy vehicles and FMG rental for commercial and specialist vehicles at preferred rates
- > All repair work guaranteed for three years
- > Online repair tracker

## Third-party claims management

When your driver's at fault, we can still help limit the resulting costs. Capturing and mitigating third-party costs is key to minimising overall claims costs, which influence future insurance premiums.

We encourage 'golden hour' roadside claims reporting by drivers, so our third-party intervention team can get to work immediately.

This service includes:

- > 95% of third parties contacted within one hour of a claim being reported
- > Network, mobile and smart repairs arranged directly with the third party
- > 15% reduction in personal injury claims submitted by third parties on captured claims
- > Avoids expensive credit hire and credit repair arrangements

We support your in-house fleet operations by capturing claims data for you. We can enhance your reputation by making early contact with third parties to help them get back to their pre-accident position.

If third-party property has been damaged, the same early reporting process allows us to arrange repairs quickly and efficiently, working with trusted adjuster partners where appropriate.

### Claims visibility

We recognise the power of data to inform and improve your overall claims performance. We have a library of real-time data on your fleet's on-road performance. Sharing this with you enhances visibility and safety, reduces accident rates, and keeps premiums down. We can provide regular reports on your claims, identifying trends, enhancing insight, and informing remedial actions. We can also prepare benchmarking data, enabling you to compare your overall claims performance against your peers.

All this data gives you the insight you need to refine business performance and cut costs. We can provide data at a frequency to suit you, focusing on what's most important and informative for your business.

### Our claims commitment to customers

#### Skilled claims practitioners

We pride ourselves on the technical excellence, courtesy, and efficiency of our claims team.

#### Minimal downtime

We complete the claims process as quickly as possible, getting your vehicles back on the road sooner, and minimising disruption to your business.

#### End-to-end service

We manage the entire claim and repair process to completion.

#### Technical repairing expertise

We use repair engineers we know we can count on for fast high-quality service. We can arrange collection and delivery of your vehicle, and perform mobile repairs on minor damage. All repair work is guaranteed for three years, and our fixed labour-rates and menu pricing ensure absolute billing transparency.

#### Controlling costs drives big savings

We manage repair costs to minimise the value of a claim, typically cutting costs by 14%, helping mitigate premium increases. Our proactive parts and service management gets vehicles back on the road seven days faster on average.

#### Key service level agreements (for claims reported by phone)

- > 85% of FNOL calls answered within 20 seconds
- > Car repair estimates are authorised, or a field engineer instructed, within eight working hours of receiving an estimate from the repairer.

### Fighting insurance fraud

We'll protect you from paying the price for someone else's dishonesty. The average cost of motor insurance claims is at record levels, while fake and fraudulent claims like 'crash for cash' are multiplying.

Our Special Investigation Unit (SIU) is actively fighting fraud to drive down costs for our customers and QBE. It combines the full range of expertise to combat the financial and reputational impact of fraud. Since setting up the SIU in 2010, we've identified 50,000 instances of potential fraud, successfully challenged 14,500 fraudulent claims, and saved more than £300m. We've also helped customers protect themselves by sharing intelligence and promoting fraud awareness.

### Seeing you through a major loss

Our major loss team is here to support customers and brokers in dealing effectively with even the most complex of claims. The team provides a rapid, effective response on all major incidents, including serious and catastrophic personal injury claims, property damage, and product liability losses. You can rely on our experienced team for technical expertise, continuity of service, and good communication, every step of the way.

We can support customers and brokers in preparing a major risk response plan that defines key roles and responsibilities, and advise on how to stress-test live scenarios. We can also help review current processes, including business continuity and crisis response plans, and put you in touch with appropriate legal and loss-adjusting specialists. Planning ahead helps protect you from the impact of any major loss event.

# Claims relationship management

Customers with high claims volumes and an appetite to improve their claims performance can benefit significantly from the insights our Claims Relationship Management team provide.

We'll work with you and your broker to understand what really matters to your business, then agree claims handling procedures that accurately reflect your needs. We'll help you test your business resilience against a major loss. This helps align your processes so you'll know who to call on in your hour of need, from legal representation and media communications, to on-site adjusting and investigations.

When you partner with QBE, we'll introduce you to the full range of our supporting services, including our rehabilitation and risk solutions experts.

Throughout your claims journey, we'll work side by side with you and your broker, meeting regularly to update you on our analysis of your claims experience. We'll pass on valuable insights on how your claims spend is incurred and could be reduced, which might mean introducing new reporting methods or other processes, helping you with accident investigation and claim defensibility, or introducing one of our technology partners.

We'll also invite you to some of the networking and educational events we facilitate, including mock trial workshops and crisis management seminars, and we'll always keep you up to date with current and future market developments.

# Setting high standards

We're often told it's the expertise of our people that sets us apart. To maintain this edge, we constantly invest in their professional development, encouraging them to extend their knowledge and study for professional qualifications.

We take pride in our outstanding claims service. But we're always looking for ways of making it even better, so we don't just meet your expectations, but exceed them. We continuously measure our performance against demanding targets and seek customer feedback, factoring this into our service planning.

Your satisfaction is the true test of our service. But it's always good to receive additional validation in the form of industry award wins.

**British Claims Awards 2022**  
InsurTech Award

**Insurance Times Claims Excellence Awards 2022**  
Claims Product Solution of the Year - Rehabilitation

**Insurance Post Claims & Fraud Awards 2021**  
Fraud Investigation of the Year

**Insurance Times Claims Excellence Awards 2021**  
Commercial Lines Claims Excellence Award

**Insurance Post Claims Awards 2019**  
Claims Innovation of the Year - Broker/Insurer

**British Insurance Awards 2019**  
Claims Initiative of the Year - Insurer

**The Insurance Fraud Awards 2018**  
Commercial Fraud Team of the Year



# Typical claims roadmap

Impact / Incident



- 24/7/365 operation
- Dedicated Claims Handling Team
- Immediate notification to TP handler, broker and customer if required
- Full data capture including TP and damaged goods and/or property

## First Notification of Loss



## Innovative claims system

- System immediately identifies customer
- Automatically manages claims in line with agreed/bespoke processes, e.g. Notification/bespoke FNOL questions if required



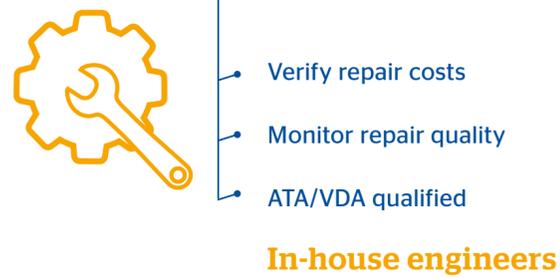
## Repair network

- Full UK Coverage
- Stringent Selection
- BS 10125 certification
- Close Network Management
- 316 Bodyshops
- 290 Mobile/SMART Repair Technicians
- Close partnerships
- Guaranteed repairs
- All vehicle types



- Designed to reduce vehicle off-road time
- Arrange repair estimate - mobile estimate where suited
- Allocate repairer, based on location, capacity and repair type

## Repair assessment



**Early reporting incentives**

We are always looking at way to encourage early reporting of claims and the use of our report network, as we know it will save customers money. These include an option to reduce an excess on claims reported to us by telephone within 24 hours of an incident, provided repairs are carried out by a QBE-approved repairer.

This excludes windscreen claims, claims for the total loss of an insured vehicle, and our digitally-traded insurance offerings (Minibus and Mini Fleet).



# Working for a better world

**At QBE, we believe in seeking, securing, and nurturing sustainable partnerships in everything we do. And that focus is not limited to commercial concerns. It's also reflected in how we invest our premiums and support the communities in which we operate.**

## **Premiums4Good**

Like all insurers, QBE invests customers' premiums until they're needed to pay claims.

Not afraid to do things a little differently, our ground-breaking initiative Premiums4Good, gives our customers the choice to have up to 25% of their premium diverted to impact investments that deliver an environmental or social impact or return.

These investments make a real and sustainable difference to communities around the world, benefiting causes such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity. What's more, Premiums4Good has played a vital part in the Covid-19 response, with funding directed to global initiatives that support communities hit hard by the health and economic impact of the virus.

Customers have embraced this approach. By June 2021, QBE had invested US\$1,410 million and is well on track to meet its impact investment target of US\$2 billion by 2025.

## **QBE Foundation**

We want to help find solutions to the problems of tomorrow, but we also want to tackle those the world is facing today. That's why we established the QBE Foundation to direct our charitable efforts to the most pressing issues.

Through the Foundation, we want to establish long-term partnerships, supported by education and awareness around risks, to improve the resilience and preparedness of our communities so they are better equipped to protect themselves.

We want to help create strong, resilient, and inclusive communities, by focusing investment and efforts on two key areas where we believe we can have the greatest impact: climate resilience and inclusion.

Since launching the QBE Foundation in 2011, alongside our employees, QBE in Europe has donated more than £10 million to worthy causes.

# Why choose QBE?

QBE is one of the world's leading insurers and reinsurers. We offer hundreds of specialist products and have a truly global footprint. That means we can cover the vast majority of business risks right around the world.

We offer multi-line capabilities across property, casualty, motor, financial lines, commercial combined, contractors' all risks, and more.

## QBE Insurance Group

|                        |           |
|------------------------|-----------|
| Standard & Poor's..... | A+ Stable |
| Fitch Ratings.....     | A+ Stable |
| A.M. Best.....         | A Stable  |

QBE Insurance Group's strength and security means customers can be confident we'll be here for them if they need to make a claim.

With gross written premiums of US\$18,457 million for the year ended 31 December 2021. QBE Insurance Group is rated A+ by Standard & Poor's.

## QBE UK Limited ("QBE UK")

|                        |           |
|------------------------|-----------|
| Standard & Poor's..... | A+ Stable |
| Fitch Ratings.....     | A+ Stable |
| A.M. Best.....         | A Stable  |

Our strength and security is reflected in the insurer financial strength ratings that QBE European Operations receives.

## QBE Europe SA/NV ("QBE Europe")

|                        |           |
|------------------------|-----------|
| Standard & Poor's..... | A+ Stable |
| Fitch Ratings.....     | A+ Stable |
| A.M. Best.....         | A Stable  |

# Our partners

QBE customers benefit from discounted services from our trusted suppliers:

## **Breakdown cover and glass repair**

- > [AA](#)
- > [Autoglass](#)

## **Driver and vehicle services**

- > [AP Safe Transport](#)
- > [CheckedSafe](#)
- > [DriverCheck](#)
- > [Driver Metrics](#)
- > [E-training World](#)
- > [iAuditor by SafetyCulture](#)

## **Fleet management and telematics**

- > [VUE](#)
- > [Lightfoot](#)
- > [Trakm8](#)
- > [Visiontrack](#)

- > [GreenRoad](#)

## **Road safety**

- > [Brake, the road safety charity](#)
- > [Royal Society for the Prevention of Accidents \(RoSPA\)](#)

## **Let's talk**

Why not start a conversation with us today - and find out how we can bring a fresh approach to your commercial motor insurance needs.

## **QBE European Operations**

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