



Fleet Management

Tips and opportunities to reduce your claims



Common motor incidents



Damage from other vehicles and objects

While this may be one of the costliest causes of claims, it is largely avoidable. Further research can identify contributing factors, such as vehicle usage and specific circumstances.



Hitting other parked vehicles and objects

Such collisions can occur, especially involving emergency response cars in various situations. However, providing detailed incident descriptions can enhance the analytical review of the underlying causes of loss in all situations.



Fire, storm and wind

This is a significant contributor to claims costs. Although largely unavoidable, damage can often be minimised or avoided by seeking undercover parking where possible, and by not parking under trees during strong winds.



Unknown claim causes

Many claims are reported with 'unknown causes' and can be due to inaccurate incident descriptions and potential failure to report damage by an offending driver. Regular fleet inspections may help address this issue.

Mitigations

- Build a culture of good driving and awareness, including calling out poor behaviour.
- Inform and educate staff on matters of fleet maintenance and common incident occurrences.
- Document additional causal factors to provide insights for claims analysis.
- Institute early notification mechanisms to ensure incidents are handled immediately.
- Place glove box kit in glove compartments of all vehicles, in case an incident occurs.
- Instil a culture of safe driving, offer necessary training, and establish ongoing incident monitoring for staff if repeated incidents exist.
- Provide all staff with clear expectations for safe driving during vehicle induction training that can be referenced throughout their tenure.

Did you know?



Using a mobile phone while driving, whether it's hand-held or hands-free, delays a driver's reactions as much as having a blood alcohol concentration of **0.08%**.

Distracted driving

What's the impact on drivers?



4x

More likely to get into crashes while using a **hand-held device**.



4x

More likely to get distracted from **young children** than adult passengers.



8x

More likely to get distracted from **infants** than adult passengers.

Claims Reduction Advisory

How we can help

Who we are

We're a trusted partner and a multi-disciplinary team delivering insights and advice to help clients make informed decisions on their claims reduction actions.

Why we're here

We inform and enable our clients to act to reduce their cost of insurable risk. We help clients minimise their insurable risk, reduce claims and prevent harm.

What we offer

We develop and deliver tailored insights to help clients understand their unique context and claims experience. We identify opportunities for improvement to help clients reduce their frequency of claims and minimise losses.

Why we're different

We provide claims reduction insights based on client-specific and global data and information.

How we work

We collaborate with internal and external partners to deliver client-centric insights and innovative solutions. We build client awareness of the importance of risk management strategies and accurate asset registers.

Understanding the causes behind 'insured at fault'

High cost of using non-network approved repairers

Impacts of delayed claim notification

Bringing down claims cost

Our data analytics reveal **three key insights** to consider to reduce claims cost and frequency.