



# QBE Road Risk Management “UK Coach Operators Association”

A journey to reduced accident frequency, severity and claims costs

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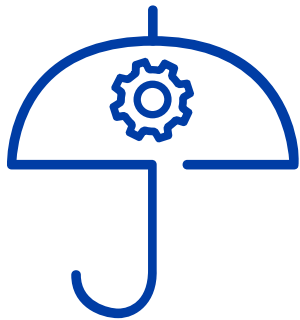
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# The Risk Management 'Journey'

Our approach is to assist “UKCOA members” on your Road Risk Management ‘journey’



## Options available in agreement with client:



Resources made available and approach taken are matched to the needs of the policyholder



Initial fact finding – Self-Assessment questionnaire (RMEQ)



Introductory risk management ‘journey’ meeting with a QBE Risk Manager / Consultant



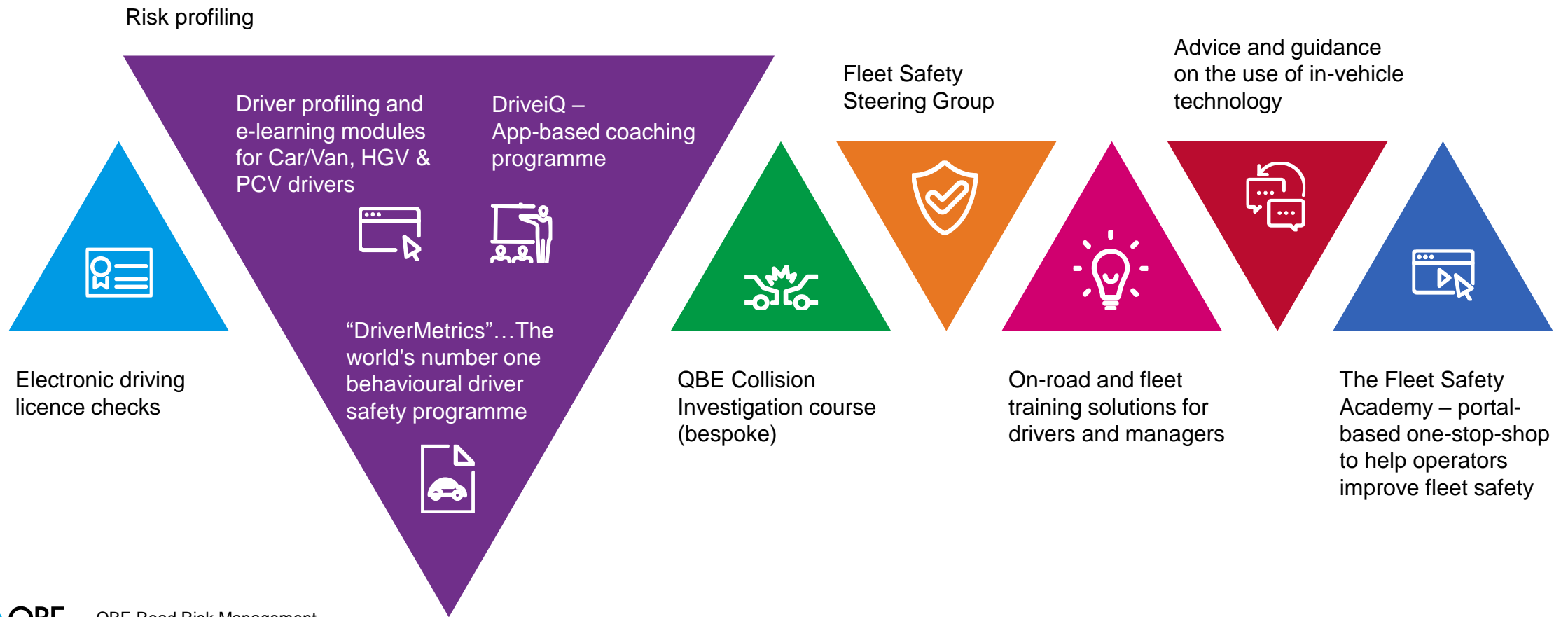
Risk management survey carried out at client’s premises (risk identification & control)



Tailored road risk strategy plan agreed for the business

# Focused Assistance – Key Offerings

Specific (discounted) services to help you plug the gaps:



# Partnerships

## QBE Partnerships:



**Rightsteps** – mental health & wellbeing support – creating happier, healthier and safer workplaces

**Driving for Better Business (DfBB)** – a free government-backed programme from National Highways to improve work-related road risk

**Brake** – the road safety charity

**Combiine** – flexible fleet management solutions with risk scoring & reporting software

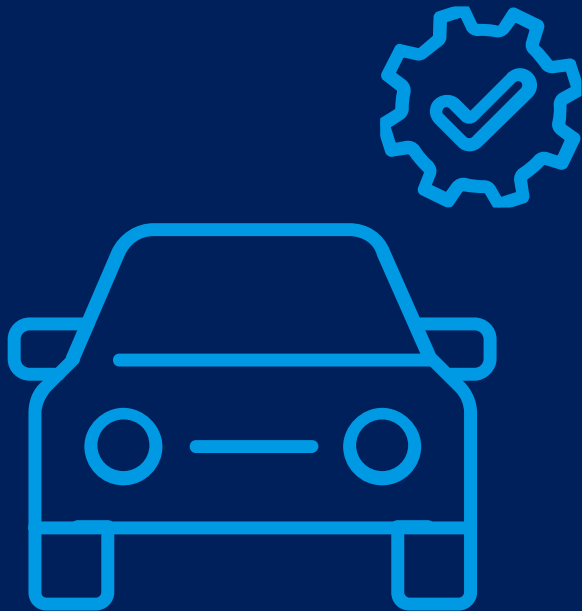
**D Tec International** – workplace drug & alcohol screening solutions (& policy guidance/support)

**Tracker** – stolen vehicle recovery

**TVL** – world leading products and the UK's specialist for commercial vehicle security

# Thought Leadership & Networking

QBE Motor Risk Forum @ Cranfield University – a unique insight for selected Motor clients



## Course focus:

- > Driver behavioural safety
- > Human factors in crash involvement
- > Legal requirements for fleet-based companies pertaining to driving for work policies
- > How to develop a driver recruitment and selection programme
- > How educational, training and technological interventions can be designed to manage work-related road risk
- > The role of the driver manager, safety culture and its effects on work-related road risk
- > Added value for clients to see how others address risk issues
- > Alumni event follows the course – drive behavioural change and risk mitigation projects

**Course delivered by Dr Lisa Dorn, a Reader in Driver Behaviour and Director of the Driving Research Group at Cranfield University**

**Invite only and heavily subscribed**

# Education



QBE's "A Guide to Road Risk Management" brochure



Presentations / campaign materials for key claims causations e.g., "Hit third party in rear", "Changing Lanes" "Hitting immobile property" & "Vulnerable road users", etc



Awareness raising film clips on driver distractions



Issue of regular QBE guidance/blogs for drivers and managers on a range of road risk management and claims prevention issues



Campaigns covering the benefits of Early Reporting of claims

QBE. Prepared.

## Why fleet managers should prioritise dynamic risk assessments

 **Kenny Rutt**  
Motor Risk Manager

QBE. Prepared.

## Under pressure: how stress affects driver behaviour

[Find out more](#)

QBE. Prepared.

## How businesses can save money on their motoring costs.

 **James Billings**  
Practice Leader, Motor Risk Solutions

[Find out more](#)

[Link to QBE blogs / risk insights](#)

# Minds in Business

Mental health issues are now the single biggest cause of workdays lost in the UK

There has never been a better time for you to consider your mental health and wellbeing strategies with rates of absenteeism and presenteeism on the rise and workforces across the country affected.

**The issue is costing businesses billions of pounds, but QBE is here to help with an innovative solution developed in conjunction with Mind and Anker & Marsh.**

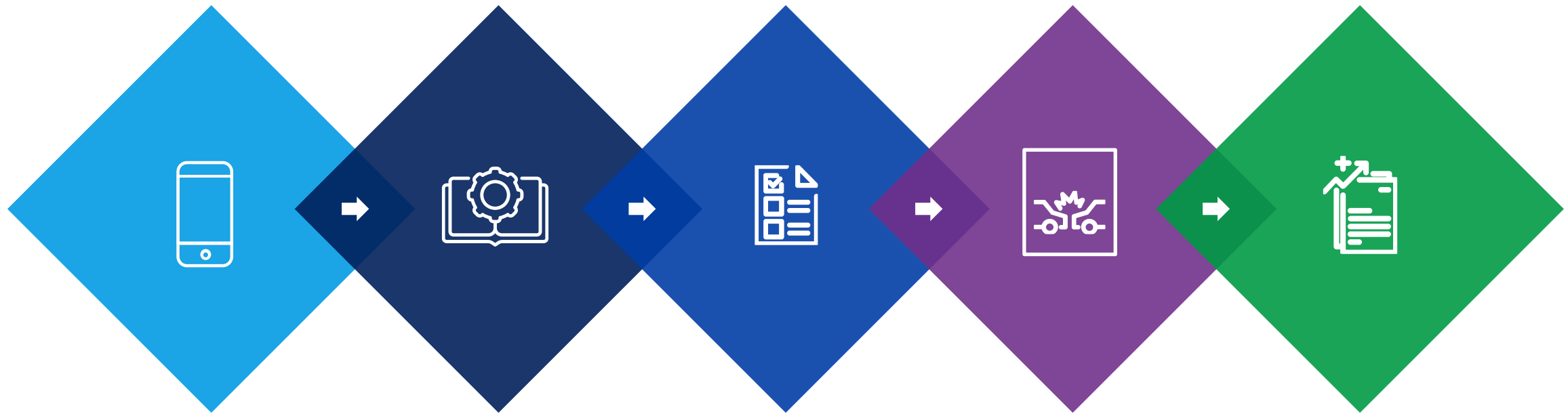
- > Human error is the hidden claims driver that is not recorded, but in our research indicates customers with mentally resilient workforces will have fewer accidents and an improved claims profile when compared to those who don't.
- > Customers engaging with the self-assessment tool are posed several questions designed to consider your strategic approach. Once the process has been completed, you are provided with a bespoke risk improvement plan along with a proposed timeframe for completion. This will enable you to evaluate where you are on your mental health journey and identify areas for improvement. The risk improvement plan will signpost you to a suite of resources and guidance, a large proportion of which is provided by our specialist partner provider panel.

**Our primary goal is to help you to build and maintain healthy and happy workforces.**



# Management System Development

Development of templates on key road risk management issues for your business to take and deploy – documents include:



Mobile phone policy  
and hand-held devices

Driver Handbook

Depot  
documentation  
assessment

Collision  
investigation  
template

Scene of accident  
reporting forms and  
“Bump Cards”



# Providing solutions for our customers' current and emerging needs

- > Reduce accident frequency
- > Protecting drivers and members of the general public
- > Support in targeting areas most closely related to risk/premium: (e.g. "Hit third party in rear", "Changing Lanes/sideswipes", "Vulnerable road users", etc)
- > Reduce fleet fuel and running costs



Understanding your business and its approach to road risk management



Developing a tailored road risk strategy plan for the business utilising specialist services



Continuing support (hands on approach) and promoting best practice



# Questions

