

# Defined

Insurance Newsletter November 2021



Ascend Transportation

Business Insurance Solutions

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## Motor fleet management

Managing a motor fleet is exhausting work. Whether your business' fleet consists of five or 500 vehicles, gathering them all together and managing their collective risk can feel like an endless exercise in futility. While addressing one specific risk, three more different risks can pop up, all demanding your immediate attention

Instead of addressing risks as they develop and perpetually playing catch up, invest in motor fleet risk management strategies that thwart problems before they appear.

### Managing Risk

Risk management is a pre-emptive, habitual strategy aimed at analysing risks and implementing processes to reduce or eliminate them. A concerted risk management effort comes with many benefits—it can lower your premiums, reduce business disruption, protect your employees and much more. Although the process will vary slightly according to your needs, the five basic steps for analysing your business' risks, listed below, should be the bedrock of any organisation's risk management programme:

- Identify the hazards.
- Determine who might be harmed and how.
- Evaluate the risks and decide on precautions.
- Record your findings and implement a plan of action.
- Monitor and review the plan.

Following these steps can help you isolate and eliminate your business' biggest risks.

Read the full blog to see more about what you can do to manage your fleet efficiently [here](#)



## Ways to improve your motor fleet and reduce premiums

### 1. Motivate your drivers

Motivating drivers to perform well can be a highly effective method of reducing risk and accident frequency.

### 2. Driver selection

It is generally much more cost effective to identify and attempt to deal with weaknesses in an individual's character or driving before they have been allocated and begun to use a company vehicle.

### 3. Driving training

Driving skills can become dulled over time. As drivers become more experienced there is a tendency for sloppiness to creep into both their manipulative actions

### 4. Route planning

Travelling unfamiliar routes and searching for locations can be both difficult and stressful, particularly if the driver is operating within tight time frames.

### 5. After the event

It is recommended that you establish clear procedures so that your employees are prepared for accident situations.

For more information on why to think about GAP insurance. Read our guide [here](#)

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# Why you need a transport insurance specialist

Whatever the size of your haulage operation, you'll have clients relying on your services and your ability to deliver. If your vehicles are out of action, you're not earning. When challenges arise, haulage insurance protects your operation liabilities and assets.

## Keep your wheels turning

In the event of a fire, theft or accident, you will have access to much-needed funds and advice to keep you operational.

## Connect with partner insurers

With leading insurers and an award-winning broker on your side, you can feel confident your business is covered.

## Expert advice and insight

Access to the latest training, information and legislation advice from insurance, risk management and health & safety specialists.

## How our haulage and logistics insurance experts help

You need to keep your business running, regardless of the challenges thrown your way – from a tight deadline to a vehicle off the road. Our haulage insurance experts can help. We have been meeting hauliers' insurance needs for over 30 years, so we understand your challenges.

With expert knowledge of the haulage industry, we are able to recommend the best level of protection of goods in transit insurance



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### How do you reward good driving behaviour?

We may have a solution for you - an app-based product that monitors driving style.

Results show:

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Read all of our transport related blogs [here](#)

