





Managing
Fleet Risk and
safeguarding
your reputation

See how Marsh could help you drive down fleet costs for your business

### **Current Trends/Issues**

- Managing a fleet can be time consuming and costly.
- Risk managing a motor fleet is often a neglected area.
- Fleet operators today face a growing number of challenges in managing risk.
- Poor fleet management can increase the number of accidents, increasing the cost of claims and higher insurance premiums.

A well-managed fleet is able to achieve differentiation in the insurance market, which can lead to cost-reductions.

## **Our Capabilities**

- Marsh has developed a tried and tested strategy designed to help reduce motor insurance premiums and the associated hidden costs.
- We can review claims data and identify exactly what is driving premiums; then help to potentially reduce or eliminate those issues.
- Through benchmarking premiums, claims and limits against a peer group we can set premium targets based on our detailed assessment of the price for each individual risk, not guesswork.
- Our aim is to provide optimum insurance programme design and deductible levels, based on professional financial modelling undertaken by our specialist team.
- We will work with you by discussing systems, processes and technology to streamline claims processes while potentially influencing driver behaviour.

## The Marsh Fleet Risk Management Process

#### TAKING CONTROL

- Understand your business needs and objectives.
- Analyse your current fleet claims performance to identify trends.
- Benchmark against peers to calculate bespoke solutions.

#### OPERATIONAL IMPROVEMENT

- Stress test and develop risk management protocols and standards
- Review claims management contracts and handling procedures.

#### PROGRAMME DEVELOPMENT

- Programme options to optimise spend related to your risk appetite.
- Data driven approach to insurers think how the insurer thinks.



# For further information, please contact

IAN THOMPSON
Transportation Industry Practice Leader
+44 (0)20 7558 3497
ian.thompson@marsh.com

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