



AXA Motor Fleet proposition



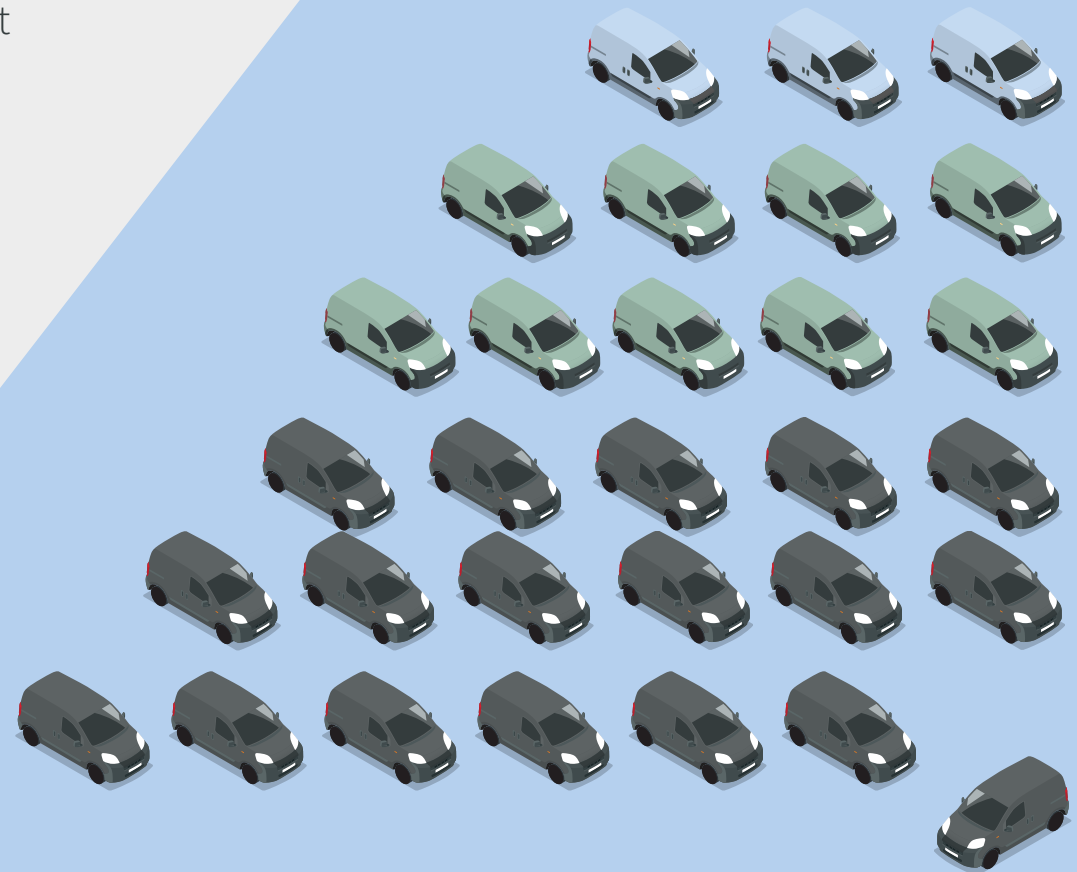


AXA Motor Fleet proposition

The key to winning Motor Fleet business is competitive and consistent pricing supported by excellent Risk Management and an award-winning Claims service.

We've consistently proven we can deliver each of these elements for Motor Fleet.

We're a stable insurer with a significant knowledge of the Motor Fleet market and currently provide cover for over 350,000 vehicles and 25,000 customers.





Why choose AXA?

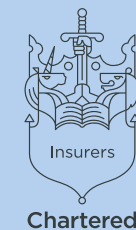
We've proven expertise and experience in Motor Fleet.

Unlike other insurers, we've invested in, and continue to be committed to the Fleet segment.

Brokers have recognised our commitment by continuing to place Motor Fleet business with us.

Why should you place Motor Fleet business with AXA?

- Motor Fleet specific underwriting expertise and knowledge.
- A desire to trade, with increased local empowerment to write, trade and provide tailored customer service.
- Valuable broker support and tailored Motor Fleet training available.
- Award-winning claims service delivering award-winning initiatives.
- AXA was one of the first insurers to achieve Chartered Insurer status from the Chartered Insurance Institute (CII) in 2011.





Our Motor Fleet proposition at a glance



Branch network

- Every branch has specialist mid-market knowledge across a variety of trade sectors.
- We've given unprecedented levels of empowerment to our eTrade Connect, SME Hubs and branches to make decisions locally.
- We welcome the opportunity to meet with your key clients to create mutually beneficial tripartite relationships.



Trading tools

Our branches are empowered to apply a number of trading tools including:

- Exclusives Net Rating
- Long Term Agreements
- Low Claims Rebates
- Tripartite Agreements
- Risk Management Fund
- Flexible Instalment Plans
- Rate Stability Agreements.



Risk Management

- We help you manage your own risks by minimising your clients' exposure to the risks they face working in their sector.
- We don't outsource our Risk Management service. This means that our Business Resilience Managers can build strong relationships with you and ensure that we're consistent and focussed in our approach and delivery of risk assessments.



Value added services

We've introduced a fantastic range of value added services for you and your clients:

- Individual case level support will be provided to help you secure the right mid-market case.
- We can offer selected brokers CII accredited structured learning through seminars, training and workshops as well as events.
- We offer you access to digital tools and marketing consultancy delivered by Ignition, AXA's wholly-owned marketing agency.



Claims excellence

- Mid-market brokers and clients can expect a first-class service from their dedicated Claims Relationships Manager and our trusted external partnerships. Our commitment to claims transparency ensures that customers have the best possible experience with our award-winning Claims team in the event of a claim.



Claims excellence and transparency

Our award-winning Claims service

Our dedicated Claims Relationship Management team truly understand your clients' needs in the event of a claim. This is the service you can expect from AXA if one of your Motor Fleet clients needs to make a claim:



Innovation

- **Feefo** – Live feedback from our customers sharing their claims experience publically online. Complete transparency around our service.
- **Faster Payments** – Transfer of cash payments up to £250k will hit your customers' accounts in minutes.
- **eWitness** – Market-leading innovation through bespoke online video interactions.
- **rradar**grace – An on demand dynamic app that provides quick and convenient access to information for employment, HR and health and safety enquiries. Using machine learning technology, Grace can deliver legal support, tools and templates via smart devices on the go.
- **eServe** – Online Claims tracking tool, allowing the broker and/or client access to claims information at any time and on the go via smartphone or tablet.



Relationships

- **Claims Relationship Manager** – A dedicated Claims Relationship Manager to work alongside the broker and/or client.
- **Claims Review Meetings** – Tailored large case quarterly or mid-term claims review meetings discussing claims trends and service performance.
- **Panel Expertise** – Access to trusted external partnerships including solicitors, loss adjusters, rehabilitation experts and mediation specialists.



People

- **Technical Excellence** – Claims competency framework establishing claims handling excellence through our people.
- **CII Qualifications** – Majority of Claims staff hold a CII qualification. AXA is a Chartered Insurer, dedicated to promoting high standards of professionalism in the industry.
- **Aligned Handling Expertise** – Dedicated Claims teams in Motor Trade, Real Estate, Personal Injury, Farming, European Specialisms and Large Loss unit (Claims >£300k).
- **Nationwide** coverage from our approved repairer network – most have Manufacturer Approvals or BSI10125 certification.
- **Repairs** – 80% of repairs are inspected and authorised within 3 days via our in-house engineers, upon receipt of a non-approved repairer estimate.



Payer to Partner

- **Claims MI** – The client will be supplied with monthly Claims Analytics Reports, enabling us to analyse claims performance and trends on large cases.
- **Training and Risk Development** – AXA Risk Management, Panel Solicitor and Loss Adjuster training and risk support for clients.
- **Risk Prevention Strategy** – Risk Management and Claims partnerships.
- **External Bodies/Forums** – We work closely with several external bodies such as IFB, IFED and ABI to share and collaborate on claims intelligence.
- **Courtesy cars and vans** are provided when using AXA approved repairers. A mobile repair service including catalytic converters is also available.
- **Network** – in excess of £285 is the average saving per claim when using our Approved Repairer Network.



Value added services

We've introduced a host of additional services for brokers who are actively committed to working with us to grow our Motor Fleet book of business. It's not just brokers who benefit; clients will also have access to a range of valuable services.



Broker value added services – support for the right risk

Extensive support will be made available to all brokers to secure the right Motor Fleet case:

AXA Business Resilience/broker pre-quote on-site customer review

- Prior to the provision of underwriting and trading terms this enables your customer to meet with a local AXA Business Resilience Manager to better understand our pragmatic approach to risk management. Involving the customer from inception has proven to increase conversion through better pricing and more certainty regarding the suitability of their current risk management programme.
- Access and support from local AXA Motor Fleet experts – including help with joint pipeline prospecting, benefit selling AXA policy and extension wordings, plus local risk management training such as alarm specifications.

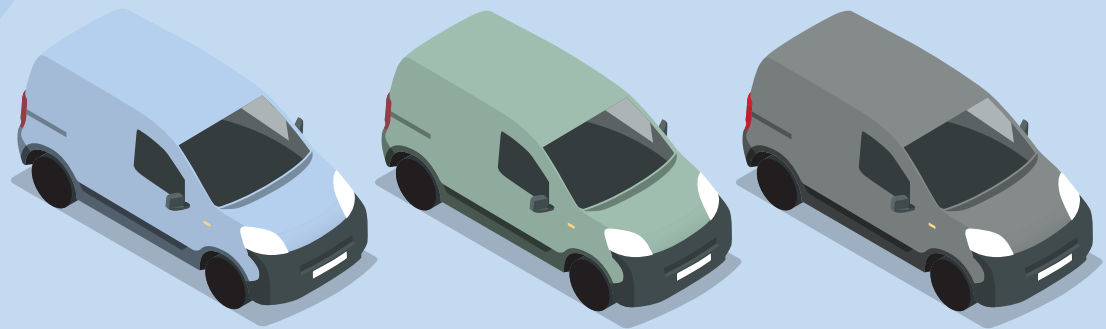


Client value added services – support for the right risk

- **Preferential instalment plans** – to support cash flow planning.
- **Risk management contribution** – to support agreed risk.
- **Low claims refund** – rewarding clients who've superior claims experience (as an alternative to a rate stability agreement).
- **Rate stability agreement** – to enable clients with a superior loss ratio to accurately budget for their insurance premiums.



Our products and appetite

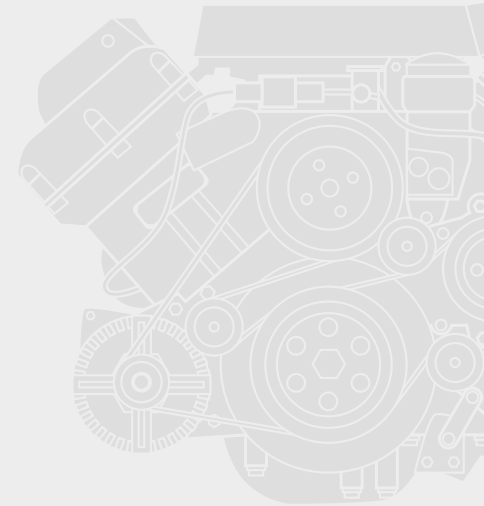




A tailored proposition

No two risks are the same and we underwrite each fleet based on its individual merits.

We've the experience, products and scope to be flexible and offer the cover and propositions specifically for your fleet. For Vantage and Mid-Corporate fleets we can also offer long-term agreements, premium finance and dedicated Claims Relationship Managers.



Our products and appetite



Mini Fleet	up to £10,000	Vantage Fleet	£10,000 – £250,000	Mid Corporate Fleet	£250,000 and above
	5-20 vehicles		20 – 150 vehicles		150 vehicles and above

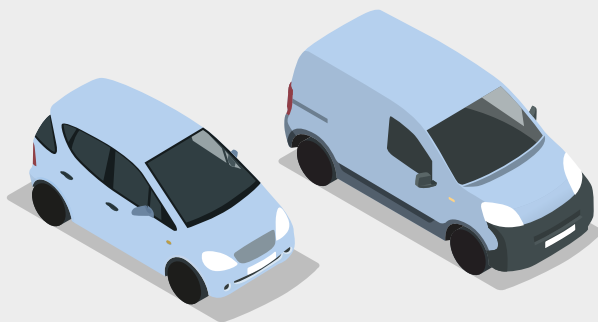


Mini Fleet

Mini Fleet insurance provides market leading standard cover and a range of new and improved features.

This product is designed for businesses with fleets up to 20 vehicles. It offers:

- Flexibility at renewal
- Cover for cars for social, domestic and pleasure and business use
- Cover for goods carrying vehicles up to 44 tonne gross vehicle weight
- Ability to extend to include agricultural vehicles, special type vehicles and trailers



Standard cover

Cover for death or bodily injury of any persons (including passengers)	Unlimited
Loss of or damage to material property	Up to £20m for cars (£10m all other vehicles)
Loss of or damage to material property	Up to £2m in respect of Hazardous Goods
Replacement locks and keys	Unlimited
Personal accident	Up to £2,500 for any one accident
Medical expenses	Up to £250 per injured person
Personal effects	Up to £250 any one claim
Misfuelling cover	
Electric vehicle extension	

Flexible cover

Breakdown	On a pay per use basis
Flexible direct debit options	

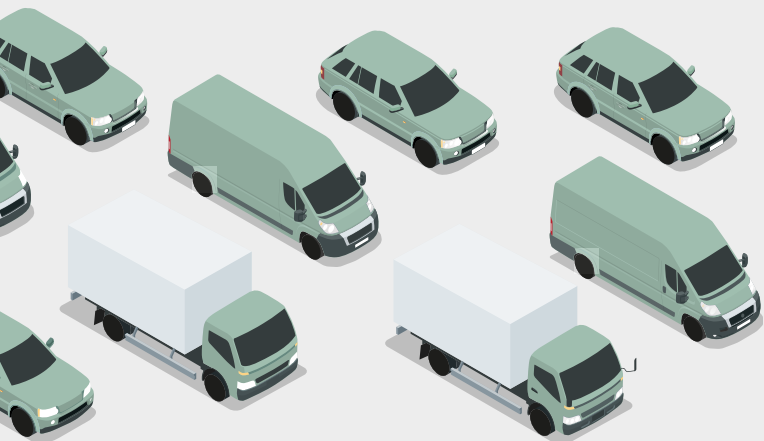


Vantage Fleet

Our new Vantage Fleet product provides wider standard cover and a range of new and improved features.

This product is designed for businesses with fleets up to 150 vehicles. It offers:

- Cover for cars for social, domestic and pleasure and business use
- Cover for goods carrying vehicles up to 44 tonne gross vehicle weight
- Ability to extend to include agricultural vehicles, special type vehicles and trailers



Standard cover

Cover for death or bodily injury of any persons (including passengers)	Unlimited
Loss of or damage to material property	Up to £20m for cars (£10m all other vehicles)
Loss of or damage to material property	Up to £2m in respect of Hazardous Goods
Terrorism	Up to £5m for any one event
Replacement locks and keys	Unlimited
Personal accident	Up to £5,000 for any one accident
Medical expenses	Up to £1,000 per injured person
Personal effects	Up to £250 any one claim
Misfuelling cover	
Electric vehicle extension	
Leased vehicle extension	

Flexible cover

Breakdown	On a pay per use basis
Flexible direct debit options	

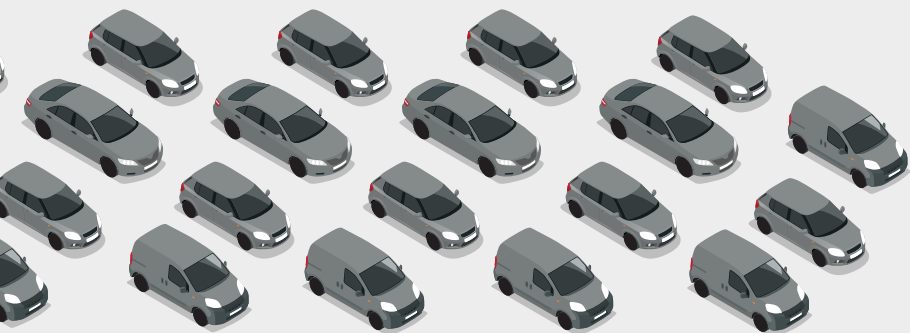


Mid Corporate Fleet

Our flagship product, Mid Corporate Fleet provides the widest cover and a range of new and improved features.

This product is designed for businesses with fleets of 150 vehicles and above. It offers:

- Cover for cars for social, domestic and pleasure and business use
- Cover for goods carrying vehicles up to 44 tonne gross vehicle weight
- Ability to extend to include agricultural vehicles, special type vehicles and trailers



Standard cover

Cover for death or bodily injury of any persons (including passengers)	Unlimited
Loss of or damage to material property	Up to £20m for cars (£10m all other vehicles)
Loss of or damage to material property	Up to £2m in respect of Hazardous Goods
Terrorism	Up to £5m for any one event
Replacement locks and keys	Unlimited
Personal accident	Up to £7,500 for any one accident
Medical expenses	Up to £1,500 per injured person
Personal effects	Up to £500 any one claim
Misfuelling cover	
Electric vehicle extension	
Leased vehicle extension	

Flexible cover

Breakdown	On a pay per use basis
Flexible direct debit options	



Management Liability

As a true Management Liability specialist, our cover offers your clients comprehensive coverage significantly beyond the market standard and exclusive access to expertise to prevent and/or mitigate claims.

Our comprehensive Management Liability Policy (MLP) provides any one claim sections for D&O, EPL and CLL and includes cover for:

- All regulatory investigations and prosecutions
- Fees for intervention (FFI) charges
- Employment claims (unfair dismissal, harassment, discrimination etc.)
- Defence and pursuit of contract disputes
- Pollution defence costs and clean up costs
- Employee dishonesty claims
- Pension claims
- Tax investigation cover
- Third party and telephone fraud cover

We've teamed up with law firm rradar to offer free expert legal, regulatory and risk management advice for MLP clients.

rradarlegal

rradar's experienced legal experts offer support and representation in all specialist areas, giving clients the best advice when they need it the most.

- UK wide coverage
- Full legal privilege
- Qualified solicitors and specialist practitioners
- All investigation, prosecutions and defence coverage
- 24/7 crisis service

rradargrace

For legal questions 'on the go' or in the office, rradar's voice activated legal support app 'rradargrace' can answer an ever-expanding range of legal FAQs at the click of a button.

rradarstation

rradar's team of sector specialists and legal resource website, provides clients with bespoke legal advice via telephone or email and access to online guidance pages, downloadable templates, 'how to' guides, helpful videos and podcasts, covering all major topic areas including but not limited to:

- Human resources and employment
- Health, safety and environment
- Risk management
- Company, business and commercial

The **rradarreport** app enables businesses and their employees to record incidents and accidents in real time, wherever they are working. Real time data collection can make a huge difference to risk recording, management and evidential procedures under claims, potentially minimising claim damage.





How can our Risk Management offer enhance your service?

We provide support and advice at every stage. Risk Management plays a key role in the service you offer your clients.

That's why we help you manage your own risks by minimising your clients' exposure to the risks they face in their sector.

- We've an experienced in-house team of 50 Business Resilience Managers. Within the team we have 6 Business Risk Managers specifically equipped to provide practical advice and guidance on risk exposure and risk management in commercial motor.
- Our Business Resilience Managers aren't regulators and are empowered to make their own judgements rather than adhere to strict rules and regulations.
- We take a practical approach to managing risk to ensure our clients have a more resilient business. Our Business Resilience Managers can resolve problems swiftly and find solutions where necessary.
- We've the expertise that will help reduce your exposure to road risk and reduce your claims frequency and associated costs.
- We've many unique relationships with providers to ensure that we're able to deliver the best possible service to customers.

Our Motor Business Resilience Managers don't outsource our Risk Management service.

This means that they can build strong relationships with brokers and ensure that we're consistent and focussed in our approach and delivery of assessments.



Team based **throughout the UK** for wide coverage



720 hours of broker risk management training delivered

Over 11,000 business visits in a year



Our team has over **810 years** of combined experience

Motor Business Resilience Team

Our multi-skilled risk team carry out:

- Reviews of current 'driving on business' policies and procedures.
- Data analysis to identify where the issues are as well as what they are.
- Recommendations that will reduce your motor claims.

What we'll do for you

- Provide a dedicated single point of contact in our Risk Management team to support you and your clients at every stage.
- Our joined up approach with our Claims Relationship Managers gives an integrated support system for brokers and clients.
- An initial meeting with brokers and clients to fully understand the Risk Management needs and requirements and agree the programme of work.
- Half yearly or quarterly review meetings to ensure the delivery of work is on track, to review findings and to agree any amendments to the programme.



Motor Fleet Risk Management

We offer on the road, practical driver training and coaching to those drivers who require a more intense input to develop their skills and attitude towards driving. For line managers who have responsibility for anyone driving on business, our training can prove invaluable.

Online Driver Risk Assessment and eTraining

We offer two types of driver risk assessment across the use of all types of vehicle.

The first is a skills-based risk assessment which focuses on knowledge of the Highway Code, attitude, driving knowledge and legislation. Drivers will undergo a 20 minute online assessment and will be given a low, medium or high risk rating, linked to the appropriate eTraining modules.

The second type is a psychometric assessment that will highlight a driver's exposure to risk taking, thrill seeking and driving under pressure. The outcomes are provided in a low, medium and high risk exposure, with appropriate classroom coaching provided post assessment.

DriverCheck

DriverCheck provides driving licence checking services for businesses, including instantly checking their drivers' records against the DVLA database.

Benefits of DriverCheck:

- Instant confirmation
- Improved risk and safety analysis for each driver
- Confirmation that drivers are legally allowed to drive in that particular role
- Ability to verify the driver's legal name, address and date of birth
- Be proactively informed of any new offences following the first check
- Identification of driver restrictions ensures Duty of Care and effective job allocation



Fleet Safety Academy

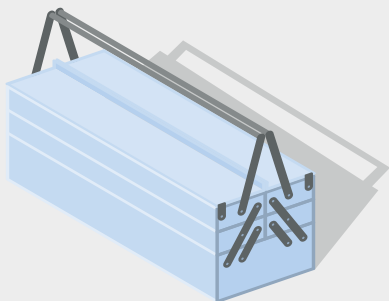
An easy to follow seven step Fleet Safety programme designed to help people just like you reduce your claims costs and keep your vehicles and drivers safe. Sign up and get instant access: fleetsafetyacademy.co.uk/axainsurance

At extra cost we can provide access to:



Policies

- Driving at work policy template
- Mobile phone policy
- Early reporting of accident power point presentation for drivers
- AXA Insurance scene of accident reporting forms
- Flow chart for assisting with the reporting of collisions promptly at the scene
- Template letter for drivers to introduce the contents of the information product and why a motor fleet risk management system is being developed



Driver Communication

- Materials for 12 tool box talks for drivers on Motor Fleet Risk Management issues
- Driver handbook



Driver recruitment, risk assessment and control

- Licence checking mandate form
- 10x automated DVLA driver licence checks
- 10x driver risk profiling log on codes
- Accident investigation form
- Accident debrief form
- Guidance on disciplinary procedures for driving at work issues
- Health questionnaire for drivers
- Depot audit form for policyholder use
- Checklist for induction training for drivers
- Guidance on what is classed as 'Driving for Work'
- Guidance on managing those drivers who use their own vehicle for work activities
- Driving at work risk assessment template



Our partnership with Brightmile - Risk Management app

Brightmile is an app-based fleet risk management solution which helps clients reduce fleet claims and operational costs. The app detects driving trips, collects data to assess driver behaviour, and incentivises safe driving.

The app aims to encourage drivers to drive in a safe and economic manner.

There are five pillars that make up the driver feedback system:

- Risk Events – A measure of how the vehicle is being driven around junctions, school areas and roads that are more high risk
- Speeding – A measure of speeding over the posted speed limit over time and where speed is not reduced for hazards
- Distractions – A measure of a driver interacting with their mobile device when the vehicle is moving
- Fatigue – A measure of the length of continuous driving without an appropriate break
- Eco – A measure of harsh acceleration or braking that can affect the economical aspects of your journey

There is also a manager portal for monitoring drivers against the total driving performance.

How's Brightmile different from other fleet risk management solutions?

- Software-only solution – no hardware means that Brightmile is both cost effective and easy to implement across the whole fleet including company cars and grey fleet
- Driver-friendly – only business driving is monitored
- Unique view on contextual driving risk (e.g. speed approaching junctions or sharp bends)
- Actionable insight to company managers on risky drivers and areas of improvement
- Value-added features (e.g. mileage expensing assistant and real-time coaching)
- Potential to automate and integrate hands-on training for riskiest drivers

What are the benefits of Brightmile's services?

Benefits include:



- Reduced claims frequency and claims costs



- Assistance with meeting 'Duty of Care' obligations to company drivers in line with Health and Safety Executive (HSE) guidelines



- Reduced fleet costs across repairs, fuel and more



- Mileage expensing assistant



Our partnership with VUE - Data Analysis

We can advise on the best system for your fleet, taking into account the vehicle types, the required outcomes and the overall objectives of the project. VUEmatics is the all in one connected solution providing vehicle CCTV, live online tracking, driver reports and incident notifications. Most companies have cars, vans and trucks that are vital for their business. It's generally the job of a fleet or transport manager to ensure that these vehicles are properly maintained and

operated safely. When there is an alleged claim or an actual claim, it is often difficult to provide good independent evidence of liability. CCTV can provide quality HD footage of the incident and what led to it. Together with telematics in a one box solution, the performance of individual drivers and vehicles can be monitored to obtain telematics data and footage to ensure best practice, safety and most efficient use of your fleet to the highest standards.



A service that goes beyond the standard harsh braking, acceleration and driver league table.

It takes in various data sources and provides more sensible information on a fleet client's vehicles and drivers with the added value of automated driver interventions to modify driving styles and reduce claims and running costs.



What's included:

- Telematics and camera based solutions
- VUEmatics combined Solution
- Solutions VUEcloud services for faster FNOL file sharing
- Data analysis to simplify fleet and driver reporting
- VUE CCTV



Data analysis

- Imports various data sets – telematics, Risk Assessments, claims data
- Overlays various data sets – road and weather conditions, road risk ratings data
- Provides predictive risk rated journeys
- Reporting based on dynamic factors
- Taking the guesswork out of your information



AXA Motor Fleet Proposition



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