



Aviva Risk Management Solutions



Motor Risk Management now and in the future

- Effective strategy and performance of work related road safety (WRRS)
- Creating a company risk culture that's intrinsic to your WRRS
- Proactive utilisation of data outputs to identify at risk drivers and reduce likelihood of crashes
- Vehicle technology advancements

Effective strategy and performance of work related road safety (WRRS)

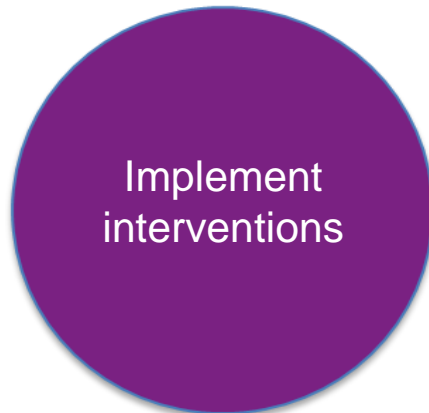
IDENTIFY/ANALYSE



TREATMENT



ACT



CHECK



Effective strategy and performance of work related road safety (WRRS)

Objectives

- A structured approach to motor risk management performance
- Achieve an effective risk culture
- Embed a culture of continual improvement in performance that can be demonstrated to stakeholders
- Reduction in the number and severity of collisions
- Decrease costs
- Compliance
- Aligned to business activities
- Ability to improve the defensibility of claims

Output

- Assurance to stakeholders regarding the management of significant risks
- WRRS aligned with the business
- Reduction in incidents year on year
- Cost savings
- Improved profit
- Continual risk performance improvement
- Brand Reputation
- Client retention and expansion
- Efficient operations
- WRRS embedded within business processes
- Responsive to emerging and changing risks

Effective strategy and performance of work related road safety (WRRS)

IDENTIFY/ANALYSE TREATMENT

Management
systems, RTC
data, Risk
Operational /
Culture

Test
interventions

ACT

CHECK

Implement
interventions

Measure and
Review

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Creating a company risk culture that is intrinsic to your WRRS

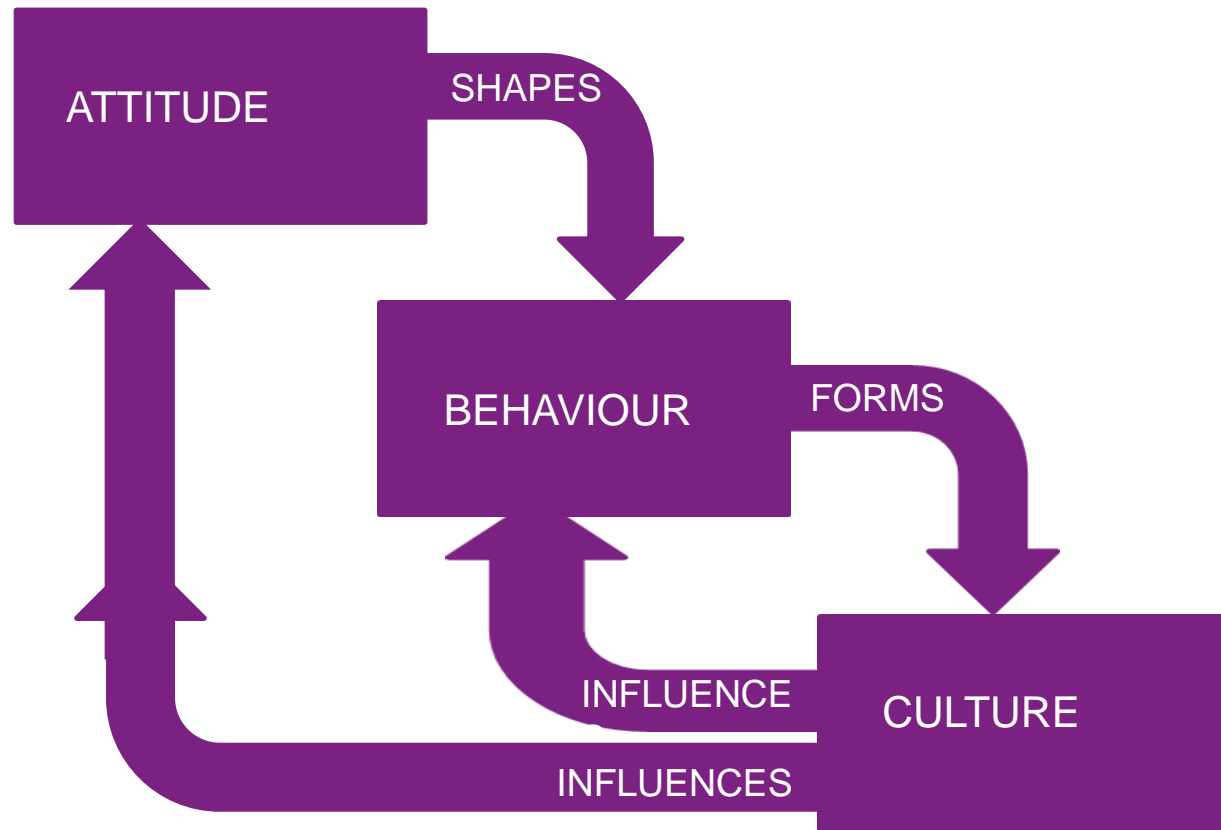
Risk Culture

The values, beliefs, knowledge and understanding about risk, shared by a group of people with common purpose

Source: Institute of Risk Management



Company risk culture that is intrinsic to your WRRS



Source: Institute of Risk Management



Case Study

Case Study: Services

Intervention:

Impact:



Proactive Utilisation of Data Output

What types of data do you have within your business to identify:

- At risk drivers
- Poor and good performing sites



Proactive utilisation of data outputs

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Proactive Utilisation of Data Output

- 1.
- 2.
- 3.
- 4.

Number of 'at fault' incidents in past 2 years	0	0.17
Total number of incidents in past 2 years	0	0.31
Cost of 'at fault' incidents in past 2 years	£0	£368
Total cost of incidents in past 2 years	£0	£501
Output of On-line Risk Assessment	-	-
Elements of On-Line Assessment	Knowledge	
	-	-
	Skill	
	-	-
Elements of On-Line Assessment	History	
	-	-
	Attitude	
	-	-
Endorseable Fines	0	0.11
Days to Report Incidents	-	4.63
Driving Licence Verified	Yes	-
Policies Agreed	Yes	-
Tracker Safety Rank within 2119 commercial vehicle drivers	2,107	-
Overall Position within 1368 Customer Service & Install drivers	1,275	-

Summary of Claims and Total Net Costs

Depot: A

Policy Year Summary

At the beginning of the policy year there were 38 claims in Q1 which then increased to 69 in Q2 and remained at over 60 for each subsequent quarter, with a total net cost of claims of £607,559, the highest in the business. Depot A has reported 15% of the business motor claims and accounts for 27% of the total net costs of motor claims.

Comparing 2015 to 2016 there has been a significant increase in claims and costs, 42% and 72% increase respectively.

Quarter Reported	No. of Claims	Gross AD	AD Paid	TP Paid	TP Reserve	ULR	Net Total Cost	Average Days to report
Q1	40	43,258	1,846	83,661	1,093	-15,219	112,789	3
Q2	69	81,379	419	60,047	101,430	-23,788	219,068	5
Q3	61	58,792	9,035	30,378	96,237	-22,251	169,157	6
Q4	63	43,447	10,506	2,527	84,101	-17,533	112,542	17
Total	231	226,876	21,806	176,612	282,862	-78,791	607,559	

Claims & Net Costs * Immature Year

	Policy Year 2015	Policy Year 2016*	Difference YOY
Claims	169	231	42%↑
Net Costs	355K	608K	72%↑

2015 Group Comparison	% of Fleet	% of Claim Number	% of Total Net Cost
Number of Vehicles	11%	15%	27%

Top Three Claims

Cause	Policy Year 2015 Claims	Policy Year 2015 Total Net Costs	Policy Year 2016 Claims	Policy Year 2016 Total Net Costs	Claims Difference YOY	Total net costs Difference YOY
Hit Third Party (TP) in Rear	43	108K	50	303K	16%↑	180%↑
Hit TP whilst Manoeuvring	31	81K	59	89K	87%↑	10%↑
Client Hit Stationary Object	17	15K	29	43K	71%↑	186%↑

Improvement

Cause	Policy Year 2015 Claims	Policy Year 2015 Total Net Costs	Policy Year 2016 Claims	Policy Year 2016 Total Net Costs	Claims Difference YOY	Total net costs Difference YOY
De Fleet/Wear & Tear	8	6.5K	6	3K	25%↓	54%↓
Hit TP Whilst Reversing	6	16K	6	6.5K	0%↔	60%↓

Proactive utilisation of data outputs

Case Study : Food and Drink

Intervention:

Impact:



Proactive Utilisation of Data Output

Case Study : Installation Company

Intervention:

Impact:



Proactive utilisation of data outputs

Case Study : Multi Drop Delivery Company

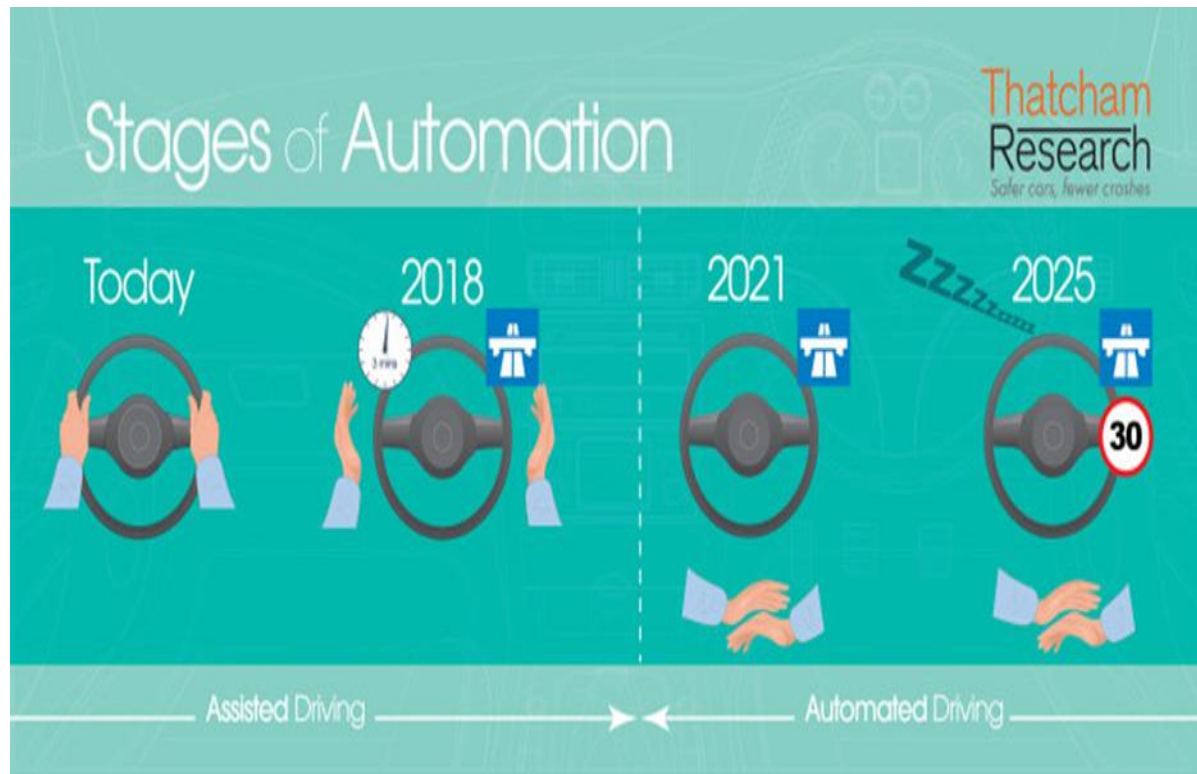
Intervention:

Impact:



Vehicle Technology Advancements

ADAS to Autonomous to Driverless



Vehicle Technology Advancements

Cyber Risk

- Areas of Concern
- Future
- 5*StarS consortium



The Way Forward

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Things to consider for WRRS

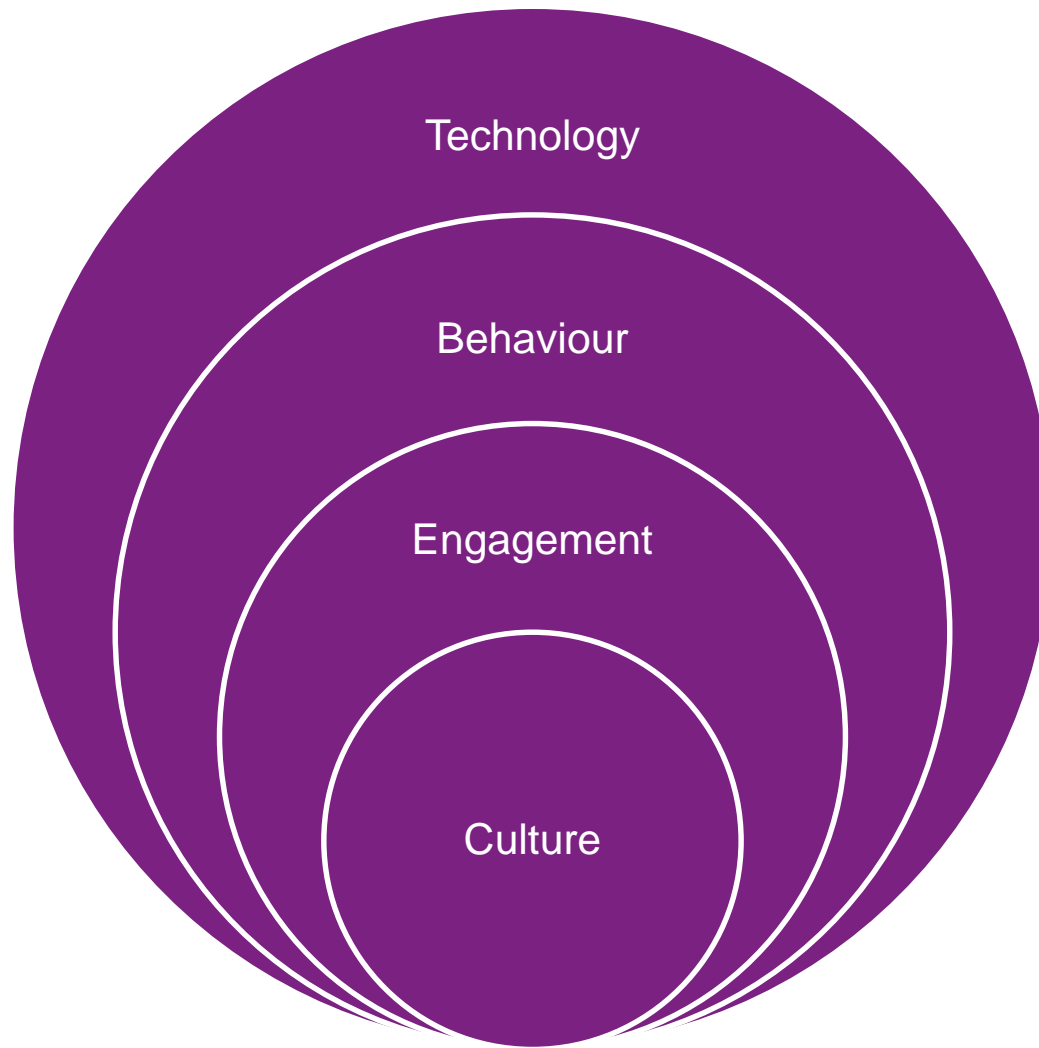
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Things to consider for WRRS





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