





## Direct Commercial specialise in providing commercial motor vehicle insurance.

Since 2002 we have been trading with brokers on a direct basis where an agency is in place or via Wholesale Brokers. As an MGA we provide full underwriting, administration and claims services for our Insurers and our facilities are exclusive.

Direct Commercial is authorised and regulated by the Financial Conduct Authority (Registration No. 307505)

# dcl.

## DirectCommercial

### INSURER OF THE YEAR

#### 2018 CIR COMMERCIAL INSURANCE AWARDS



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directcommercial.co.uk

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## Markets

### **Great Lakes Insurance SE PLC - Motor Fleet**

Rated AA- (Very strong) by S&P and A+ (Superior) by A.M. Best

### **Carraig Insurance - Motor Fleet & NCD Rated**

Flexible & competitive Gibraltar-based Insurer

## Target Trades

### **Haulage, Couriers & Waste Sector Clients**

We can quote: Oversized Loads, Car Transporters, Tankers, Tippers and Skip Lorries

We can include: Carriage of Hazardous Goods up to 100% of Turnover  
EU cover | Any Licenced Driver wordings

## Other Trades Quoted

We will consider most occupations on merit. We have enjoyed considerable success writing the following:

Construction | Contractors | Civils | Scaffolders | Traffic Management Companies | Wholesalers & Distributors

Distressed risks or those working in metropolitan areas

We can also consider Public & Private Hire fleets but only on a TPO basis & only where there are 3 years of fleet rating & drivers are employed by the Policyholder

## We Will NOT Consider

Self Drive | Credit Hire | Fast Food Delivery | Motor Trade (excluding Car Transporters) | New Ventures

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# Claims Handling

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Following continuous growth, **dcl** made the decision to bring claims handling in-house from March 2017. A significant investment in infrastructure and expertise has been key to developing our specialist team who have already enjoyed significant awards success.

Below are just a few of the key elements DCL can provide. We want to deliver excellent customer service through a first class, proactive claims handling service and protect our clients incurred costs

- 24/7 Claims Lines; Answered by UK-based operatives providing immediate roadside assistance as required.
- Dedicated Claims Handlers manage specific Clients and Brokers. Our aim is to ensure Brokers and customers alike are fully informed at key stages in the claims journey.
- Our dedicated panel of Commercial Engineers and Repairers are able to respond to the unique requirements of those operating in the motor sector.
- Intervention is key to protecting indemnity spend and our aim is to capture the third party at the earliest possible opportunity. This allows us to offer access to our repair network and dedicated replacement vehicle facilities.
- Brokers & Policyholders receive a welcome email shortly after inception providing specific contact details to include where required the local network repairers and key partners. We can also provide a secure portal for the easy transfer of large files like CCTV footage.
- Specialist accident assistance and vehicle recovery partners work throughout the EU utilising both internal and external engineers. Our network caters for simple bumps to chemical spills (accreditations/memberships incl. ISO-9001, AVRO, RHA, PAS43, and membership to the Road & Recovery association).
- Quarterly Claim Reports together with face to face meetings upon request with the file handlers dealing with the cases. We believe building strong long term relationships starts with these open claims discussions.
- 'Bump Cards' provided to help capture first notification of loss information as well as client specific claims forms. We actively encourage all policyholders to use these to help protect the incurred positions
- DCL within core hours aim to acknowledge all claims within 6 working hours and often within the first hour.
- DCL's award-nominated fraud claims team work closely with other award winning specialists within the motor vehicle market to combat fraudulent activities via data sharing and other innovative processes ensuring the opportunities for fraudulent claims are reduced at a time where fraud in the industry continues to increase.

For more information please speak to your Business Development Manager.

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# Simplify Paying DCL With Carraig Premium Finance



Carraig Premium Finance can help you secure more business and transfers credit risk (subject to first cleared instalment); commission simply appears on your account

No Credit Checks

No Set Up Fees

No Default Fees

- Available for all DCL products including camera premium on Camatics policies.
- MTA premiums can be added on request. (in most instances)
- Overrides payable on interest charged over CPF base rate (Not available on Haul In One)
- Client specific credit agreements issued directly to Broker.
- Renewals eligible to roll over onto 10 equal monthly instalments.
- Broker fees can be included on the total loan amount. (ask for terms & further information)

For more information please contact your BDM or relevant New Business team.

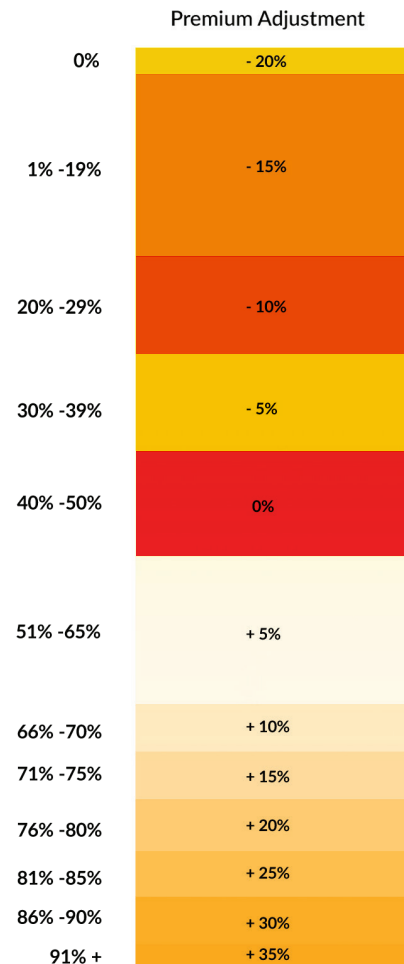
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# Premium Security For Your Clients



## Adjustment scale for 2nd & 3rd year



## 3 Year Premium Stability Plan

### Rating structure fixed for three years

Save time and money in year 2 and 3 without the need to obtain a quote

### Pay premiums based on the performance of your fleet

Avoid being penalised due to market pressures or the poor accident record of others

### Effective forecasting of future insurance costs

Pre-agreed parameters allow cash flow planning with a transparent relationship between premium and claim costs

**Carraig premium finance is available to use on Treble 20 policies**

**Annual premium reductions of 20% can be achieved**

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# Vehicle Camera & Telematics



The Camatics insurance policy integrates technology more comprehensively than any other insurance product in the commercial motor sector.

The Camatics system connects the insured vehicle to our UK based claims team giving the handler immediate access to vehicle CCTV and accident telematics.



## The Technology

Each Camatics policyholder has access to their own dedicated web portal and benefits from:

- Live Vehicle Tracking
- Remote Access to on-board CCTV
- Historical Route Replay
- Driver Behaviour Monitoring

### Incident Alerts:

- Automatic Alerts in the event of significant impact
- The Alert Button – sends an instant alert to the Camatics claims team
- Accident Telematics



## The LTA

The Camatics LTA is geared to reward policyholders for the risk improvements they achieve.

The policy runs for three annual terms and gives policyholders transparency in the relationship between claims and premium.

Policy performance in Term 1 determines the insurance premium for Term 2. Term 2 performance determines the insurance premium for Term 3.

**The average improvement from adopting Camatics is a 35% reduction to the claims experience.**

## The Policy

The Camatics policy is underwritten by 'A' rated Great Lakes Insurance SE.

### Policy Features:

- Any licenced driver policies
- Excess waiver up to £1000 on each & every claim\*
- Free automatic MID updates
- Foreign use/Green cards available
- Haz/Chem Risks Underwritten
- Specialist 24/7 claims line

The Camatics camera premium includes all initial fitting & ALL data costs.

Carraig premium finance is available to fund Camatics premiums in full including Cameras & VAT

\*The first £1000 of any excess that would apply where the Alert button is used immediately after an accident will be waived. (Please refer to the Policy Document for full details).

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# No Claims Bonus Rated Commercial Vehicle Insurance



## Lorry & Van Insurance

Online portal covering 1 to 10 vehicles on a single multi-vehicle policy

Add vehicles mid-term to suit your clients' needs

Comprehensive, TPF&T and Third Party Only cover options available on commercial vehicles up to 44T

Various vehicle types covered including Tippers, Tankers, Mixers, Car Transporters & Skip Carriers

## Key Features

- Most occupations quoted including COURIERS & HAULIERS
- Trailer cover & foreign use cover available
- UK-based specialist 24/7 claims line
- Dedicated underwriting team
- Flexible driving options available including ANY licenced driver
- Broad acceptance criteria for motoring convictions and previous claims
- Goods in Transit & General Liability cover options available
- Previous company/employer experience discounts considered
- Premium instalment plan available

Previous fleet experience taken into account subject to criteria & performance history  
'NCB to Fleet' transfer options available at renewal subject to risk growth & performance

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## Specialist Insurance for Waste & Hazardous Goods Carriers



### Covers include

- Spillage, Leakage & Tipping risks
- Cross Liabilities
- UK based specialist 24/7 claims line
- Cover for theft whilst vehicle being used as a 'tool of trade'
- Cover for lost or stolen keys
- Attached & detached cover for unspecified trailers
- Driver Death Benefits (Comp cover only)
- Extended third party property limits'
  - £20million for Commercial Vehicles
  - £5million for the carriage of Hazardous Goods

Corporate manslaughter included within the wording at the insurer's discretion

### Additional benefits available

- Full EU cover
- Any Licenced driver
- Treble 20, 3 Year Premium Stability Plan
- Premium Instalment plan available

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