





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)

Redwing House, Colchester Road, Chelmsford, Essex, CM2 5PB
01245 459700 | www.directcommercial.co.uk



MANAGING GENERAL AGENT OF THE YEAR



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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

Direct Commercial Limited is proud to have a dedicated customer service team providing expert claims handling for the wide range of commercial motor risks that form the core of our business.

In March 2017, DCL rejuvenated its approach to claims handling and reversed the trend set by others who outsource their claims handling.

By creating our own in-house claims team, we have been able to take back control of every aspect of the claims handling procedure. In doing this we ensure the very highest level of service whilst guaranteeing every area of financial expenditure is managed in the most cost effective way possible.

Key Features of DCL' Award-Winning Claims Department include:

- 24/7 Availability
- Written response within 60 minute to claims reported via email
- Dedicated motor claim specialists manage specific clients and brokers.
- Broad Network of commercial engineers, repairers and loss adjusters
- Hard line on fraudulent claims to protect policyholders
- Camatics integration – Accident footage delivered straight to dedicated handlers
- No requirement for traditional claims forms
- Quarterly claims reports & meetings available on request

Industry Recognition:



We have recently been shortlisted for a number of other awards.

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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



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

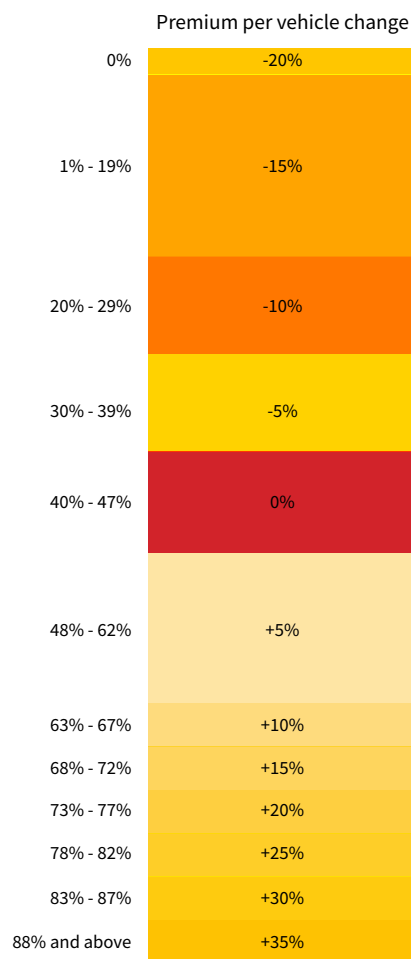
Avoid being penalised due to market pressures or the poor accident record of others

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

Adjustment scale for 2nd & 3rd year



Annual premium reductions of 20% can be achieved

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The DCL Treble 20 Agreement

The DCL Treble 20 Agreement is a unique and innovative contract. Legally binding, it provides premium stability through a predetermined rating structure over three years.

Frequently asked questions:-

Does DCL allow any discount for the Treble 20 Agreement?

This is often the case, but at the Underwriters discretion

Does the Policyholder pay three years premium upfront?

No – the premiums are paid annually for the year ahead. The premium for years two and three are not known at inception

Does DCL issue Claims Experience at each renewal?

No – only once the agreement reaches the end of the three year deal

What information is provided to keep on top of claims?

DCL will provide a Claims Listing at each renewal, this is done at month 10 and renewal terms are calculated based on this listing. Brokers should request a claims listing at around month 9 and make any representations regarding reserves at that point. At the close of month 10 the loss ratio is calculated and is then binding

Can the policy transfer to another Broker within the Agreement

Yes - Policyholders can change broker assuming DCL have a TOBA with the new Broker. Any transfers of agency requests are subject to our standard procedure

What would happen if the first year's claims deteriorated and the policyholder was in the second year of the Agreement, would DCL look to recover any additional premium?

No – we would only be looking at the current year to base the renewal premium.

Can the client exit the Agreement at any point?

No – This is a legally binding three year agreement and premiums are due for the full three years

How are claims in month 11 or 12 of a policy year taken into account?

These claims are not included in any calculations but equally any settlements or reserve reductions which occur in these months are not included

Can you apply the Treble 20 Agreement to the Haul-in-One product?

No

Is the Carraig Premium Finance available under a Treble 20 policy?

Yes, the same rules apply as if it was a 12 month fleet policy.

Does the Treble 20 include the client having to use telematics?

No - The Treble 20 is purely a premium stability programme although the more risk management they implement the more likely they are to see premium savings. If the client is looking at telematics. DCL have a separate product, Camatics, which includes connected cameras, an excess waiver and has the Treble 20 scale built in.



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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).

NCB Rated Insurance for HGVs & Commercial Vehicles



Flexible Multi-Vehicle Policy For A Wealth Of Trades



Tankers



Transporters



Skip Carriers



Tippers



Vans



Trucks



Cement Mixers

Full-cycle online portal covering 1 to 10 vehicles on a single policy:

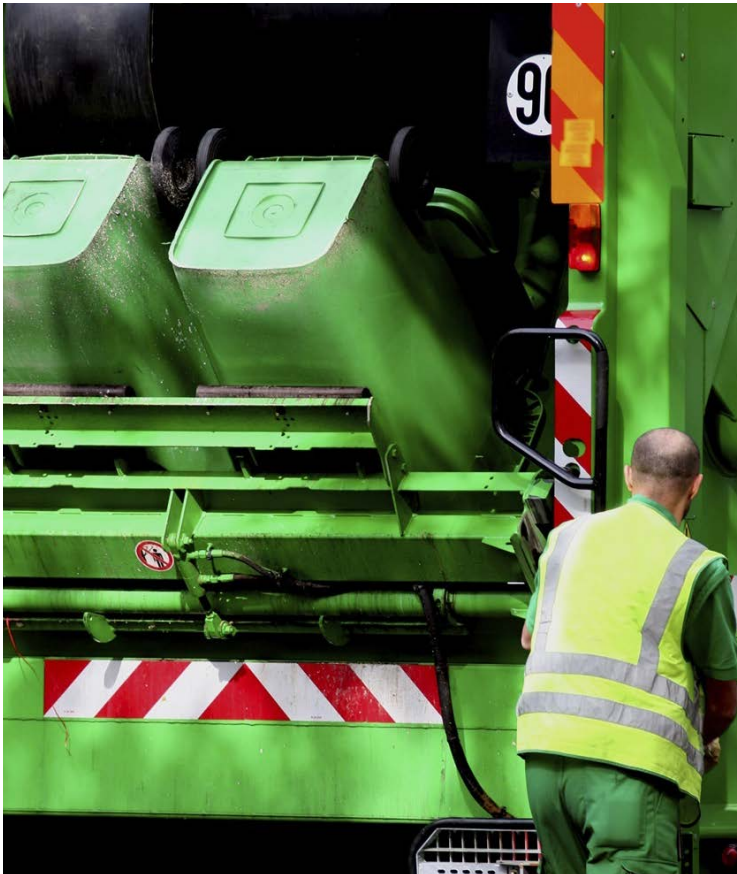
- Add vehicles to the policy mid term
- Insurance for vehicles up to 44t with a max value of £120,000
- Flexible driving options including ANY licenced driver on vehicles over 12t
- Dedicated underwriting team
- Comprehensive, TPF&T and Third Party Only
- Broad acceptance criteria for motoring convictions and previous claims
- Most occupations quoted including COURIER & HAULIERS
- Previous company/ employer experience discounts considered
- UK based specialist 24/7 claims line
- Premium instalment plan available

Previous fleet experience taken into account subject to criteria & performance history with further '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

T: 0207 621 8470

Sixth Floor, 37-39 Lime Street, London, EC3M 7AY



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