





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

NATIONAL 2021 INSURANCE AWARDS

WINNER

Commercial Lines Insurer of the Year



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dcl.
DirectCommercial

We can offer fleet terms for most occupations. If in doubt please try us.

Target Trades

Haulage | Couriers | Waste Sector Clients | Distressed risks or those working in metropolitan areas

We have had considerable success with the following industries:

Construction | Contractors | Civils | Scaffolders | Traffic Management Companies | Wholesalers & Distributors
Demolition | Roofing | Asbestos Removers | Private Security

We can sometimes accommodate Public & Private Hire fleets, minimum 3yrs fleet rated.
Drivers must be employed by the Policyholder. Max TPO cover, Minimum premium £3,000 + IPT per vehicle

We can quote: Cars, Vans, Pickups, Rigid & HGV's, Oversized Loads, Car Transporters, Tankers, Tippers,
Skip Lorries, Refrigerated vehicles, Cranes, Special Types

We can include: Carriage of Hazardous Goods up to 100% of Turnover

EU cover | ANY Licenced Driver | Premium Stability LTA's | Camera Backed Insurance Policy

We Will NOT Consider

Self/Credit Drive | Fast Food Delivery | Motor Trade | New Ventures
Diplomatic/Embassy | Driving schools | Family Fleets | Jersey/Guernsey

The vast majority of our quotes will be offered with Great Lakes Insurance SE security (A rated). On occasion if we are being asked to compete with an unrated market we may also offer terms from Carraig Insurance.

(We rarely quote less than £750 PV (Ex special types))

Ideally we would like risks with 3 years fleet experience but where premium levels warrant it or a client is willing to commit to an LTA we will consider less on a case by case basis

0207 6218470

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Claims Handling

We are proud to have a multi award winning, dedicated customer service team to handle all our clients claims. From a minor to multi vehicle accident or a chemical spill to a fatality - our specialist team stand ready to work to protect clients incurred position and reputation.

Bucking the current trend, we choose to deal with claims in house and utilise a panel of external specialists to try and achieve best results. We look to fight for our policyholders against spiralling claims costs and are market leaders in the fight against insurance fraud.

Clients utilising DCLs extensive approved repairer network enjoy:

Repairs costing on average 40% less

Vehicles back on the road 3 days sooner

Lifetime guarantee on repairs

Key features of our claims handling approach include:

- ▶ 24/7 claims line
- ▶ Dedicated specialists manage specific clients and brokers
- ▶ Written response within 24hrs to claims reported via email
- ▶ No claim forms required when a full report is made via the claims line
- ▶ Dedicated secure drop box facility for clients on request
- ▶ Broad network of commercial engineers, repairs and loss adjusters
- ▶ Bump cards provided on request
- ▶ Hard line on fraudulent claims to protect policyholders
- ▶ Access to panel solicitors to ensure legal privilege of drivers
- ▶ Quarterly claims reports and meetings for clients and their brokers available on request to build tripartite relations, provide transparency and allow policyholders to understand and influence their incurred position
- ▶ Green parts option available

Up to 68.5% savings on credit hire costs with prompt direct reporting

For full claims processes and procedures please see our website. www.directcommercial.co.uk

24/7 Claims Notifications: 01245 678345

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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.

T: 01245 459700

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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

Premium per vehicle change	
0%	-20%
1% - 19%	-15%
20% - 29%	-10%
30% - 39%	-5%
40% - 47%	0%
48% - 62%	+5%
63% - 67%	+10%
68% - 72%	+15%
73% - 77%	+20%
78% - 82%	+25%
83% - 87%	+30%
88% and above	+35%

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?

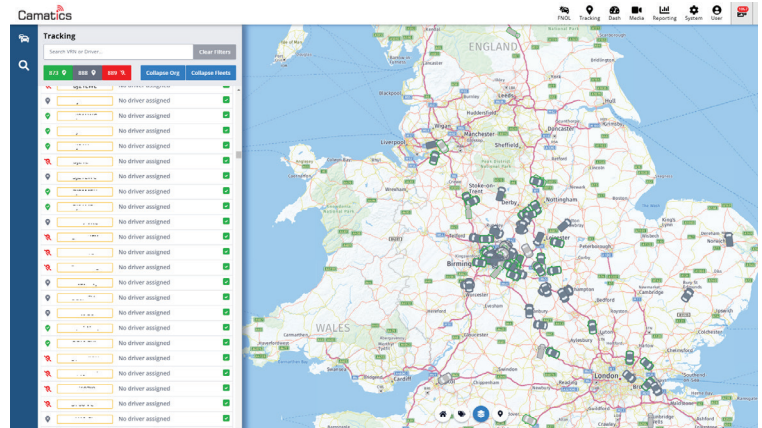
Yes, the same rules apply as if it was a 12 month fleet policy.

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.



Lowering claims costs - Improving loss ratios - Managing premiums



Camera-backed insurance to help your clients with their fleet management.
On average, policyholders enjoy:

36% average claims costs reductions | 17% frequency improvement

Camatics features include:

- Policyholders can now self fit or have cameras professionally fitted as suits their business
- 12 month only option in addition to the 3 year premium security policy
- 4G connectivity
- Excess waiver up to £1000
- Cameras owned by the policyholder
- **Full warranty and all data costs included for the duration of the policy**
- 128GB SD card

Unlimited cloud video storage (see over for full details)

Risks adopting Camatics for a three year term, on average, see their fleet claims performance improve by 47% overall.

Ask our BDMs for a competitive/comparative quote

Contact your regional BDM for a demonstration for your brokerage or client, they all drive Camatics-equipped vehicles!
Finance to spread the cost of cameras and insurance premiums is available.

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NCB Rated Insurance for HGVs & Commercial Vehicles

A-rated insurer option now available!



Flexible Multi-Vehicle Policy For A Wealth Of Trades



Tankers



Transporters



Skip Carriers



Tippers



Vans



Trucks



Cement Mixers

Multi-insurer portal covering 1-10 vehicles on a single policy

- Hazardous goods carriage up to 15% of turnover
- Insurance for vehicles up to 44t with a max value of £120,000
- Flexible driving options including ANY licenced driver on vehicles over 12t
- Multi-insurer panel - both A-rated & unrated capacity options available
- Comprehensive & TPFT covers available
- Broad acceptance criteria for motoring convictions and previous claims
- Most occupations quoted including COURIER & HAULIERS
- Previous company/ employer experience discounts considered
- UK-based dedicated underwriting team and specialist 24/7 claims team
- 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
- Environmental Statutory Liability covers included

ADR & DGSA specialists on call 24/7 via our award winning dedicated claims network ready to respond to all types of hazardous incidents

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



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Direct Commercial Ltd is authorised and regulated by the Financial Conduct Authority. Our registration number is 307505
Company Registered in England & Wales: Registration Number 03133493
Registered Office: Redwing House, Colchester Road, Chelmsford, Essex CM2 5PB