





## 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](http://www.directcommercial.co.uk)

# NATIONAL 2021 INSURANCE AWARDS

## WINNER

### Commercial Lines Insurer of the Year



01245 459700  
[directcommercial.co.uk](http://directcommercial.co.uk)

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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 on A-Rated Paper.  
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

## 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

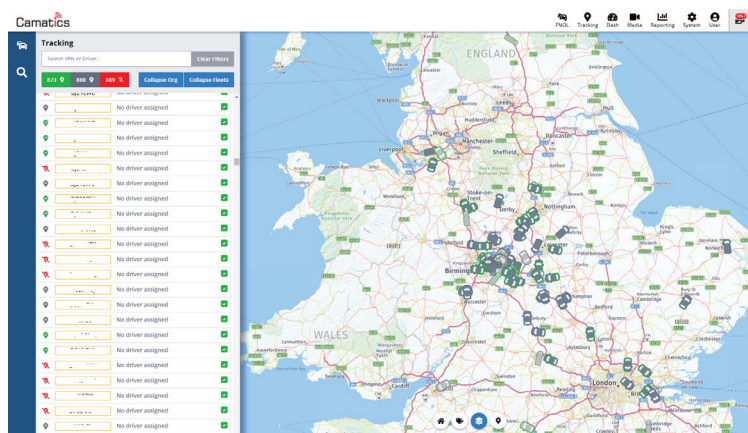
## Up to 68.5% savings on credit hire costs with prompt direct reporting

For full claims processes and procedures please see our website. [www.directcommercial.co.uk](http://www.directcommercial.co.uk)

**24/7 Claims Notifications: 01245 678345**

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# 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**
- Up to 512GB of storage

## Unlimited cloud video storage

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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# 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

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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## A Discounted Policy Designed for Clients Already Invested in Vehicle CCTV

### This policy is suitable for clients who:

- ✓ Are risk aware
- ✓ Have the desire to manage their fleet claims and FNOL
- ✓ Are proactive in utilising their existing camera technology



**Connect provides a portal for clients to upload footage from their existing camera solution following an incident.**

### Savings opportunities

When choosing a Connect policy, policyholders are rewarded for already investing in vehicle CCTV with a discounted premium.

Connect bridges the gap between client and insurer to allow for maximum proactivity on claims. Prompt resolution on liability can significantly reduce overall costs and this in turn can lead to lower ongoing premiums.

### Connect delivers the ability to:

**Ensure effective  
third-party  
intervention**

**Mitigate  
claims  
costs**

**Fight fraud  
using the  
video evidence**

ALL vehicle cameras must adhere to our camera specification and be validated, as per our user guide. For further information about Connect and to view the user guide, click [here](#).

T: 01245 459 700

# 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

## Get cover for 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
- Quotes offered on A-rated paper
- 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

**T: 0207 621 8470**

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



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