





# Who are Direct Commercial?

We are a specialist MGA (Managing General Agent) providing commercial motor insurance solutions for more than two decades.

As an MGA, we provide full underwriting, administration and claims services for our capacity provider(s).

We offer a portfolio of our own commercial motor insurance products to support fleet, multi vehicle and individual vehicle risks.

DCL only write business through our dedicated UK broker network partners and we work closely with them to develop and tailor our service offering and support policyholders needs.

Our experienced decision-makers all work towards one goal; a cohesive and proactive approach to working with our broker partners. This helps to expedite quotes, policy servicing and claims.



Our cover is  
100% A-rated



Flexible driver  
options



Long term agreements  
available for  
premium protection



UK-based  
team



EU cover  
options  
available



Competitive  
premium payment  
plans available

We consider most occupations and offer a portfolio of commercial motor products to suit your clients' needs



## Target trades:

- Haulage
- Couriers
- Waste & recycling
- Construction & contractors
- Logistics & supply chain
- Road transport & Freight forwarders
- Skip hire
- Removal contractors



## We won't consider:

- Fast food delivery
- Self drive hire
- New ventures
- Driving schools
- Family fleets
- Motor trade
- Diplomatic/embassy



## We can help with risks that:

- Have exposure to EU use.
- Are involved in the carriage of hazardous goods.
- Work in metropolitan areas.
- Have suffered a distressed trading history.



## We can quote the following vehicle types:

- Cars
- Vans
- Pickups
- Rigid & HGVs
- Oversized loads
- Car transporters
- Tankers
- Tipper
- Skip lorries
- Refrigerated vehicles
- Cranes
- Special types (TPO)
- Cement mixers



# Presentation Tips

Our team of underwriters are on hand to react promptly to all enquiries. Here are some steps you can take to ensure you receive the most streamlined service.

## Presentations should include as a minimum:



**A vehicle schedule** to include, make, model, body type, GVW, value, fuel type, registration & any modification details. (This should include details of any permanently fitted plant. Value split between vehicle and plant should be supplied.)



**CCE along with claims lists.** If there are drivers on the listing responsible for large claims that can be excluded on quotes, make that clear. Where possible, ensure the CCE is updated.



**Driving restriction required.** Please detail any drivers with convictions, medical restrictions or those with other facts of a material nature.



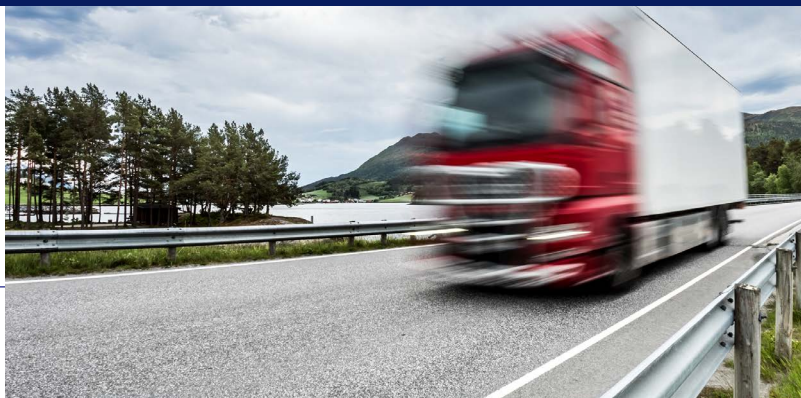
**Cover required.** Please note trailers are covered TPO and 'attached only' as standard. If additional trailer cover is required, please specify and provide the total trailers sum insured and maximum value of any one. If we quote on a specified trailer basis we will need a full trailer schedule to inception. We do not provide cover for TPWRs.



**Premium steer, expiring rate, renewal rate** & the results of your market exercise. This will put our underwriters in the best possible position when reviewing a risk.

## Our quotes

Our CCQ includes multiple quote options for different product types, with varying terms of commitment. Any CCQ must be reviewed alongside the relevant policy wording.



From a multi-vehicle accident to a chemical spill, our award-winning team stand ready to protect the policyholder's incurred position and provide specialist support.



**Our claims department consider themselves a customer service team that specialise in handling claims.**



**24/7 UK-based claims reporting line** ready to assist you from the roadside.



**Specialist teams** who take a hands-on & investigative approach to protecting policyholders' incurred positions.



**Proactive third party intervention.** We contact the third party involved in an incident to ensure they're offered the best daily rates for a hire vehicle, when a claim is reported at the roadside.



**Track claims progress with our broker portal** and get real-time access to your clients' claims information.



**Quarterly claims review meetings** provide an opportunity to discuss all outstanding claims in detail and look at ways we can work together to improve incurred positions with DCL, broker(s) and policyholder all in attendance!



**Policyholders get access to commercial specialists** in vehicle recovery and legal representation to ensure we get the right result for them, while keeping incurred costs as low as possible.



**Approved repairer network for all vehicle types** to ensure we can reduce the time that policyholders' vehicles are off the road, reduce costs and limit the policyholder's inconvenience, where possible. This service is also offered to third parties where our policyholder is at fault.



**Legal privilege.** For drivers involved in serious incidents that are reported at the roadside, we can appoint a legal representative to provide immediate assistance at the scene

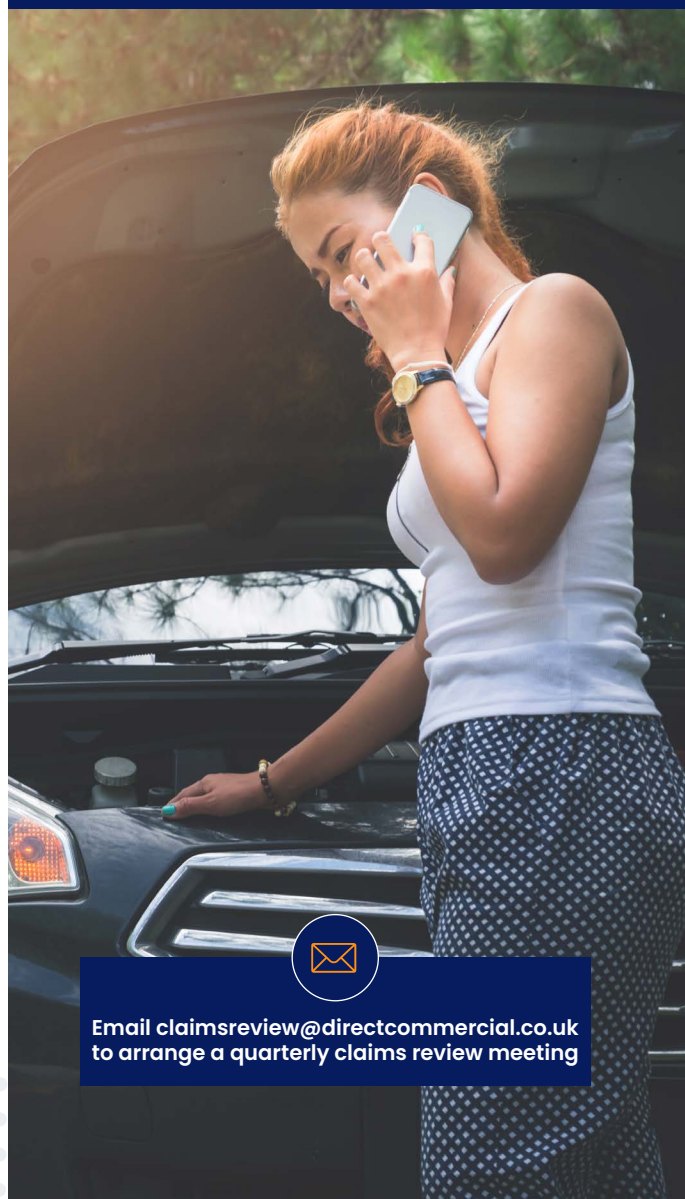


## Prompt roadside reporting leads to significant savings

When our team are contacted promptly, we are able to reduce third party repair costs.

A report from a driver within hours of an accident allows us to instigate liability and indemnity investigations. This leads to earlier and more cost-effective resolutions in all aspects of a claim.

Effective third party intervention at the roadside can result in up to 68.5% savings on credit hire costs.



Email [claimsreview@directcommercial.co.uk](mailto:claimsreview@directcommercial.co.uk) to arrange a quarterly claims review meeting



## Camera-backed insurance to help your clients with their fleet management



We provide cameras that are connected directly to our claims team. This allows prompt intervention to best protect policyholders.



### Product features

Policyholders can self fit or have cameras professionally fitted as suits their business.

Annual or LTA policies available.

Cameras owned by the policyholder.  
(after first year's camera premium paid)

15 minute run on after ignition switched off.

Flexible driver options available.

Free automatic MID updates.

Risks with an exposure to the carriage of hazardous goods can be considered.

Specialist 24/7 claims line.

Automatic alerts in the event of significant impact.

Panic button on all cameras for drivers to be able to notify matters they consider of significance.

Competitive premium payment plan available.

Accident telematics.

EU cover options available on request.

**Claims reported within 15 minutes can earn an excess waiver of up to £1000!**

**36%** average reduction in claims costs

**17%** frequency improvement

**Up to 47%**

**improvement in fleet claims performance**

\*When adopting Camatics for a 3 year term.

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



### The technology

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

Remote access to on-board CCTV

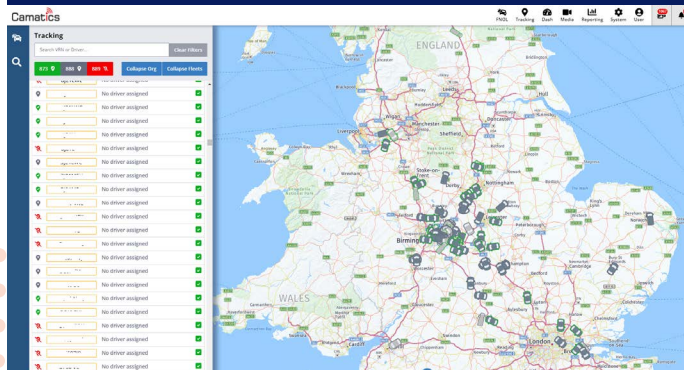
Driver behaviour monitoring reports

Historical route replay

Incident alerts



Full warranty and all data costs included for the duration of the policy.



# Premium Payment Plan

Carraig Premium Finance (CPF) is a standalone finance house that provides flexible and competitive funding exclusively on DCL products



## Product features

Available for all DCL products including camera premiums on Camatics policies.

MTA premiums can be added to the loan amount, on request.

Overrides payable on interest charged over and above CPF's base rate.

Client specific credit agreements issued directly to broker.

Annual agreements with no automatic renewal rollover.



## Credit risk transfers when:

The credit agreement is completed, signed and returned.

The deposit and the first monthly payment is paid, via direct debit, in line with the payment dates specified in the payment schedule.

A valid direct debit Instruction is in place for the collection of monthly payments.

There are no payment arrears or overdue premiums for the client from previous years of account.

### Broker benefits:

Carraig Premium Finance can help you secure more business and transfer credit risk.



**An affordable credit option on every risk**



**No Credit Checks**



**No Set Up Fees**



**6% Fixed Interest\***

\* Haul In One 10% fixed interest rate.



Carraig Premium Finance Limited ("Carraig Premium Finance") is the Credit Provider. Carraig Premium Finance Limited is an unregulated Gibraltar registered company (Company Number 104690) whose activities fall outside of the scope of the Gibraltar Financial Services (Consumer Credit) Act 2011 and the UK Consumer Credit Act 1974.

Direct Commercial Ltd ("DCL") is the Credit Intermediary. Direct Commercial Limited is authorised and regulated by the Financial Conduct Authority (FRN: 307505) and is a company registered in England & Wales (Company Number 3133493).

The Credit Agreement issued by Carraig Premium Finance is a Running Account Credit Facility and is not an insurer Direct Debit facility.

## Security for clients with our 3 year premium stability plan



### Protect policyholders' premiums from market pressures.

Treble 20 is a legally binding, long-term agreement overarching 3 annual contracts of insurance which can be bolted on to any of our products\*



#### 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.



#### Premium payment plan available

On each annual contract which is subject to a T20 agreement.



#### Annual premium increases are capped

Should a fleet experience a large loss.



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

Should the policy run well.

\*with the exception of Camatics which has its own 3 year LTA wording.



### Premium pricing calculated using a preset and fixed adjustment scale

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%





A discounted policy designed for clients already invested in vehicle CCTV



## Product features

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

**Savings opportunities** – Policyholders are rewarded for already investing in vehicle CCTV with a discounted premium.

**Maximum proactivity on claims** – camera footage assists with a prompt resolution on liability and can significantly reduce overall costs.

Connect delivers the ability to ensure **effective third-party intervention, mitigate claims costs & fight fraud** using the video evidence.

**Competitive finance option available.**

**EU cover options available** on request.

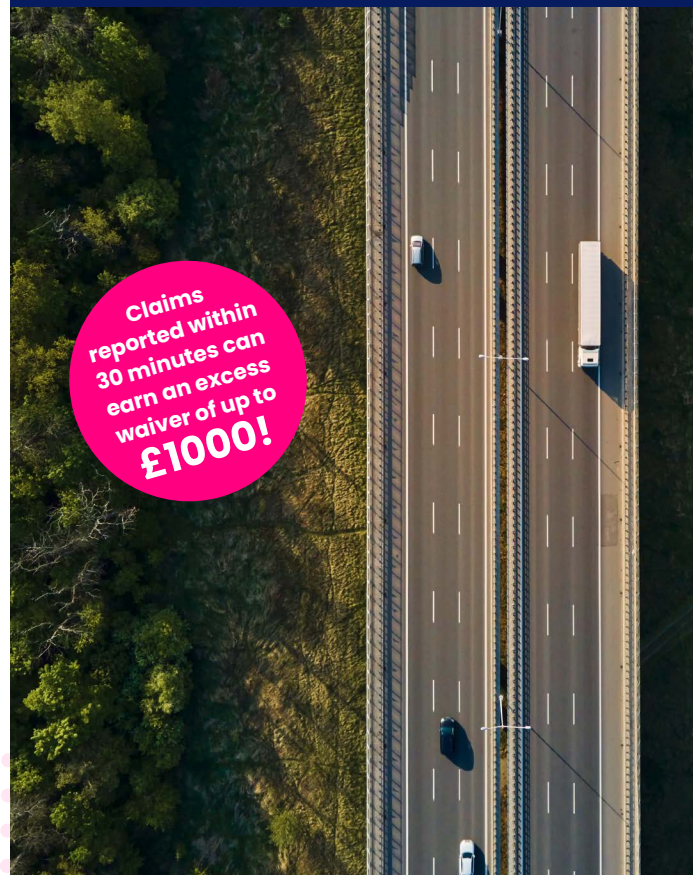
### Please note:

ALL vehicle cameras must adhere to our camera specification and be validated. Validation videos must be provided within 14 days of being on cover. Indemnity only applies when claims are reported within 24hrs and video supplied.



## 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



Claims reported within 30 minutes can earn an excess waiver of up to **£1000!**

## Online product for NCB-rated risks

From sole traders with a single vehicle, to SMEs operating between 1 and 10 vehicles, we can provide quick online quotes.



### Product features

Cover for the carriage of hazardous goods up to 10% of turnover (HIO website only).

Cover for vehicles up to 44 tonnes with a max value of £120,000 on all platforms.

Flexible driving options including ANY licenced driver on vehicles over 12t.

Broad acceptance criteria for motoring convictions and previous claims.

Risks currently fleet-rated considered, upon referral.

EU cover options provided (HIO website only).

Unspecified trailer cover available for clients operating larger vehicles.

Previous company/ employer experience discounts considered, on referral.

Immediate access to our experienced underwriting team for support and placement queries.

Competitive premium payment plan option available.

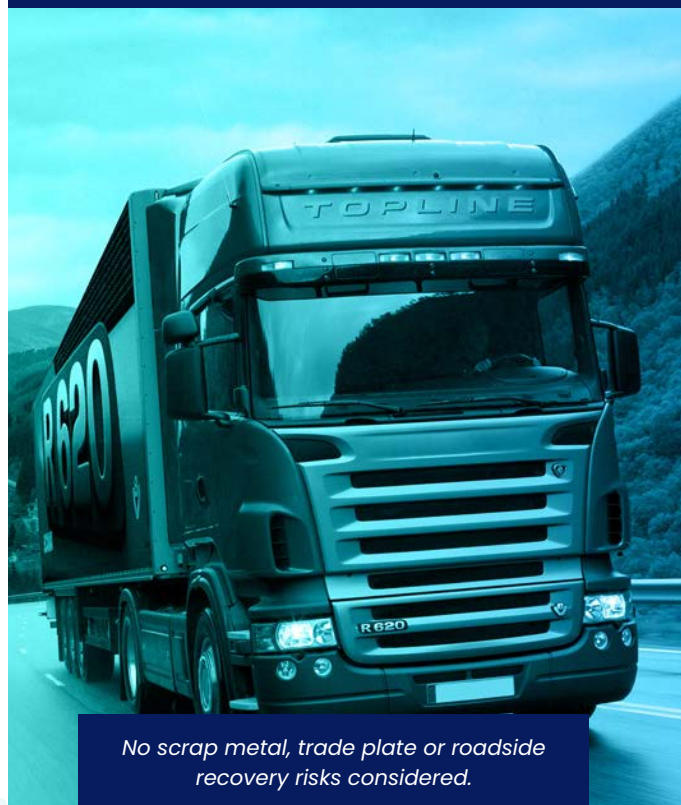
Product accessible via our online quote system and on full-cycle EDI channels.

Quote and policy documentation instantly available to download.



### We can quote the following vehicle types:

- Vans
- HGVs
- Vehicle transporters
- Tankers
- Tipper
- Skip lorries
- Cement mixers



*No scrap metal, trade plate or roadside recovery risks considered.*

Get access to Haul In One today: [admin@haulinone.com](mailto:admin@haulinone.com)

## Specialist insurance for waste & hazardous goods carriers

Wasteline quotes are provided in place of Premier when an underwriter considers it better suits the risk profile. If your client desires a specialist policy, Wasteline is also available on request.



### Product features

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.

Specialists claims team available 24/7 ready to respond to all types of hazardous incidents.

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



### Additional benefits available

Flexible driver options.

Long term agreements available for premium protection.

EU cover options available on request.

Competitive premium payment plan available.





Direct Commercial Ltd is authorised and regulated by the Financial Conduct Authority; FRN 307505. Company Registered in England & Wales; Company Number 3133493.  
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[www.directcommercial.co.uk](http://www.directcommercial.co.uk)