

Zurich Motor Fleet Risk Assessment

Motor Fleet Risk Management Services

A Zurich Motor Fleet Risk Assessment is a semi-quantitative analysis of the inherent exposures faced by an organisation's fleet operation against the supervision, policies and procedures designed to manage these risks



The main elements of this assessment are:

Drivers

We review the risk factors that affect your drivers, from recruitment through to day-to-day business activity. This includes the systems you may have in place for driver selection and training, continuous monitoring and performance management. We also consider driver-based demographics, and the actual business activities that can have a bearing upon driver behaviour and performance.

Vehicles

This aspect reviews the appropriate selection, use, maintenance and disposal of the vehicles you use to deliver your products and services. Are they 'fit for purpose', and are the appropriate safety features included when selecting vehicles for your fleet?

Operational

From the radius of travel, hours of operation, journey times and goods carried, your day-to-day business activity presents inherent exposure that cannot always be eliminated, but also cannot be ignored. We can review these inherent exposures and assess the effectiveness of your existing controls.

Management Controls

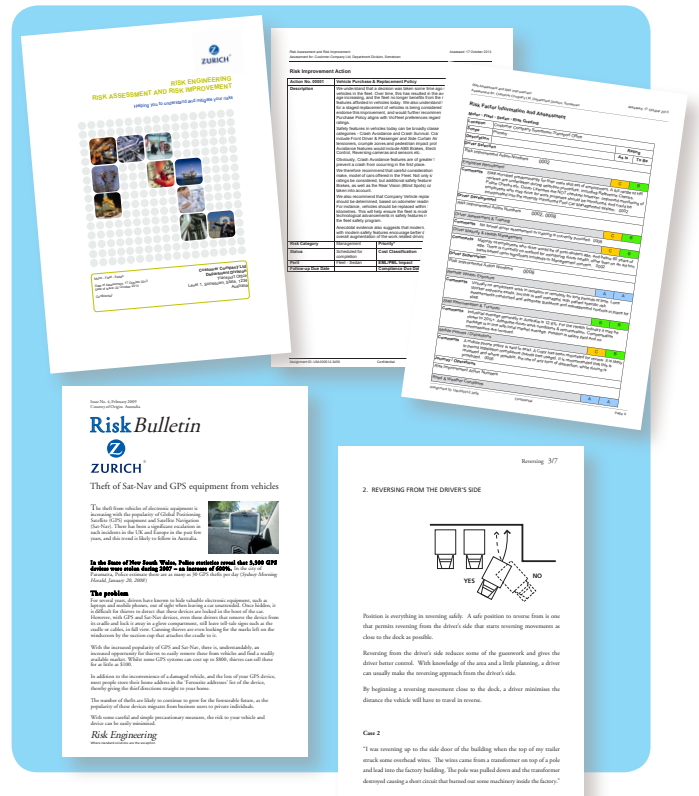
We can help you determine if your existing management controls, policies and procedures are effective and relevant to your exposures. We assess the safety culture of your organisation, and how this extends to the day-to-day risks faced by drivers, particularly when they are away from your normal workplace environment. We consider elements of driver-manager communication and supervision, policies and procedures, driver documentation, incident reporting and investigation, and performance management.

Features and benefits

- Transport and Occupational Road Safety experienced Risk Engineers in each State.
- Our assessment report provides you with an executive summary of the key positive and negative features of your motor fleet risks and management controls.
- Risk reduction and loss control recommendations, specifically tailored to suit your normal business operations, and are based upon our knowledge and experience of industry best practice. These specific recommendations are backed-up with our website www.riskfeatures.com which offers additional, general advice.
- Our Zurich Risk Grading allows us to quantitatively measure your risks and controls, and benchmark these against the outcomes of other assessments made. The grading also illustrates the positive impact that our recommendations, if actioned, can have upon your overall risk.
- Our assessment also considers key accumulations of your fleet, and the major loss exposures to fire, theft and natural hazards at key locations and depots. We can offer specific advice regarding security and fire prevention to individual, specialized vehicles, or at your business locations.
- By analyzing your incident or claims history, we can also identify key contributing factors to your crashes, and offer specific solutions to reduce these trends.
- We can also provide additional support and information documents, sample policies, risk topics and loss lessons to help you implement improved risk controls, and enhance your communications to drivers and their managers.

How much input is required?

Our team of Motor Fleet risk experienced risk engineers can usually conduct the assessment at your premises, or over the phone. The assessment (usually two – three hours), together with the subsequent report, and the information supplied on our website www.riskfeatures.com provides an invaluable insight of your fleet operational risks. This website is also a useful preparation tool for you before we conduct the assessment.



Next steps

Visit www.riskfeatures.com

Click on the Motor Fleet section, and then choose between Sedan and Light Commercial or Truck type fleets.

For more information you can talk to your broker or local Zurich contact.

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