



# Fleet Risk Management

Get a grip on your Fleet and control your Total Cost of Risk (TCR)

## Context

- Operating lease and multiple suppliers as fleet solution in most companies.
- Insurance premiums and risk management represent approximately 20-25% of the fleet budget.
- Lack of transparency on total cost of fleet risk (TCR).
- Differences in covers and limits between different lessors.
- Unbundling insurance policies out of lease contracts is often more efficient and financially attractive (benefit of 5 to 20%).

## Why is it growing in importance?

- How to balance cost savings with benefit package of employee?
- How to get transparency for cost components in leasing schemes and optimise?
- Increasing importance of safety for drivers. How to manage prevention?
- Need for assessment by clear consolidated reporting overviews.

## Covered Benefits

- Risk analysis: define risk profile and needed cover for your specific fleet.
- Aon's expertise and broker leverage to obtain best value in market: Third Party Liability, Own Damage, Own Insurance (stop loss), Driver Insurance, Legal Assistance, Road Assistance.
- Fleet management: policy management, driver switches, "ins-outs", certificate of insurance, invoicing.
- End-to-end online claims management supported by direct driver contact.
- Regular reports including analyses, benchmarking and prevention themes.

## What do I need to consider as a customer?

- "Soft" insurance market can lead to opportunities by simply putting your risk into the market.
- How to manage your loss statistics, get alternative risk solutions and reduce cost of risk?
- Mapping of your current processes through Aon risk scan.

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## Aon's differentiating expertise

- Aon Automotive is the local leader by number of managed vehicles (>80.000).
- Overall advice on fleet risk strategy, starting with mapping out existing processes.
- Innovation: company car policy scanning, fleet advice, benchmarking, partnering with technology companies on safety and risk prevention.
- Thought Leadership: leading seminars on new themes (driverless cars, risk around electric vehicles).

## Publications

- Aon Fleet Prevention News flashes (quarterly)
- Aon Fleet Risk Management Survey

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**We're here to  
empower results**

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