

Risk Management

As part of GT Insurance's ongoing service development and as a 'value-add' to its products, we are pleased to announce GT Insurance's proactive approach in developing Risk Management capabilities for you and your clients.

Risk Management Services

As GT Insurance understands the technical requirements of your customer's fleet, our Fleet Risk Management Team can work with your clients to help improve bottom line performance.

Our Risk Manager can identify, analyse and evaluate the risk exposures and provide suitable recommendations.

This is achieved by:

- Identifying your clients' business risks - understanding their fleet composition, vehicle types and characteristics.
- Analysis of current and past claims experience - identifying accident trends and claims frequency.
- Evaluation of risk - identifying risks that require attention and treatment.
- Recommending improvements - identifying opportunities to improve fleet performance.
- Monitoring fleet performance - ensuring risk management strategies are appropriate and relevant to the business.

Why introduce Risk Management?

Risk Management provides a real 'value-add' to you and your clients by identifying issues, recommending changes and assisting with business improvements.

When to apply Risk Management?

This will depend on a number of factors including:

- The size of the fleet - greater than 10 powered units (a completed 'Heavy Motor Risk Management Questionnaire' is required).
- The freight task - does the proposed operate in a high risk area of the industry, such as:-
 - Transport of Dangerous or Hazardous Goods;
 - Logging;
 - Tipper or Tanker work;
- The performance of the account.

These factors will also determine whether an assessment is required which will identify, analyse and evaluate the level of risk, and may also offer recommendations and/or treatments to assist with your clients' performance.



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