

# Defined

Winter 2017 Newsletter



**Ascend Transportation**

Business Insurance Solutions

## Redefining the way you purchase and manage transportation insurance

The RHA have advised that the industry has a shortfall of between 45,000 and 50,000 drivers and the situation is getting worse.

Thousands of older drivers are leaving the industry and younger people can't afford to get a truck licence.

More than 85% of all goods bought in the UK are carried by a lorry at some stage in the supply chain. The road freight industry and its associated warehousing operations employ more than 2.2 million people.

It is therefore extremely important to hold on to your existing drivers and improve driving abilities.

*Telematics systems can help by providing data on driver's behavior allowing for incentive or bonus schemes to be tailored to the improving performance of the driver.*

At Ascend we can offer a telematics insurance solution that can provide this valuable information but also capture important claims information to help improve claims loss ratios, which could then decrease premiums.

### Our policy includes the following benefits:

- ✓ Front Facing CCTV & Telematics
- ✓ One price per vehicle, per annum. Includes fitting, data cost and give access to footage from anywhere at any time.
- ✓ Instant Accident Notification
- ✓ Automatic accident alerts including photos & footage as evidence of the incident
- ✓ Live Vehicle Tracking
- ✓ Know where your vehicles are and where they have been. Instant defense against spurious and fraudulent claims
- ✓ Driver Behavior Management
- ✓ Monitor harsh braking, sharp turning and aggressive acceleration.

Video download available to provide back up to bad driving reports.

Unfortunately accidents do happen but by fitting telematics systems it can provide Insurers with early notification and fast capture of third party information which can reduce claims costs by 20%. And Lower claims means lower premiums.

Contact Ascend Transportation Director Simon Horton to find out more or how we can provide you with advice or an alternative quotation.

<http://ascendbroking.co.uk/fleet/haulage-driver-shortage-50000-new-drivers-needed-in-the-industry/#>.



### Preparing for winter

As we head towards winter, it can conjure the spectre of cold and wet weather that at best makes a walk to the shops a misery and at worst can wreak costly havoc on your home. Cold weather can be a challenge for owners of older and larger properties. So what simple steps can you take to keep your homes and vehicles safe?

<http://ascendbroking.co.uk/business/preparing-for-winter-risk-management-bulletin>



### One reason not to just focus on price – claims examples

Many decisions on purchasing insurance are made purely on price. The claims scenario below is a real situation that occurred: the 2 responses below show how two different policies would respond to the same claim. In this instance, the client had the wider cover and was extremely glad they opted for the better product!

<http://ascendbroking.co.uk/transportation/one-reason-not-to-just-focus-on-price-claims-examples/>

### Ascend Welcome two new starters

Ascend continue to expand with the recent appointments of Simon Horton as Transportation Director and Ian Lawley as Technical Director

Find out how they will be able to help you review your insurance programme.

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## All you need to know about Marine Cargo Insurance

Matt Price, Broking Director at Ascend Broking provides a detailed overview on all you need to know about marine cargo insurance.

Whether you need cover on a case-by-case basis, an annual policy, or are not sure what you should arrange cover for, we explain all in our new marine cargo white paper.

You may also be interested in our cargo article – **things that are often misunderstood or even overlooked**

<http://ascendbroking.co.uk/business/all-you-need-to-know-about-marine-cargo-insurance-white-paper/>



## 10 practical ways to keep your IT systems safe and secure

Keeping your IT systems safe and secure can be a complex task and does require time, resource and specialist knowledge.

Here are 10 practical steps to keep your IT system secure

<http://ascendbroking.co.uk/business/10-practical-ways-to-keep-your-it-systems-safe-and-secure/>

If you have personal data within your IT system you need to recognise that it may be at risk and take appropriate technical measures to secure it. The measures you put in place should fit the needs of your particular business.

They don't necessarily have to be expensive or onerous. They may even be free or already available within the IT systems you currently have. The following practical steps will help you decide how to manage the security of the personal data you hold.



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