



# Case Study

Haulage contractor provided with late renewal terms that had doubled in size.

## The Problem

A haulage operator had seen their claims steadily increase as their broker, a large national, had not been proactive in the defence and management of claims and provided them with renewal terms with only 24 hours to expiry. This resulted in the insurer at renewal increasing premiums by 175% and leaving the client with very little choice.

## Ascend Approach

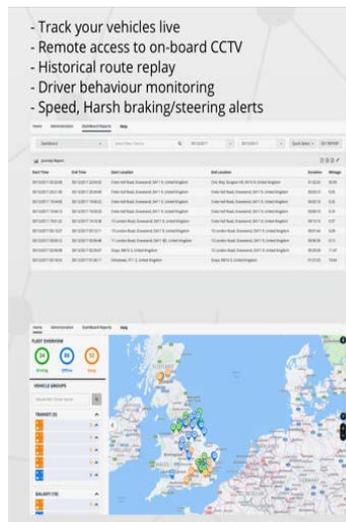
We were quickly able to review the claims experience and highlighted a number of claims that had high estimates and 1 that was not even their vehicle! We demonstrated the poor claims management to the client and what outcome could be achieved if a proactive claims management approach and use of technology was adopted.

On appointment we were able to overturn previous no quotes and provide a solution that not only substantially improved on the premium but more importantly put claims management control at the forefront of the proposition with free dash-cams installed.

## Client Outcome

The client is delighted with the outcome and also has the most proactive claims service available in the market. This has enabled him to:

- ✓ Reduce potential claims
- ✓ Instant claims notification
- ✓ Receive quarterly claims reviews
- ✓ Fix premiums regardless of claims
- ✓ Benefit from rate reductions
- ✓ Have a long-term capped fleet solution



## Testimonial

" I cannot recommend the team at Ascend highly enough. Not only have they saved us premium when we were clearly going to be let down by our broker but by negotiating the use of dash-cams so we now have the ability to deal instantly with any claims. We have the benefit of having premium increases capped and also benefiting from premium reductions. We also deal with proactive people, a great decision"

Lee Arrowsmith  
Arrowsmith & Roberts

