

KEY DIFFERENCES BETWEEN MINI FLEET AND FLEETSHIELD



MINI FLEET	FLEETSHIELD	WHAT DOES THIS MEAN FOR YOU?	WHAT DOES THIS MEAN FOR YOUR CUSTOMERS?
Traded electronically on an as-and-when basis	Traded manually on a declaration basis	For customers with 8 or fewer vehicles, you will need to use RSA Online or Acturis to obtain an RSA quote	Smaller customers who may not have the expertise or resource to maintain their fleet's details on MID will be able to rely on our system automatically updating MID on their behalf
Immediate quotations	Quotation turnaround dependent on manual resource	It will be possible for you to obtain a Mini Fleet quote (and bind) immediately 6am to midnight – this could give you the edge against your competition.	No change for your customers
Specified Certificates	Blanket Certificates	For 8 or fewer vehicle customers you will need to specify each vehicle at quote or MTA for us to update MID on your customers' behalf	With specified certificates, your 8 or fewer vehicle customers can be more certain that their Mid record is up to date
MID updated automatically	MID manually updated by broker / customer	For 8 or fewer vehicle fleets you will no longer need to maintain or ask your customers to maintain MID	Smaller customers who may not have the expertise or resource to maintain their fleet's details on MID will be able to rely on our system automatically updating MID on their behalf
Available vehicles are cars, vans, trucks, trailers and forklifts	Wider selection of vehicles available, including motorcycles, special types, AFVs, etc.	Where your customer's fleet comprises 8 or fewer vehicles of cars, vans, trucks, trailers and forklifts only, our product is Mini Fleet.	Most smaller fleets are populated with vehicles covered by our Mini Fleet product, but where they have more specialist vehicles a more specialist product may be more appropriate
2-15 vehicles at New Business, 2-20 at MTA or Renewal	>8 vehicles	For customers with 8 or fewer vehicles, you will need to use RSA Online or Acturis to obtain an RSA quote	Your smaller customers will benefit from a product that is more relevant to customers of their size
Can use any available NCD to help calculate fleet discount, which is a blend of book rate and experience	Rated on book rate / experience	No change for you	Your 8 or fewer vehicle fleet customers can benefit from any available NCD
Minimum driving restriction is AAD>25 with specified younger drivers	Can provide cover on an AAD>17 basis	You will need to obtain details of any drivers under 25; if there are no drivers under 30 then a discount can be provided.	Customers who provide this information will receive a premium more appropriate for their individual level of risk; customers with no young drivers will receive lower rates.

MINI FLEET APPETITE:

The below guide is intended to help those new to our Mini Fleet product better understand which customers we are more likely to be competitive on, and where we will not provide cover:

SWEET SPOTS WHERE WE'RE COMPETITIVE

- Named Drivers
- AAD>30
- Low rated postcodes (rural areas, Scotland)
- Car dominated fleets.

LOW APPETITE WE WILL TYPICALLY WRITE, BUT RATING WILL REFLECT OUR LOW APPETITE

- Double Cab Pick-Ups.
- Young Drivers (under 25)
- High rated postcode areas (inner city areas, docklands, etc).

NO APPETITE WE WILL NOT WRITE BUSINESS WITH THE FOLLOWING FEATURES

- Young Drivers aged 17 and 18 years old at NB
- Haulage / Courier type occupations
- Self Drive Hire or Motor Trade type occupations
- 'High fraud' postcode areas – RSA Online will help with early knock out.

Further information on RSA Mini Fleet can be found at rsabroker.com/sme