Transporter Risk Assessment Report

Stormer Logistical Services (Pty) Ltd

Company	Stormer Logistical Services (Pty) Ltd
Type	Transporter
Reg No	2011/047215/07
VAT No	4820178993
Address	17 Chelmsford Road, Riverhorse Valley, Durban, 4017
Contact	Themba Mkhize — t.mkhize@stormerlogistics.co.za
Phone	+27 31 555 0140 | +27 82 555 0117

Assess Date	19 August 2026
Assessor	R. Pillay
Reference	TRI-RA-2026-0041
Founded	2011
Fleet	14 units — 6 truck-tractors, 6 tri-axle trailers, 2 rigid delivery vehicles
Drivers	8
Broker	Broker of record — withheld in this sample
Insurer	Bryte Specialist Motor — BRY-MOT-2019-4471
Reason for assessment	Rate increase defence — 2026/27 renewal

OVERALL SCORE

75%

MODERATE RISK

1. Insurance History	83%	LOW RISK
2. Drivers	60%	MODERATE RISK
3. Communication and Security	73%	MODERATE RISK
4. Vehicles and Operations	82%	LOW RISK
5. Claims and Cover History	84%	LOW RISK
6. Conditions of Cover	70%	MODERATE RISK

RATING GUIDE				
1 Completely disagree	2 Below most requirements	3 Just meeting requirements	4 Meets basic requirements	5 Meets or exceeds all

Key strengths

- Tracking and recovery fitted and active on all 14 units — condition of cover fully met
- Digital pre-trip and post-trip checklists with supervisor sign-off, consistently completed
- Three-year loss ratio of 24.9% against risk premium — well inside appetite
- Depot access-controlled, electric-fenced and guarded 24 hours

Development areas

- No six-monthly tracking test register — condition of cover not evidenced
- Extinguisher service certificates lapsed on three units
- Firefighting and first aid training not delivered to any driver
- Rest period training absent — long-haul trips run single-driver over 640 km

Loss ratio — three-year experience

PERIOD	GROSS PREMIUM	RISK PREMIUM (60%)	INCURRED CLAIMS	LOSS RATIO
2023/24	R 980 000	R 588 000	R 0	0.0%
2024/25	R 1 050 000	R 630 000	R 412 000	65.4%
2025/26	R 1 184 000	R 710 400	R 68 000	9.6%
3-year	**R 3 214 000**	**R 1 928 400**	**R 480 000**	**24.9%**

The three-year aggregate of **24.9%** against risk premium sits well inside appetite. Note that two of the three years are effectively clean: the single 2024/25 trailer rollover consumed 65% of that year's risk premium on its own. The controls addressing a repeat of that loss — rest period training and relief driver arrangements — are the outstanding items in section 2.

Summary and recommendations

AREA	SCORE	RISK LEVEL	RECOMMENDATIONS
1. Insurance History	83%	LOW RISK	• Present the improvement evidence to underwriting to motivate withdrawal of the imposed increase. • Obtain a quotation for an excess reducer as an option at renewal.
2. Drivers	60%	MODERATE RISK	• Deliver firefighting and first aid training to all 8 drivers — closes two of the eight required topics. • Deliver rest period training and extend accredited defensive driving to the remaining 6 drivers. • Introduce a documented vetting standard for subcontracted drivers. • Place drivers on a periodic medical and eye test cycle.
3. Communication and Security	73%	MODERATE RISK	• Fit overload detection or extend weighbridge verification to return and regional loads. • Document an internal escalation protocol for control room alerts. • Table monitoring reports at management level with minuted actions.
4. Vehicles and Operations	82%	LOW RISK	• Introduce a relief driver arrangement or scheduled rest stop on the Durban–Johannesburg leg.
5. Claims and Cover History	84%	LOW RISK	• Introduce an operating rule preventing dispatch of any load above the goods in transit limit.
6. Conditions of Cover	70%	MODERATE RISK	• Service and re-certify the extinguishers on fleet numbers 04, 07 and 11 — 30 days. • Establish a dated six-monthly tracking test register with the provider — 30 days. • Document a material change notification process and notify the two vehicles added mid-term.
Overall score	75%	MODERATE RISK	Acceptable risk. Terms may be offered subject to completion of the 30-day and 60-day actions above, with a re-assessment at 90 days to support the rate review.

Assessor conclusion

Stormer Logistical Services presents as a well-run operation with a strong claims record and good physical controls. The fleet is fully tracked, roadworthy and securely garaged, the pre-trip inspection regime is well embedded, and the three-year loss ratio of 24.9% against risk premium sits comfortably inside appetite.

The score is held back in two areas. Driver training is incomplete — three of the eight topics required by the proposal form have not been delivered at all, and rest period training is absent on an operation that runs single-driver over 640 km. Second, two conditions of cover are met in substance but not in evidence: extinguishers are fitted but three service certificates have lapsed, and tracking is fitted and live on every unit but no six-monthly test register is kept.

Both condition-of-cover items are administrative and can be closed within 30 days at negligible cost. The training gap is a 60-day item. On completion, this account would present materially better than the terms currently imposed on it.

Recommendation: acceptable risk. Terms may be offered subject to completion of the 30-day and 60-day actions listed in the summary, with a re-assessment at 90 days to support the rate review.

Assessor declaration

Assessor	Rubendran Pillay
Organisation	TRI — Transport Risk Intelligence
Date	19 August 2026
Contact	ruben@transportriskintelligence.co.za · 083 778 2562

Signature	
Client acknowledgement	

Important notice: This report is designed as a guide to decision making only. Underwriters should use their best judgement about the suitability of a transporter. Loss ratio is calculated against risk premium at 60% of gross written premium. This document is confidential and intended solely for the use of TRI, the broker of record and the insurer. Obtain and retain copies of all documents referred to in this assessment.

Appendix A

Full assessment record

Every question put to Stormer Logistical Services (Pty) Ltd during the assessment, with the score awarded, whether documentary proof was produced, and the assessor's comment. All questions are taken directly from the transporter proposal form.

RATING GUIDE	1 Completely disagree	2 Below most requirements	3 Just meeting requirements	4 Meets basic requirements	5 Meets or exceeds all

Questions marked **N/A** do not apply to this operation and are excluded from the score. The **Proof** column records whether documentary evidence was produced and sighted at the assessment; **N/A** in that column means no proof is applicable to the question. Section score is the average of the questions scored; the overall score is the average of the six sections.

1 Insurance History — LOW RISK 83%

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
1.1	Length of time operating as a transporter	5	YES	Trading since 2011 — 15 years. Ownership stable, no previous trading names.
1.2	Has any insurer declined to quote?	5	YES	No — no declinature in three years. Verified against broker submission file.
1.3	Has any insurer cancelled your insurance?	5	YES	No — cover in force continuously with the current insurer.
1.4	Has any insurer refused to renew your policy?	5	YES	No — terms offered and accepted at each of the last three renewals.
1.5	Has any insurer required a premium increase?	2	YES	Yes — increase imposed at the 2025/26 renewal following the Van Reenen rollover. Still in force.
1.6	Was cover with any insurer uninterrupted?	5	YES	Continuous across all three prior periods. No gap, no premium lapse.
1.7	Has any insurer imposed special terms?	2	YES	Yes — own-damage excess raised to R 35 000, hijack excess 10% min R 50 000 at last renewal.

2 Drivers — MODERATE RISK 60%

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
2.1	Owner-driver and non-employed driver arrangements	2	NO	Subcontracted capacity used in peak season. No vetting standard imposed on subcontractor drivers.
2.2	Verification of foreign drivers' licences	N/A	N/A	Not applicable — no non-South African drivers employed. Confirmed against payroll.

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
2.3	Are PrDP and DDC licences checked every year?	4	YES	Annual check performed and captured on the digital driver register. All 8 drivers current.
2.4	Are copies of PrDP and DDC licences maintained?	4	YES	Legible copies held for all 8 drivers, indexed on the shared drive.
2.5	Are previous driving and employment records investigated?	2	NO	References taken and licence checked at appointment. Infringement history not obtained; no record retained.
2.6	Do drivers complete pre-start checklists?	5	YES	Digital pre-trip and post-trip per vehicle per shift, with supervisor sign-off. 20 records sampled — all complete.
2.7	Are there in-house driving programmes in place?	2	NO	Informal in-cab coaching only. No curriculum, training matrix or attendance record.
2.8	Are there external driving programmes in place?	3	YES	2 of 8 drivers completed accredited advanced defensive driving May 2026. No refresher cycle set.
2.9	Training — correct operation of vehicle being driven	4	YES	Covered at induction with certificates on file for all 8 drivers.
2.10	Training — security of the vehicle and trailer	4	YES	Covered and certificated. Refreshed February 2026.
2.11	Training — taking rest periods as required	2	NO	Not formally covered. Policy SLS-POL-HRS-01 issued but no training delivered against it.
2.12	Training — hijacking prevention methods	4	YES	Covered and certificated, aligned to policy SLS-POL-HJR-01.
2.13	Training — procedures following an accident	4	YES	Covered at induction. Procedure card carried in each cab.
2.14	Training — correct securing of the load	4	YES	Covered and certificated. Practical demonstration required at induction.
2.15	Training — firefighting measures	1	NO	Not covered. No extinguisher demonstration delivered to any driver.
2.16	Training — first aid	1	NO	Not covered. No driver holds a current first aid certificate.
2.17	Do drivers undergo medical checks?	3	YES	Medicals completed at appointment. No periodic cycle; two drivers past their PrDP interval.
2.18	Do drivers undergo eye tests?	2	NO	Screened only at PrDP renewal. No independent test, no results on file.

3 Communication and Security

MODERATE RISK 73%

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
3.1	Cellular phones	5	YES	All 8 drivers issued company handsets. Policy SLS-POL-CELL-01 prohibits handheld use in transit.
3.2	Registration number on roof	4	YES	Applied and legible on all six truck-tractors. Not applied to the two rigids.

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
3.3	Anti-hijacking devices	4	YES	Early-warning and anti-hijack measures fitted fleet-wide. Drivers trained on activation.
3.4	Driver telematics system	4	YES	Fitted fleet-wide — speed, harsh events, driver identity. Fatigue alerts not on current tier.
3.5	ABS braking system	4	YES	Fitted and functional on all powered units. Faults treated as a stand-down defect.
3.6	Two-way radios	N/A	N/A	Not applicable — cellular communication used throughout. No radio network operated.
3.7	Dry powder extinguishers	3	YES	9kg DCP fitted to all HCV and MCV units. Service certificates lapsed on three units.
3.8	Automatic engine cut-out	3	YES	Fitted on 9 of 14 units. Activation protocol informal, no test record.
3.9	Vehicle / trailer overloading devices	2	NO	No onboard devices. Weighbridge tickets obtained on outbound loads only.
3.10	Fleet management system	3	NO	Tracking portal used as the de facto system. No maintenance, trip or cost integration.
3.11	Tracking and recovery system	5	YES	Approved tracking active on all 14 units. Installation certificates sighted; live status verified on site.
3.12	Cameras fitted — cab, forward or rear facing	3	YES	Forward-facing on 6 of 14 units. No in-cab coverage. 14-day retention.
3.13	24-hour control room	3	YES	Outsourced to the tracking provider. Stormer's own escalation protocol not documented.
3.14	Monthly or weekly monitoring reports	3	NO	Received monthly and read by the fleet manager. Not tabled at management level; no actions minuted.
3.15	Security measures at premises where vehicles are kept	5	YES	Access-controlled, electric-fenced, lit, 24-hour guarding. Security review documented February 2026.

4 Vehicles and Operations

LOW RISK 82%

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
4.1	Travelling distance profile declared	3	YES	70% long haul on the 640 km Durban–Johannesburg leg. Trips run single-driver with no relief arrangement.
4.2	Areas of operation outside RSA	N/A	N/A	Not applicable — operations confined to KZN and Gauteng. No cross-border movement.
4.3	Fleet numbers and values over the past three years	4	YES	Three-year fleet table complete. Declared values reconcile to market.
4.4	Vehicle inventory and specified vehicle details	4	YES	Full inventory provided with make, model, year, registration, VIN and value for all 14 units.
4.5	Are any vehicles owned or operated by anyone other than you?	4	YES	No. Asset register and contracts confirm sole ownership and operation.

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
4.6	Are any vehicles leased out or control assigned to another party?	5	YES	No. Confirmed against the asset register.
4.7	Are drivers leased out with lease vehicles?	N/A	N/A	Not applicable — no vehicles leased out.
4.8	Are any vehicles in an unsafe, damaged or un-roadworthy condition?	5	YES	No. All 14 units inspected on site. Defect-triggered stand-down applied and evidenced.
4.9	Does the company perform its own vehicle servicing?	4	YES	No — outsourced to the franchise dealer on defined intervals. Invoices and job cards on file.
4.10	Does the company perform its own accident repairs?	4	YES	No — routed through the insurer's approved panel with quality sign-off before return to service.

5 Claims and Cover History

LOW RISK 84%

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
5.1	Previous motor claims — three-year history	4	YES	Two claims in three years on 14 units. 2024 trailer rollover R 412 000; 2025 collision R 68 000. Both settled.
5.2	Loss ratio against risk premium — three years	5	YES	Three-year aggregate 24.9% against risk premium. Well inside appetite — see loss ratio table.
5.3	Previous goods in transit claims — three-year history	5	YES	Nil. Confirmed against the insurer's claims bordereau.
5.4	Previous business all risks claims — three-year history	5	YES	Nil.
5.5	Previous mechanical breakdown claims — three-year history	N/A	N/A	Not applicable — mechanical breakdown towing cover not held.
5.6	Previous group personal accident claims — three-year history	5	YES	Nil. GPA cover in force for 8 drivers.
5.7	Excess structure over the past three years	2	YES	Excesses raised by the insurer at the last renewal rather than voluntarily structured. No reducer quoted.
5.8	Non-conventional insurance arrangements	N/A	N/A	Not applicable — no self-insurance, captive, cell or fronting arrangement in the period.
5.9	Goods in transit cover required and in place	4	YES	GIT cover in force, sum insured R 2 400 000.
5.10	Maximum value any one load	3	NO	Peak load observed at R 1 900 000 against a R 2 400 000 limit. No rule prevents dispatch above limit.
5.11	Maximum value at any one warehouse whilst in course of transit	4	YES	Limited to the Riverhorse Valley depot, declared and secured. Values within limit.
5.12	Annual haulage fees declared	4	YES	Previous and projected haulage fees provided and reconciled to management accounts.

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
5.13	Description of goods and percentage of load carried	5	YES	Palletised FMCG, dry goods and packaging only. No high-theft or hazardous cargo. Verified against 12 months of manifests.

6 Conditions of Cover

MODERATE RISK 70%

REF	QUESTION	SCORE	PROOF	ASSESSOR COMMENTS
6.1	Tracking device fitted to all vehicles valued R 200 000 or more	5	YES	All 14 units exceed R 200 000 and all carry approved tracking. Certificates sighted for the full fleet.
6.2	Proof of tracking device and activation available at claim stage	4	YES	Provider can produce activation logs on demand. Demonstrated during the assessment.
6.3	Tracking device tested at least once every six months	2	NO	Provider performs an annual health check only. No six-monthly cycle and no dated test register held.
6.4	Minimum 9 kg dry powder extinguisher on heavy and medium commercial vehicles	3	NO	Fitted to all qualifying units. Service certificates lapsed on fleet numbers 04, 07 and 11.
6.5	Claims notified within the required timeframes	5	YES	Both claims notified within 48 hours. SAPS notified same day on the rollover. Correspondence sighted.
6.6	Material alteration of risk notified to the insurer	2	NO	No documented process. Two vehicles added mid-term; notification could not be evidenced.

Assessment record summary

Questions scored	63 of 69	Not applicable	6
Proof produced and sighted	49	Proof not available	14
Overall score	**75%**	**Risk level**	MODERATE RISK