RISK MANAGEMENT FOR ROAD TRANSPORT

Keep the client you were about to lose.

TRI provides risk management to transport operators. We do not broke insurance, we do not hold the mandate, and we do not approach your clients. You stay the broker of record. We make the account defensible.

Our undertaking to you

We will not solicit, quote, or accept a mandate on any account you introduce — during the engagement or for 24 months after it ends. That undertaking is signed before we see a single client file. A copy is attached.

What we do

01 Assess	02 Evidence	03 Improve	04 Rescore
On-site assessment against a weighted rubric mapped to the insurer's own proposal form.	A scored report an underwriter can rate from — not a brochure.	A 90-day plan with owners and deadlines, worked through with the client.	A delta report proving the improvement. That is what you take to renewal.

Where it helps you

The account you are losing

- **Declined** — no quote, no market
- **Cancelled** or non-renewed
- **Rate increase** imposed after a loss

Assessment and evidence turn a decline into a conditional quote. You keep the client and the commission.

The account you cannot write today

- Sits outside appetite on loss ratio
- Needs a risk programme you cannot deliver
- Requires tender-grade compliance evidence

A risk wrapper makes accounts writable that were not. That is new business, not defence.

Your book, not just one account

Portfolio loss-ratio remediation: we analyse your transport book, rank accounts by remediation upside, and work the ones that are dragging the ratio. Loss ratio is measured against risk premium at 60% of gross.

What an assessment involves

The assessment is the foundation of everything else — it produces the evidence an underwriter rates from. It is a day of work on site and a day of work after it.

On site

- **Physical fleet inspection** — every unit, not a sample
- **Premises and security review** — access, fencing, lighting, guarding
- **Document review** — driver files, licences, medicals, pre-trip records, maintenance history, claims files
- **Interviews** — management, fleet manager, drivers
- **Telematics and monitoring** — what is fitted, and whether the data is acted on

Afterwards

- **69 scored items** across six sections, mapped to the insurer's own proposal form
- **Evidence recorded per item** — what was produced, sighted or unavailable
- **Risk score and band** with a recommended rating posture
- **Three-year loss ratio** against risk premium at 60% of gross
- **Improvement plan** with owners and 30/60/90-day deadlines
- **Report and full appendix** — every question, score, evidence flag and assessor comment

What it costs

SERVICE	BASIS	FEE
Risk assessment Banded by fleet size. Scope as set out above.	Per assessment	from R 2 500
1 – 10 vehicles		R 2 500
11 – 25 vehicles		R 4 500
26 – 50 vehicles		R 7 000
51 – 100 vehicles		R 9 500
Over 100 vehicles Quoted on scope — day rate plus report	Per assessor day, plus report	R 9 500 / day + R 2 500
Re-assessment Delta report proving the improvement	Per rescore	60% of assessment fee
Managed risk programme Monitoring, reporting, rescore	Per vehicle per month	R 250
App suite only Self-serve, no TRI labour	Per vehicle per month	R 150
Incident investigation Debrief, root cause, mitigation	Per incident	R 2 000
Portfolio loss-ratio review	Per book, or retained	on application

The assessment fee is credited back

Where the client takes up a managed risk programme within **60 days** of the assessment, the full assessment fee is credited against the first months of the programme. The client pays for the assessment or for the programme — not both.

Travel and disbursements

TRI operates from Durban. Assessments within the greater Durban area carry no travel charge. Outside it, travel, accommodation and related disbursements are quoted before the engagement is confirmed and invoiced at cost. Fees above are for the assessment work only.

The insurer may part-fund the programme where an account is at risk — ask us about sponsorship. Full rate card on request.

What we do not do

We do not broke the account. We do not hold or seek the mandate. We do not contact your client without you. We do not quote. Every report belongs to the client and comes to you first.

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