



Medina Dairy Cut Claims By 26% Using VUE's Video Telematics In Fleet Risk Management Programme

Using VUE's Video Telematics in their fleet risk management programme, the Medina Dairy fleet had amazing success lowering their claims frequency from 46% in 2015 to 20% in 2017.

Challenge

Medina Dairy is one of the UK's largest suppliers of milk, dairy and bakery products to the full spectrum of retailers, wholesalers and foodservice operators, delivering to 5,000 locations across the UK.

Medina Dairy had expanded through acquisitions over a number of years, which meant that they had 11 individual fleet insurance policies with different insurers and renewal dates. After switching to RSA as their sole insurance provider to harmonise cover and risk management across their company, Medina Dairy was able to gain a full picture of their fleet risk profile. Dedicated to continuous improvement, Medina Dairy wanted to reduce their total number of claims and associated costs.

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Key Challenges

- Harmonise motor insurance coverage and risk management across the company
- Reduce total number of claims and associated costs

Solution

Working collaboratively with RSA and their broker Willis Towers Watson, a thorough pro-active risk management programme was created including activities such as training for depot managers on the best practices for accident investigation and the importance of data quality in defending claims. To help with this, Medina Dairy came to VUE for Video Telematics equipment to further improve fleet safety, mitigate risk and lower claims frequency.

The Medina Dairy fleet were fitted with a complete Video Telematics system, including a VMC4 Video Telematics recorder, a 5" in-cab monitor, a VMC HD Front Camera and two sturdy VUE HD side cameras.

"Establishing a systematic way to manage fleet risks ultimately drives better fleet performance and reduced operating costs."

Michael Tansey, UK Fleet Practice Lead at RSA [1]

"Critically, this work has dovetailed completely with our business needs, helping us from a commercial perspective by integrating risk management into our normal working practices."

Hayat Ali Sayed, Transport Operations Manager at Medina Dairy [1]

Results

VUE's Video Telematics system provided drivers with a 360° view around their vehicles which eliminated blind spots and helped them navigate challenging loading bays. The footage recorded by the cameras was also valuable in defending claims, especially fraudulent and 'crash for cash' claims, bringing down claim costs.

As a result, Medina had fantastic success using VUE's Video Telematics in fleet risk management. In just two years, Medina's total claims frequency was reduced by 26%, falling from 46% in 2015 to 20% in 2017. [1]

"The businesses we talk to are aware that taking a proactive approach to fleet risk management can help to significantly reduce collisions, incidents, injuries and associated business disruption. But there are also financial and commercial benefits to safer driving – lower premiums, fewer excesses, less need for temporary drivers and replacement vehicles, plus reduced wear and tear and fuel consumption."

Michael Tansey, RSA [1]

References

[1] From RSA case study 'Fleet risk management helps Medina Dairies go the extra mile'

