

A man in a white dress shirt and dark tie is sitting at a dark desk. He is looking down at a laptop with a pen in his right hand. His left hand is resting on his chin, suggesting a thoughtful or focused state. On the desk, there are several papers, including one with a grid or table. The background is a bright, slightly blurred office environment.

RTMS Workshop

INDWE
RISK SERVICES



Introduction

Similarities' between RTMS and insurance

Saving money through RTMS

Avoiding the dreaded repudiation letter

Similarities between Insurance and RTMS



- **Both focus on Risk Management**
 - **Driver behaviour/wellness/training**
 - **Maintenance of vehicles**
 - **Overloading**
 - **COF's, PDP's, Valid licences**
- **Both can save money for operators**



How does RTMS save on Insurance

- **Insurers discount premium on certified fleets**
- **RTMS compliance influences frequency and severity of claims Reduced down time and excess's**
- **Improvement in claims ratio reduces premium**
- **Reduction in claims allows for alternative insurance programs Funds, deposit premiums, self insurance**
- **Avoid costly repudiations**



Popular reasons for repudiations

- **Roadworthiness**
- **Expired Certificates of Fitness**
- **Invalid drivers licenses**
- **Non functional Tracking devises**
- **Overloading**

Questions

Thank you for your time

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