

# SINGAPORE MOTOR FLEET INSURANCE



Risk Appetite

[AWAC.COM](http://AWAC.COM)

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# SINGAPORE MOTOR FLEET RISK APPETITE



## SWEET SPOTS

- Established Businesses
- Evidence of Fleet Risk Management
- Experienced Drivers
- Good/Improving Accident Frequency
- Management with collaborative attitude towards mitigating losses



## ACCEPTABLE NATURE OF BUSINESS

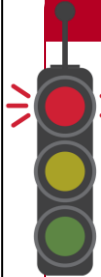
### Occupations and Industries

- Construction
- Logistics
- Building Trades
- Civil Engineering
- Manufacturing
- Publishing
- Retail
- Service & Maintenance Engineers
- Telecom/Technology

### Our Strengths

- Flexible fleet discount
- Free Risk Management service
- Fast turnaround Ops service
- Experienced Claims service

## FLAGGED RISKS



### Referred Risks

- Tippers/Prime Movers
- Construction/Logistics business
- Entertainment
- Long-term leasing with driver profile controls
- Recycling/Waste Management
- Security Companies
- Shuttle Buses for Employees

### Undesirable Features

- Hazardous Goods
- High Frequency of Large Claims

- No Risk Management
- Time Critical, e.g. delivery of food/live/fresh seafood, newspapers and magazines

### Declined Risks (unless incidental)

- 100% Airside Exposure
- "Blue Light" Risks, i.e. emergency response vehicles such as ambulances and police cars
- Bulk transportation of Explosive, Petroleum, Chemicals, Gases in liquid/compressed form
- Buses/Coaches  
(free shuttle buses for employees and visitors that are incidental to the biz are acceptable)

- Cement Mixers
- Driving School
- Eldercare, Hospitals, Hospice
- Express Couriers
- Food/Courier Apps Delivery Services
- Grab/Gojek/Uber Ride-Hailing Apps
- Motorcycle fleets
- Short-term Private Car Rental, e.g. Hertz/Expedia
- Tankers for Petrol/Gasoline  
(Fuel Oil/Water can be considered)
- Tractors/Vehicles not on terra firma