

Fleet insurance: one renewal date, one system

Everything that matters for the decision – on one page.

What is it?

Fleet MTPL is the mandatory base: Hungarian law requires the keepers of vehicles based in Hungary to hold MTPL cover, organised as a fleet in one framework, with a shared renewal date and premiums shaped by the fleet's own claims record. The legal definition of an MTPL fleet is at least five vehicles, held by the same keeper/policyholder, at one insurer – insurers' commercial (small-fleet) practice may differ from this. **Fleet casco** covers collision damage, theft, natural hazards and glass damage on your own vehicles – which vehicles and what deductible is a decision to make; for a financed vehicle this is typically the financing company's requirement.

On flotta.biz we start with the vehicle list and the claims history: the **claims ratio** – the proportion between claims paid out and premiums paid in – largely drives the premium, and this can be managed. I request several insurers' competing offers for the same vehicle list and present them in one table – with cover levels, deductibles and the flexibility of adding and removing vehicles. I administer changes to the fleet during the year (purchase, replacement, disposal) so that cover stays continuous – for this, changes need to be reported to me in good time.

What makes up a good fleet insurance policy?

The layers of fleet cover

- 1. **Fleet MTPL** – the mandatory base for every vehicle; one policyholder, several vehicles, organised fleet administration, with premiums typically based on the claims ratio and the fleet's composition.
- 2. **Fleet casco** – for collision damage, theft, natural hazards and glass damage on your own vehicles; the level of cover and the deductible can differ by vehicle category.
- 3. **Extras** – assistance and vehicle recovery, a replacement-car element, a legal protection element for traffic matters; the useful combination differs from fleet to fleet.

Why it pays to set it up well

- One **renewal date, one table** – not twenty policies with twenty dates, but one clear system that can be put out to competitive tender once a year.
- Claims statistics as bargaining power** – the fleet premium is largely driven by the claims ratio; a fleet that measures and improves its claims record negotiates at renewal armed with data.
- I help with the administration** – I handle adding and removing vehicles and the paperwork, and continuity of cover depends on the changes being reported – if you flag them, I handle them.
- Driver discipline and prevention** – an internal claims policy, driver awareness, deductible tuning; an argument at the renewal negotiation, although several factors act together on the premium.

The covers, in one table the exact scope and deductible vary by vehicle category and insurer

Cover	What it protects	The right question to ask
Fleet MTPL	The statutory mandatory base for every vehicle	<i>Is the premium based on the fleet's own claims record?</i>
Fleet casco	Collision damage, theft, natural hazards and glass damage on your own vehicles	<i>Which vehicles, and with what deductible, is it worth it for?</i>
Green Card	From the insurer, for trips outside the EU/EEA that require a Green Card	<i>Has it been requested in time for the route concerned?</i>
Assistance	Roadside help, transport	<i>Exactly what does it cover, offer by offer?</i>
Replacement-car element	A replacement car while the damaged vehicle is repaired	<i>Is it part of the casco package, or a separate add-on with extra premium?</i>
Legal protection element	Legal cost cover for traffic matters	<i>Is the built-in element enough, or is separate legal protection also needed?</i>
Adding/removing vehicles	New vehicle in, sold vehicle out – changes to the fleet during the year	<i>If reported in time, does cover stay continuous?</i>

How does it work?

1 · Vehicle list + claims list

This is where everything starts. Registration number, category, use and claims history; if you do not have these to hand, I help put them together.

2 · Cover plan and table

Fine-tuned by category. Fleet MTPL in every case, casco for which vehicles and with what deductible, which extras; several insurers' offers in one table.

3 · Decision and switching cover

You decide, I handle it. I prepare the termination, timed and ready for signature, and set up the start of the new contract so that cover stays continuous.

4 · Adding/removing vehicles, renewal

The company reports the change, I notify the insurer. The premium adjusts proportionally; if you wish, at renewal we review cover again with the claims statistics in hand.



Book an
appointment

NEXT STEP

20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

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