FLOCK by Admiral

REWARDING THE UK'S HARDEST WORKING HAULIERS

WITH UP TO 10% OF YOUR PREMIUM BACK



CONNECTED FLEET INSURANCE FOR HAULAGE FLEETS

Hauliers have been investing in safety for decades - training, cameras, telematics, tacho analysis, audits - and insurance premiums have rarely reflected that effort.

Flock's fleet insurance is designed to reward hauliers for the work they already put into safety. We help you get more from your existing technology and safety investments, through a rebate scheme with a maximum of 10% of your premium — in 2026, qualifying fleets earned back an average of 6%.

WHAT COMES WITH THE POLICY

UP TO 10% PREMIUM REBATE

Earn back up to 10% of your premium for strong performance - qualifying fleets earned back an average of 6% in 2026. Track your progress on the Flock Portal every day.

DEDICATED RISK MANAGER

A dedicated risk manager works with your team, reviewing your fleet data to highlight opportunities to reduce risk.

DIGITAL POLICY MANAGEMENT

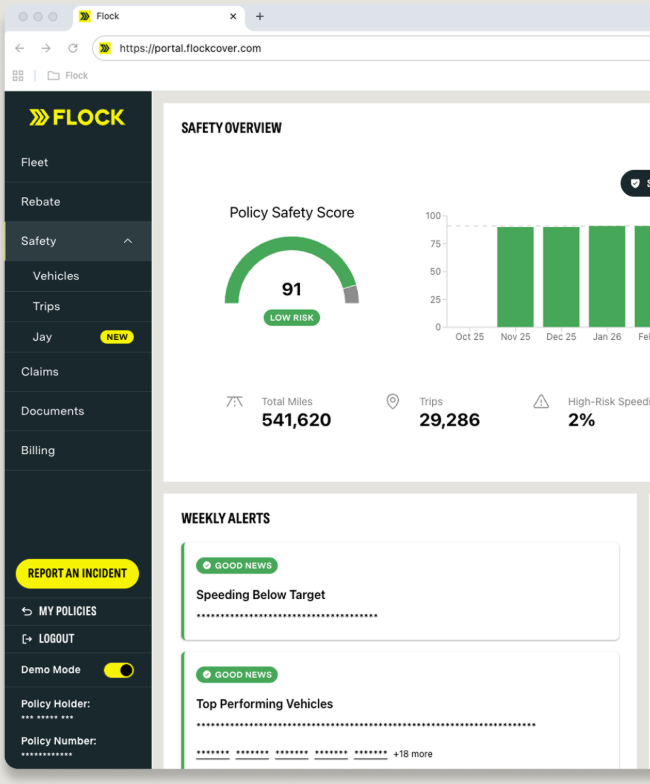
Add, remove and swap vehicles yourself in the Flock Portal, 24/7. No email to your insurer, no waiting on confirmation, and hours of admin off your week.

FAST AND RELIABLE CLAIMS

Report claims digitally in the Flock Portal and keep third-party costs down.

JAY, YOUR VIRTUAL FLEET EXPERT

The most reliable colleague a fleet manager could ask for. Ask about your vehicles, policy and risk, any hour of the day.



HOW THE REBATE WORKS

EARN A SHARE OF YOUR PREMIUM BACK

LOSS RATIO		AVERAGE TIME TO REPORT		SAFETY SCORE	
0 - 20%	4%	WITHIN 24HRS	3%	90 - 100	3%
21 - 30%	3%	WITHIN 48HRS	2%	80 - 89	2%
31 - 40%	2%	WITHIN 72HRS	1%	60 - 79	1%

The scheme maximum is 10% of your premium. You qualify by sustaining 75% connectivity and keeping your loss ratio under 40%. In 2026, around 4 in 10 fleets qualified, and qualifying fleets earned back an average of 6% of their premium.

FLOCK'S RISK MANAGEMENT PROGRAMME

A Flock policy opens a twelve-month programme. We start by understanding how your operation makes its margin, then go through your own fleet data with your fleet manager and your broker to find where risk and cost leak away.

Q1

ONBOARDING AND CONNECTION

Get set up on the Flock Portal, connect your telematics, and understand how your rebate works.

CLAIMS REPORTING

We walk your team through fast, accurate reporting - and why early notification is the single biggest lever for keeping third-party costs down.

Q2

FULL SAFETY PICTURE

Once connected, get a complete view of your fleet risk on the Flock Portal.

URBAN RISK ANALYSIS

Analysis on the patterns behind urban driving risk, identified before they become collisions.

Q3

BESPOKE RISK REVIEW

A bespoke, deep-dive into your policy, claims performance and safety improvement.

Q4

RENEWAL AND CLAIMS REVIEW

We analyse twelve months of your fleet data and set the final actions that maximise your rebate.

FLEETS IN THE RISK MANAGEMENT PROGRAMME WITH FLOCK HAVE ACHIEVED:

10% ↓

AVERAGE REDUCTION IN CLAIMS FREQUENCY LAST YEAR

8% ↓

REDUCTION IN CLAIMS COSTS, WHILE CLAIMS INFLATION ROSE 10%

72%

OF FLEETS REDUCED CLAIMS FREQUENCY IN 2025 VS THE YEAR BEFORE

6%

AVERAGE REBATE EARNED BY QUALIFYING FLEETS IN 2026 – AROUND 4 IN 10 FLEETS QUALIFIED

TELEMATICS WITHOUT THE FAFF



GETTING TELEMATICS WITH FLOCK IS EASY

01 ALREADY RUNNING TELEMATICS OR CAMERAS

We integrate with most telematics and camera products used in the UK, including Samsara, Geotab, Webfleet, Matrix IQ and Quartix. Your team carries on using the system it already knows, and we take a data feed from your provider.

02 NO TELEMATICS YET

If you are starting from scratch, we can either integrate with a provider of your choosing or supply telematics with your policy. Our connectivity team will guide you through the process and do the heavy lifting.

WORTH KNOWING

Your data works for you, not against you. We use it to spot risk early, coach it out, and evidence your safety record - never to dispute claims or penalise minor speed variance. When a third-party disputes what happened, your own data is often what protects you.

TELEMATICS PROVIDERS COMPATIBLE WITH FLOCK

See the full list at flockcover.com/telematics

HERE FOR THE LONG HAUL



ADMIRAL: THE INSURER BEHIND EVERY FLOCK POLICY

Flock policies are underwritten by Admiral Insurance (Gibraltar) Limited, part of Admiral Group plc, a FTSE 100 company with one of the most respected claims operations in the country.

Day to day you deal with Flock, with Admiral's claims and underwriting expertise behind us. You get a specialist team who understand haulage and the security of one of the UK's largest insurers standing behind every claim.

CLAIMS, HANDLED PROPERLY

BUILT FOR HGV COMMERCIAL CLAIMS

When an artic is off the road, the claim is only half the problem. Lost loads, contract penalties and a driver standing idle can cost more than the repair bill. Admiral's claims teams handle commercial incidents every day, with dedicated handlers whose job is to get your vehicle repaired, your third-party exposure contained and your fleet earning again.

ADMIRAL SCALE, LOWER COSTS

Admiral insures around 1 in 6 cars on UK roads - and that scale delivers some of the lowest repair costs in the industry. An established network of approved repairers, hard-negotiated rates, and decades of third-party claims experience mean incidents cost less to resolve - keeping your loss ratio down and your rebate within reach.

WANT TO FIND OUT MORE?

Speak to your broker about Flock. You can also get in touch with us directly and we will reach out to your broker for you.



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WEBSITE

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BOOK A DEMO OF THE FLOCK PORTAL

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