




**There is an easier way to cut your vehicle running costs.**

- Cut your fuel bill and reduce unnecessary mileage
- Encourage greener safer driving
- Improve customer service



Monitor speed and driver behaviour including vehicle idling time to cut unnecessary fuel wastage.

Plus, you'll always know where your vehicles are making customer complaints a thing of the past.

Find out how TomTom Business Solutions can cut your vehicle running costs.

020 7255 9774 | [uk.business@tomtom.com](mailto:uk.business@tomtom.com)

**TOMTOM** Let's drive business™  
[www.tomtom.com/business](http://www.tomtom.com/business)

**There's an easier way to fit more jobs in the day**

- Cut costs and get more done
- Reduce journey times by 14%
- Avoid frustrating traffic jams
- Choose the right plumber for the right job



You don't need more plumbers to get more work done. TomTom Business Solutions will help your existing staff become more productive, complete more jobs and keep customers happy.

Our systems are designed to streamline the way you handle business, ensuring the most and most appropriate employee is dispatched to each job, and directed there using live traffic data to route around any hold ups.

Give your business more time in the day by calling TomTom Business Solutions on 020 7255 9774

**TOMTOM** Let's drive business™  
[www.tomtom.com/business](http://www.tomtom.com/business)

**There is an easier way to cut your vehicle running costs**



**There is an easier way to fit more jobs in to the day...  
...and much more cost effectively too**



White paper

**FLEET DATA INSIGHT: DRIVER BEHAVIOUR**



**BEST PRACTICE FOR THE INDUSTRY BY THE INDUSTRY**

**04 Section four Feedback and communications**

It is vital that data is communicated to management and drivers in a format that directly addresses their needs and concerns, allowing them to use the insights generated to take immediate action. League tables and driver profiles, for example, are particularly effective when communicating with drivers and such tools are covered in more detail in Section 5 of this guide. Recognition.

Communication takes place with people both inside and outside the organisation and therefore falls into two general categories:

**Internal**

- Feedback provided to staff on the basis that it will help them to take action to improve driver performance, targeting areas in particular need of improvement or addressing inefficient practice. Internal communication might also take the form of marketing to employees, where a key message is communicated to reinforce company culture.

**External**

- This is largely about reputation building. Using the data provided by a driver performance programme, organisations can communicate their success to the wider world, helping to reinforce the image of a responsible company committed to CSR. This kind of marketing also helps when it comes to subcontracting bodies for work that requires the supplier to demonstrate certain standards in safety or sustainability. Larger fleets are able to share their experience with smaller fleets and there appears to be an increasing band of supply chain partners benefiting from this level of support.

**An effective strategy relies on a continuous feedback loop**

**Health & Benefits**  
Summer 2019

**Willis Towers Watson**

## We go over and above to keep you up to date

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### HR Insights

Welcome to the latest issue of HR Insights, a quarterly round-up of expert advice and top tips from Willis Towers Watson Health & Benefits.

#### What really makes your employees tick?

Rich in omega-3, caviar became synonymous with the lavish work lifestyle of the US's Vespene.

Sponsored support for neurodiversity to the impact of Boozie Britain on productivity...

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Our sixth Employee Health, Wellbeing and Benefits Barometer reveals the health and wellbeing challenges affecting the modern workforce

[READ REPORT OR VIEW INFOGRAPHIC](#)

#### 5 myths and stigmas around employee mental health

Did you know that the Sunday roast rose in popularity when the first British Yorkshire pudding was created for a Bullen holiday camp in 1947?

Almost half of employees are still uncomfortable discussing mental illness with their managers.

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5 most common myths and stigmas around employee mental health – busted!

[READ GUIDE](#)

#### 5 ways to motivate staff to manage their own health

The UK's biggest smoothie brand was first stocked in just 10 supermarket stores back in 2000.

Preventative healthcare is becoming a primary focus for businesses.

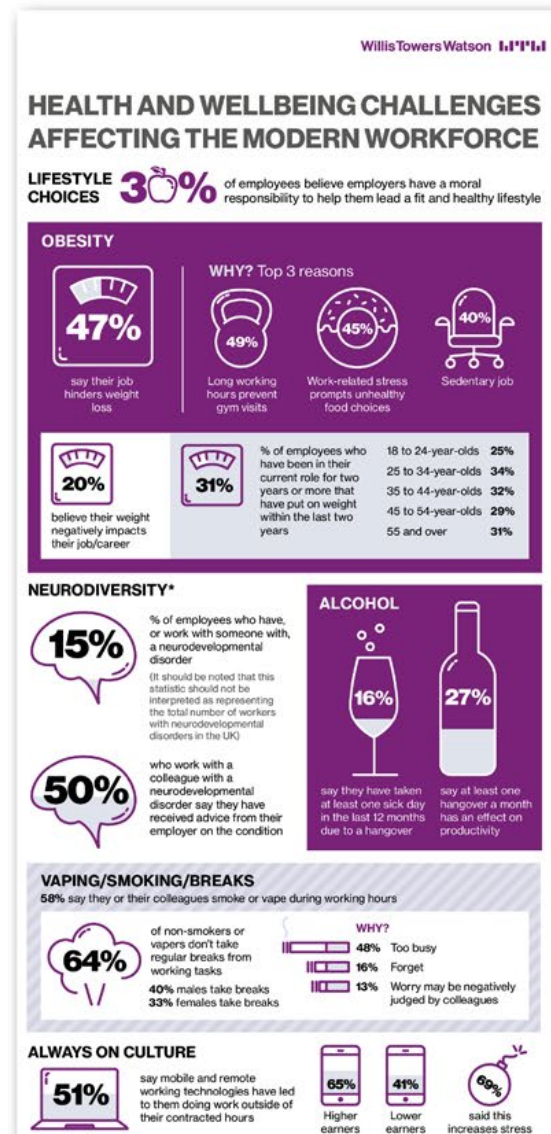
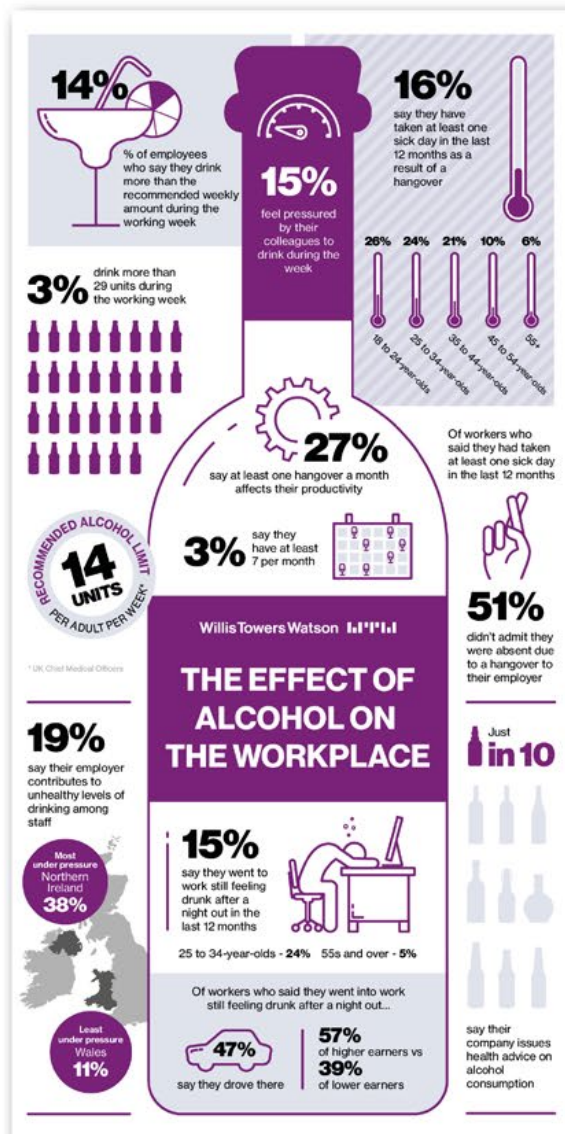
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5 ways in which companies can motivate staff to proactively manage their own health

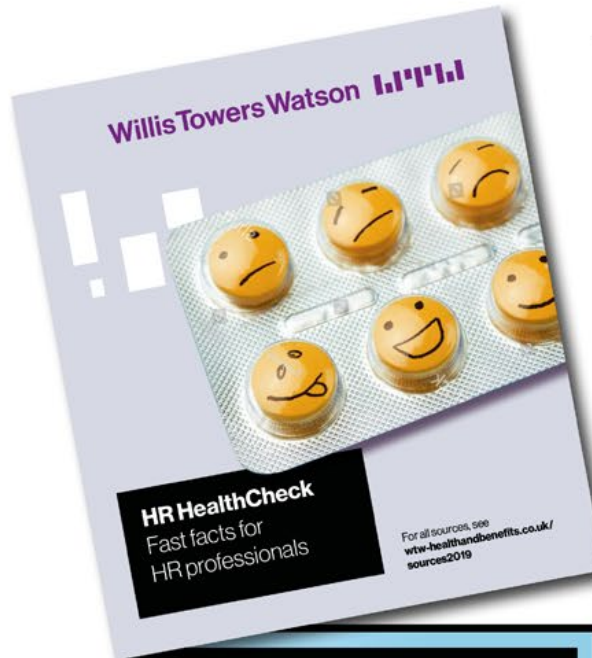
[READ GUIDE](#)

**Health & Benefits**

**Willis Towers Watson**







#### 4 Alcohol

- One in five (**16%**) employees said they have taken at least one sick day in the last 12 months due to a hangover, with younger workers more likely to take 'hangover days' (**26%** of 18 to 24-year-olds compared to **6%** of 55 and overs).
- A quarter (**27%**) of employees say at least one hangover a month has an impact on their productivity.



#### 5 Smoking and vaping

- More than nine in ten (**91%**) workers\* say they or their colleagues get two or more smoking/vaping breaks on a typical day.

  
**million**  
adults in the UK  
smoke cigarettes

  
**million**  
are e-cigarette  
users

\*Of those respondents who said they or their colleagues smoke or vape

#### 6 NHS

- The NHS waiting list in England is at its **11-year high**, with around **6%** of the UK population waiting to start hospital treatment at the end of August 2018.



NHS patients are waiting **14.1 years** for new cancer drugs – compared to **12.7 years** in 2008.



almost **1 in 5** NHS hospital services failed to hit  
any key national waiting time targets\*

\*over the last year



#### 7 Fatigue/insomnia

- More than half (**55%**) of females say they always or often go home exhausted from work. **47%** of men said the same.



**Six in 10** Brits  
said they often wake  
suddenly in the night  
with thoughts of work  
and other worries.





## DESIGN THAT DELIVERS

NJSR is an award-winning practice with a long history of imaginative design and effective delivery across the full range of architectural services:

- Architecture
- Urban planning and design
- Interior design
- Building surveying
- Conservation and restoration
- Sustainable design
- Listed building refurbishment
- Inclusive design
- Design and build
- Space planning
- CAD services
- Feasibility studies
- Access audits





people and pensions

the changing pensions landscape



How we help

We engage each member of staff in their pension planning, helping each to build and manage a personal retirement strategy.

Using market leading flexible pension plans, we almost always cut employee pension costs (on average by around 30%) and rarely charge any fees to either the company or the individual for at least five years from our appointment.

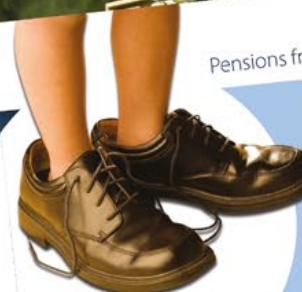


The problem with pensions...

Although contributions are invested from both sides, in most cases, in the absence of advice, employees either default into one standard company pension fund or are left to manage their own strategy to achieve their retirement goals. This results in a number of common group pension planning pitfalls:

- All scheme members' pensions are invested into the same fund, with no consideration of individual risk profiles or retirement needs.
- Employees rarely receive a one-to-one in-depth review of their entire pension provision every year. As they are not able to check performance against industry benchmarks, pensions are left languishing in inappropriate funds for years.
- An unnecessarily elevated annual management charge remains unquestioned year after year.
- Formal scheme governance is not provided to measure and monitor ongoing performance.

Pensions from a different perspective



What makes our Managed Pension Service different?

We look at the bigger picture

Rather than simply selling your employee a pension plan, rarely to be seen again, we offer every member of staff a face-to-face retirement planning consultation every year.

We review not just the current pension plan needs, but also all earlier schemes from previous employers, any spouse pensions and the predicted state pension payments.

Only by looking at the bigger picture can we assess whether the employee is on course to receive the income they need and create a personal investment strategy to meet their retirement aspirations.

One size does not fit all

Far from expecting all staff to sign up to the same plan, we recognise that all employees are different with individual motivations, income needs and attitudes to risk.

We work with pensions providers that offer the widest range of individual funds so we can build exactly the right portfolio of investments for each employee, based on careful and thorough risk profiling.

We leave more money in the pot

As we have excellent long-term relationships with pensions providers, your employees will benefit from some of the lowest fund management fees in the market. We reduce the Annual Management Charge

for our clients, on average, by 30% – leaving more money in the pension pot for your staff.

We welcome ongoing evaluation

We provide full scheme governance, the best possible protection to ensure that your employees' best interests are being served and that the scheme remains competitive. One of our board directors chair an annual meeting to discuss performance against our service level agreement, review any pertinent market developments and, critically, present feedback from your employees.



## Brochure





## Reason 4

### 1 IN 10 OF OUR CLIENT-FACING PEOPLE IS MEDICALLY QUALIFIED

We have a large in-house team of registered nurses, occupational health advisors, physiotherapists and OH consultant physicians. Nursing specialisms include cardiology, musculoskeletal, mental health, oncology, orthopaedics, paediatrics and occupational health.

#### So what?

Medical knowledge empowers our staff to fight your employee's corner far more effectively with both insurers and medical professionals than a typical call centre worker. This means that employees get faster access to better quality healthcare and a much faster return to good health and the workplace.

Our nurses' expert knowledge of treatment types and durations means that they regularly challenge consultant fees to bring them down

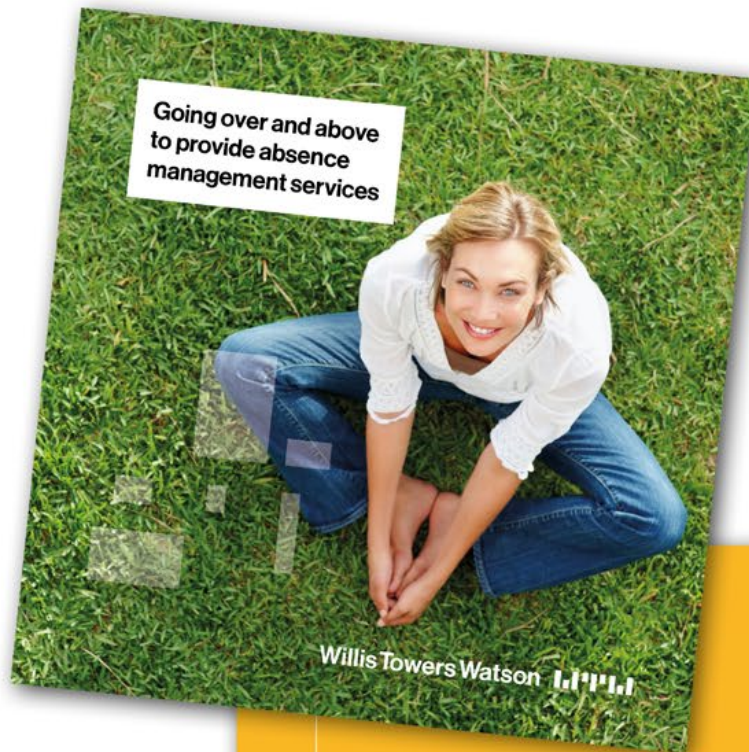
into line with insurer limits, enabling surgery and reducing the need for any shortfall payments by employees or employers.

#### Give me an example

A scheme member who needed really complex surgery wanted to use a hospital outside of his allowed insurer network. One of our Healthcare Concierge nurses called both the surgeon and the anaesthetist and persuaded them firstly, to use a hospital recognised by the insurer and secondly, to limit their fees to within the insurer's fee guidelines. We saved the employee around £4k in treatment costs and also offered him ongoing counselling after the operation.







#### What we offer - at a glance...

- Review of current absence processes and interaction with associated benefits
- Recommendation of new absence related processes and procedures
- Review relationships with absence related providers – including income protection and Occupational Health
- Support employee communications regarding absence

#### JUMP TO:

-  Claims Administration
-  Healthcare Concierge
-  Occupational Health and Case Management

## Measuring, managing and mitigating absence

If you need to streamline your absence management programme, and particularly if your organisation is undergoing change and you haven't fully defined your absence process yet, we can help.

Our highly experienced team of consultants are employed by some of the world's largest and most complex organisations to simplify and streamline their approach to managing employee absence.

Working with multiple stakeholders often spread across several locations, we will review existing processes and provide guidance on how these can be improved and the employee absence journey simplified.

Our consultants work alongside your HR team, helping them to identify when they should notify an absence, who they should contact and which stakeholders to keep updated. We will also work with the insurer of your group income protection scheme to create the most effective return-to-work plans.

By creating a more streamlined way of managing absence, and minimising the subsequent impact on insurance premium costs, we help employers to reap significant savings in the long-run.





AmTrust Law

Press adverts

YLAFP201401112014

## Because litigation is rarely **black** **and white**

If you're a solicitor looking for a legal expenses insurance partner, there are several options on the market - few with the levels of free-thinking flexibility offered by AmTrust Law.

Our underwriters specialise in tailor-made commercial legal expenses policies that give your clients the cover they need.

With an 'A' (Excellent) credit rating from A.M.Best, worldwide cover capability and a strong balance sheet, we also have the financial clout needed to underwrite higher indemnity values for large commercial clients.



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