

TABLE OF CONTENTS

0.0 EXECUTIVE SUMMARY	1
1.0 INTRODUCTION	3
What is this report about?	3
<i>Motor insurance and assistance for fleets is studied by vehicle type, industry segment and distribution</i>	<i>3</i>
Rationale	3
<i>There are multiple reasons for updating research about this market across ten European countries</i>	<i>3</i>
... including not only its size and complexity	4
... but also a future trajectory likely to be affected by the growing popularity of car sharing concepts	4
Methodology	4
Market data	4
Survey of fleet operating companies and relevant trade associations	7
Definitions	9
Car sharing	9
Commercial vehicles	9
Fleet	9
GAP insurance	9
Haulage vehicles	10
Insurance buyer	10
Motor insurance	10
Motor trade	10
Operating leases	10
Taxi firms and private hire vehicles	11
Operating models	11
Abbreviations and exchange rates	11
Finaccord	12
2.0 EUROPEAN OVERVIEW	13
Introduction	13
Fleet parc – size, growth and segmentation	14
Overview	14
<i>Across the ten European countries in scope, there are over 26 million fleet vehicles in total</i>	<i>14</i>
... with the volume of light commercial vehicles having grown most rapidly in recent years	14
<i>Close to a quarter of fleet vehicles are concentrated in Germany, making it the largest market</i>	<i>15</i>
<i>Fleet vehicles have been rising in number most quickly in Poland and least so in France</i>	<i>16</i>
<i>Fleet vehicles are most important within the total vehicle parc in Belgium</i>	<i>17</i>
Passenger cars	18
<i>Around 20% of fleet passenger cars across the ten countries are insured by operating lease firms</i>	<i>18</i>
... with the motor trade the next-largest specific segment	19
... followed by that of car hire firms	19
<i>The importance of driving school and taxi fleets varies substantially by country</i>	<i>20</i>
<i>Fleet passenger cars belonging to car clubs constitute the most rapidly growing segment</i>	<i>20</i>
<i>The growth of fleet vehicles depends on both long-term and cyclical trends, according to each segment</i>	<i>20</i>
Commercial vehicles	21
<i>Operating lease firms also account for a significant proportion of the commercial vehicle parc</i>	<i>21</i>
... albeit they are overtaken by two road haulage segments when these are counted together	21
<i>Fleet vehicles in the van and lorry hire segment are increasing most rapidly in number</i>	<i>22</i>

FLEET INSURANCE AND ASSISTANCE IN EUROPE

... but the trends in the road haulage sector are much less positive	22
Fleet size brackets	24
<i>Around one third of total fleet vehicles belong to micro or small fleets with up to 50 vehicles.....</i>	24
Fleet motor insurance – size, growth and segmentation	26
<i>Fleet motor insurance premiums amounted to around EUR 15.5 billion across the ten countries in 2016... ..</i>	26
... and they have edged up in value in recent years	26
<i>Fleet passenger cars account for over a half of this market value.....</i>	27
<i>In descending order by premium value, Germany, France and the UK are Europe’s largest markets.....</i>	28
Passenger car fleet motor insurance	30
<i>Fleet motor insurance premiums due to car clubs are growing quickly but the segment remains small</i>	30
Commercial vehicle fleet motor insurance	31
<i>The two road haulage sectors generate almost 25% of commercial vehicle fleet motor insurance premiums.....</i>	31
Fleet size brackets	33
<i>Around a quarter of total fleet motor insurance premiums are generated by very large fleets.....</i>	33
... in spite of the fact that they benefit from various economies of scale.....	33
Fleet road assistance – size, growth and segmentation	35
<i>The fleet road assistance market increased in value at a steady rate between 2012 and 2016.....</i>	35
... and comprises both stand-alone policies plus cover that is bundled in various formats.....	35
<i>The UK generates the highest premiums and other revenues for fleet road assistance.....</i>	36
Distribution partnerships for fleet insurance and assistance.....	38
Overview	38
Motor insurance	38
<i>Over 50% of car sharing entities researched have an arrangement or scheme for motor insurance</i>	38
... and these are most widespread among car clubs and entities facilitating peer-to-peer vehicle sharing.....	38
<i>AXA has a pan-European agreement for supplementary insurance with ride sharing specialist BlaBlaCar.....</i>	39
Most schemes are established directly with a single, external underwriter of motor insurance	39
GAP insurance.....	40
<i>Almost one third of leasing companies investigated have a scheme for fleet GAP insurance.....</i>	40
... with AXA and BNP Paribas Cardif most prominent among underwriters in this sphere	41
Road assistance	42
<i>Schemes for road assistance follow a similar pattern by category of partner as those for motor insurance... ..</i>	42
... which is partly because road assistance is often provided as embedded cover within motor insurance.....	43
Fleet motor insurance – forecast.....	45
Overview	45
<i>Up to 2020, light commercial vehicles are likely to continue generating the most rapid growth in premiums</i>	45
Passenger cars	47
<i>The increase in fleet passenger car motor insurance premiums is predicted to be quickest in Austria... ..</i>	47
Commercial vehicles	48
... and the outlook for commercial vehicle fleet motor insurance premiums is most promising in Switzerland.....	48
Fleet road assistance - forecast	50
<i>Further steady progress is forecast for the fleet road assistance market up to 2020</i>	50
Future impact of car sharing and driverless cars.....	52
<i>A global trend in favour of car sharing will affect the passenger car fleet market, in particular</i>	52
<i>Driverless cars are expected to have more of an impact in the medium-term to long-term future.....</i>	52
Segmentation of fleet vehicles and insurance by type of insurance buyer	53
Introduction.....	53
Passenger cars	53
Car clubs.....	53
Car hire firms.....	55
Driving schools.....	57
Motor trade.....	59
Operating lease firms.....	61

FLEET INSURANCE AND ASSISTANCE IN EUROPE

Taxi firms.....	63
Other fleets.....	65
Commercial vehicles	67
Couriers and postal services.....	67
Motor trade.....	69
Operating lease firms.....	71
Removal firms.....	74
Road haulage for customers.....	76
Road haulage on own account.....	78
Van and lorry hire firms.....	80
Other fleets.....	82
3.0 AUSTRIA.....	84
Introduction.....	84
Fleet parc – size, growth and segmentation.....	85
Overview	85
<i>The number of light commercial fleet vehicles grew most rapidly from 2012 to 2016...</i>	85
<i>... in the context of an overall fleet vehicle parc that advanced at a steady rate</i>	85
Passenger cars	87
<i>The largest specific segment by number of fleet passenger cars is that of the motor trade</i>	87
<i>... but cars belonging to car clubs have been increasing most quickly.....</i>	87
Commercial vehicles	90
<i>The number of fleet vehicles in the van and lorry hire segment rose most from 2012 to 2016.....</i>	90
Fleet size brackets.....	93
<i>The greatest concentration of fleet vehicles is in the segment of small fleets.....</i>	93
Fleet motor insurance – size, growth and segmentation	95
Overview	95
<i>Between 2012 and 2016, fleet motor insurance premiums increased at a modest pace.....</i>	95
Passenger car fleet motor insurance.....	96
<i>A majority of this market is due to the miscellaneous ‘other’ segment</i>	96
Commercial vehicle fleet motor insurance	99
<i>Commercial fleet motor insurance premiums are on track to exceed EUR 150 million in the near future.....</i>	99
Fleet size brackets	102
<i>Small and medium-sized fleets account for the bulk of Austria’s market for fleet motor insurance.....</i>	102
Fleet road assistance – size and growth	104
<i>The market for fleet road assistance has advanced consistently in recent years.....</i>	104
Distribution partnerships for fleet insurance and assistance.....	106
Motor insurance	106
<i>Over 60% of organisations researched have an arrangement for motor insurance... ..</i>	106
<i>... with most of these set up directly with a single, external underwriter</i>	106
<i>Allianz and Wiener Städtische claim the most partnerships in this sphere</i>	107
GAP insurance.....	109
<i>A significant proportion of leasing firms in Austria have a scheme for GAP insurance</i>	109
Road assistance	111
<i>A majority of organisations researched in three out of four categories have organised road assistance</i>	111
<i>... and this occurs most commonly through cover embedded in motor insurance.....</i>	112
<i>... albeit the ÖAMTC benefits from a number of direct relationships</i>	113
Fleet motor insurance - forecast.....	115
Overview	115
<i>Growth in fleet motor insurance premiums is expected to accelerate from 2016 to 2020</i>	115
Passenger cars	116
<i>... with all passenger car segments expected to expand.....</i>	116

FLEET INSURANCE AND ASSISTANCE IN EUROPE

... and also all commercial vehicle segments	118
Fleet road assistance - forecast	120
<i>The value of the fleet road assistance market is also likely to rise gently up to 2020</i>	120
4.0 BELGIUM	122
Introduction	122
Fleet parc – size, growth and segmentation	123
Overview	123
<i>The fleet vehicle parc in Belgium grew consistently between 2012 and 2016</i>	123
Passenger cars	125
<i>Among specific segments, fleet passenger cars owned by operating lease firms are most numerous</i>	125
... <i>albeit those owned by car clubs have been rising most rapidly in number</i>	125
Commercial vehicles	128
<i>Over 70% of fleet commercial vehicles are due to the miscellaneous 'other' segment</i>	128
Fleet size brackets	131
<i>Over 60% of the total fleet vehicle parc is attributable to the small and very large fleet segments combined</i>	131
Fleet motor insurance – size, growth and segmentation	133
Overview	133
<i>Fleet motor insurance premiums account for a relatively high proportion of total motor insurance</i>	133
Passenger car fleet motor insurance	135
<i>Premiums have risen in all fleet passenger car segments apart from car hire firms</i>	135
Commercial vehicle fleet motor insurance	138
<i>For commercial vehicle fleet motor insurance, premiums have moved up most for operating lease firms</i>	138
Fleet size brackets	141
<i>Small fleets account for the highest proportion of total fleet motor insurance premiums</i>	141
Fleet road assistance – size and growth	143
<i>The value of the Belgian fleet road assistance market exceeded EUR 50 million for the first time in 2016</i>	143
Distribution partnerships for fleet insurance and assistance	145
Motor insurance	145
<i>Among the categories surveyed, trade associations are the least likely to have organised motor insurance</i>	145
<i>Most programs for fleet motor insurance are established with a single, external underwriter</i>	146
... <i>with P&V an apparent market leader in this context</i>	147
GAP insurance	149
<i>Schemes for fleet GAP insurance are almost non-existent in Belgium</i>	149
Road assistance	151
... <i>but road assistance has been arranged by the vast majority of organisations investigated</i>	151
... <i>with cover included in motor insurance the preferred operating model</i>	152
... <i>albeit both Touring and VAB lay claim to partnerships established directly</i>	153
Fleet motor insurance - forecast	154
Overview	154
<i>Premiums are forecast to rise most decisively for light commercial vehicles among vehicle types</i>	154
Passenger cars	156
... <i>and for car clubs in the fleet passenger car motor insurance market</i>	156
<i>Commercial vehicle fleet motor insurance premiums are likely to decline only in the road haulage segment</i>	158
Fleet road assistance - forecast	160
<i>The value of the fleet road assistance market is expected to expand at a compound annual rate of 3%</i>	160
5.0 FRANCE	162
Introduction	162
Fleet parc – size, growth and segmentation	163
Overview	163
<i>The fleet vehicle parc accounts for over 12% of the total vehicle parc in France</i>	163

FLEET INSURANCE AND ASSISTANCE IN EUROPE

... with this percentage having remained stable between 2012 and 2016.....	163
Passenger cars	165
<i>The largest specific segment of the passenger car fleet parc is that of operating lease firms.....</i>	165
... albeit over 60% of it is due to the miscellaneous 'other' segment.....	165
Commercial vehicles	168
<i>The number of fleet commercial vehicles has risen in all segments apart from road haulage for customers</i>	168
Fleet size brackets	171
<i>The segment of very large fleets generates the highest share of total fleet vehicles in France</i>	171
Fleet motor insurance – size, growth and segmentation	173
Overview	173
<i>By vehicle type, premiums have advanced most quickly in the small buses and coaches category.....</i>	173
Passenger car fleet motor insurance.....	174
... and across all segments in the case of fleet passenger cars.....	174
Commercial vehicle fleet motor insurance	177
<i>Commercial vehicle fleet motor insurance premiums amounted to around EUR 1.45 billion in 2016</i>	177
Fleet size brackets	180
<i>Large and very large fleets combined account for just over a half of total fleet motor insurance premiums.....</i>	180
Fleet road assistance – size and growth	182
<i>Progress in the fleet road assistance market is likely to have been modest between 2012 and 2016.....</i>	182
Distribution partnerships for fleet insurance and assistance.....	184
Motor insurance	184
<i>Motor insurance has been organised by over 60% of the distributor organisations in scope</i>	184
... with almost three quarters of these initiatives due to links with a single, external underwriter.....	185
<i>Allianz and AXA are the clear leaders in this arena by number of distribution partnerships</i>	185
GAP insurance.....	187
<i>Close to a half of leasing firms promote fleet GAP insurance to their customers.....</i>	187
... with AXA the dominant underwriter in this context	188
Road assistance	189
<i>Road assistance is on offer from a majority of both car sharing entities and leasing firms.....</i>	189
... with most relationships having been established directly with the ultimate assistance provider.....	190
... which is to the benefit of Europ Assistance, which leads this sector by share of partnerships.....	191
Fleet motor insurance - forecast.....	193
Overview	193
<i>Fleet motor insurance premiums are forecast to rise at a compound annual rate of 2.1% up to 2020.....</i>	193
Passenger cars	194
<i>Growth is likely across all segments of the fleet passenger car market.....</i>	194
... and across most fleet commercial vehicle segments.....	196
Fleet road assistance - forecast	198
<i>The outlook for fleet road assistance is also positive although growth will probably be more gradual</i>	198
6.0 GERMANY	200
Introduction	200
Fleet parc – size, growth and segmentation.....	201
Overview	201
<i>The fleet parc in Germany exceeded 6 million vehicles by the end of 2016.....</i>	201
... with light commercial vehicles having increased most rapidly since 2012	201
Passenger cars	203
<i>Operating lease firms and the motor trade account for substantial shares of the fleet passenger car parc.....</i>	203
<i>Across the various segments, fleet passenger cars have declined only in the case of driving schools.....</i>	203
Commercial vehicles	206
<i>The segment of van and lorry hire firms has seen fleet commercial vehicles expand most rapidly.....</i>	206
Fleet size brackets	209

FLEET INSURANCE AND ASSISTANCE IN EUROPE

<i>Germany's size causes the segment of very large fleets to generate the highest share of total fleet vehicles</i>	209
Fleet motor insurance – size, growth and segmentation	211
Overview	211
<i>Fleet motor insurance premiums increased across all fleet vehicle types from 2012 to 2016</i>	211
Passenger car fleet motor insurance	213
<i>Over 60% of the passenger car fleet motor insurance market is due to the miscellaneous 'other' segment</i>	213
Commercial vehicle fleet motor insurance	216
<i>Premiums have increased across all segments of the commercial vehicle fleet motor insurance market</i>	216
Fleet size brackets	219
<i>Very large fleets are likely to account for well over a third of total fleet motor insurance premiums</i>	219
Fleet road assistance – size and growth	221
<i>Germany hosts the second-largest market for fleet road assistance in Europe</i>	221
Distribution partnerships for fleet insurance and assistance	223
Motor insurance	223
<i>Close to a half of distributor organisations researched have arranged motor insurance</i>	223
... <i>with most schemes set up through a link to a single, external underwriter</i>	224
<i>Numerous underwriters compete for these partnerships resulting in a very fragmented supply structure</i>	224
GAP insurance	226
<i>Fleet GAP insurance is offered by over a third of the leasing firms surveyed</i>	226
... <i>with a variety of operating models in evidence in this context</i>	226
<i>Partnerships are also scattered quite thinly across multiple providers for this product</i>	227
Road assistance	229
<i>Road assistance is available from a majority of organisations investigated</i>	229
... <i>and usually as cover embedded in motor insurance</i>	229
... <i>albeit ADAC has established several direct partnerships, making it one of the market leaders</i>	230
Fleet motor insurance - forecast	232
Overview	232
<i>Modest growth is forecast for fleet motor insurance premiums in Germany up to 2020</i>	232
Passenger cars	233
... <i>with the most progress being made in the small but fast-developing segment of car clubs</i>	233
... <i>but with conditions still depressed in the road haulage segment</i>	235
Fleet road assistance - forecast	237
<i>The value of the German fleet road assistance market could rise by EUR 10 million from 2016 to 2020</i>	237
7.0 ITALY	239
Introduction	239
Fleet parc – size, growth and segmentation	240
Overview	240
<i>The fleet vehicle parc in Italy has increased since hitting a low point in 2013</i>	240
... <i>with most of this rise due to growth in fleet passenger cars</i>	240
Passenger cars	242
<i>Operating lease firms represent the largest specific segment within the passenger car fleet parc</i>	242
... <i>although the small segment of car clubs has outgrown all others by far</i>	242
Commercial vehicles	245
<i>The largest specific segment in the fleet commercial vehicle market is also that of operating lease firms</i>	245
... <i>with a combined total of around 124,400 vehicles in 2016</i>	245
Fleet size brackets	248
<i>Small fleets are comparatively important within the overall market for fleet vehicles in Italy</i>	248
Fleet motor insurance – size, growth and segmentation	250
Overview	250
<i>The value of the Italian fleet motor insurance declined precipitously between 2012 and 2016</i>	250
Passenger car fleet motor insurance	252

FLEET INSURANCE AND ASSISTANCE IN EUROPE

... with all passenger car fleet segments affected in this respect apart from that of car clubs	252
Commercial vehicle fleet motor insurance	255
<i>The contraction in the commercial vehicle fleet motor insurance market has been even more pronounced.....</i>	255
Fleet size brackets	258
<i>Smaller fleets are less able to benefit from the economies of scale that larger ones do.....</i>	258
Fleet road assistance – size and growth	260
<i>Fleet road assistance revenues have been supported by expansion in the passenger car category</i>	260
Distribution partnerships for fleet insurance and assistance.....	262
Motor insurance	262
<i>Around three quarters of leasing firms intermediate motor insurance in one form or another</i>	262
... and most link with a single, external underwriter for this purpose.....	262
... with UnipolSai and Reale Mutua seemingly most used in this context.....	263
GAP insurance.....	265
<i>Selected leasing firms and trade associations offer fleet GAP insurance</i>	265
... with direct links to a single, external underwriter again representing the most common operating model.....	265
<i>BNP Paribas Cardif has established itself as the leader in this field by number of partnerships.....</i>	266
Road assistance	268
<i>Road assistance is commonly on offer across all types of distribution partner in Italy</i>	268
... with direct links to the ultimate assistance provider slightly preferred to bundling with motor insurance.....	268
<i>Europ Assistance and ACI Global are the most prominent providers of this service.....</i>	269
Fleet motor insurance - forecast.....	271
Overview	271
<i>The fleet motor insurance will continue to decline up to 2020 but at a much slower rate than before</i>	271
Passenger cars	272
... with most segments of the fleet passenger car market returning to growth	272
... albeit with a more mixed picture in the commercial vehicle fleet motor insurance market	274
Fleet road assistance - forecast	276
<i>Moderate growth is predicted for the Italian market for fleet road assistance</i>	276
8.0 NETHERLANDS.....	278
Introduction	278
Fleet parc – size, growth and segmentation.....	279
Overview	279
<i>The Dutch fleet vehicle parc contracted up to 2014 but has increased since then</i>	279
... purely as a result of growth in the number of fleet passenger cars	279
Passenger cars	281
<i>The segment of operating lease firms is the largest in the Netherlands by far</i>	281
... with fleet cars in it even outnumbering the diverse ‘other’ segment.....	281
Commercial vehicles	284
<i>Several of the smaller fleet commercial vehicle segments have expanded rapidly</i>	284
... but this has only partially offset the decline in the overall market.....	284
Fleet size brackets	287
<i>Very large fleets account for over 40% of the total fleet vehicle parc in the Netherlands</i>	287
Fleet motor insurance – size, growth and segmentation	289
Overview	289
<i>The value of the Dutch fleet motor insurance market fell in every year from 2012 to 2016.....</i>	289
Passenger car fleet motor insurance	290
<i>For passenger car fleet motor insurance, premiums fell only in the segment of operating lease firms</i>	290
Commercial vehicle fleet motor insurance	293
<i>Growth in premiums occurred only in the motor trade and removal firms segments from 2012 to 2016</i>	293
Fleet size brackets	296
<i>Small and medium-sized fleets combined account for over a half of fleet motor insurance premiums</i>	296

FLEET INSURANCE AND ASSISTANCE IN EUROPE

Fleet road assistance – size and growth	298
<i>Revenues in the fleet road assistance market rose at a very modest rate from 2012 to 2016</i>	298
Distribution partnerships for fleet insurance and assistance.....	300
Motor insurance	300
<i>The provision rate for fleet motor insurance is highest among leasing and vehicle hire firms</i>	300
<i>... with around two thirds of initiatives organised in conjunction with a single, external underwriter</i>	301
<i>Partnerships are spread across a wide range of underwriters and brokers</i>	301
GAP insurance.....	303
<i>There is virtually no appetite for marketing fleet GAP insurance in the Netherlands</i>	303
Road assistance	303
<i>... but enthusiasm for road assistance is a lot more apparent</i>	303
<i>Where available, road assistance is usually embedded in motor insurance</i>	304
<i>... albeit the ANWB is a leader in this field due to its array of direct relationships</i>	305
Fleet motor insurance - forecast.....	307
Overview	307
<i>Premiums for fleet passenger cars will drive the total fleet motor insurance market up to 2020</i>	307
Passenger cars	308
<i>... with all segments in that category expected to make progress over the time frame in question</i>	308
<i>Premiums for fleet commercial vehicle insurance are expected to stagnate</i>	310
Fleet road assistance - forecast	312
<i>Progress will also be limited in the Dutch market for fleet road assistance</i>	312
9.0 POLAND.....	314
Introduction	314
Fleet parc – size, growth and segmentation.....	315
Overview	315
<i>The fleet vehicle parc in Poland has grown quite rapidly in recent years</i>	315
<i>... with all types of vehicle increasing in number, especially passenger cars</i>	315
Passenger cars	317
<i>By number of fleet passenger cars, the largest specific segment is that of the motor trade</i>	317
<i>... just ahead of operating lease firms, although growth in this segment has been fast</i>	317
Commercial vehicles	320
<i>Fleet commercial vehicles in three segments have grown in number at an especially fast rate</i>	320
<i>... with the total number of such vehicles on track to exceed 1 million in 2017</i>	320
Fleet size brackets	323
<i>The total fleet vehicle parc in Poland splits quite evenly by fleet size</i>	323
Fleet motor insurance – size, growth and segmentation	325
Overview	325
<i>Fierce competition has driven down the value of the fleet motor insurance market</i>	325
Passenger car fleet motor insurance.....	327
<i>... albeit the trend has been positive in the segment of operating lease firms</i>	327
Commercial vehicle fleet motor insurance	330
<i>... in the case of both fleet passenger car insurance and fleet commercial vehicle insurance</i>	330
Fleet size brackets	333
<i>Almost 40% of the total fleet motor insurance market is likely to be due to micro and small fleets combined</i>	333
Fleet road assistance – size and growth	335
<i>The Polish fleet road assistance market expanded at a compound annual rate of 3.4% from 2012 to 2016</i>	335
Distribution partnerships for fleet insurance and assistance.....	337
Motor insurance	337
<i>Motor insurance has been arranged by all leasing and vehicle hire entities</i>	337
<i>... with use of multiple external underwriters the most commonly occurring operating model</i>	337
<i>ERGO Hestia, PZU and Warta are the dominant providers in this context</i>	338

FLEET INSURANCE AND ASSISTANCE IN EUROPE

GAP insurance.....	340
<i>The vast majority of leasing firms cross-sell GAP insurance to their customers.....</i>	340
... mainly by means of a tie with a single, external underwriter.....	340
... such as AXA or Cardif, the most prominent providers in this sphere.....	341
Road assistance.....	343
<i>Road assistance is also on offer from virtually all companies in the leasing and vehicle hire categories.....</i>	343
... and it is almost always available as a feature of motor insurance.....	343
... which results in a supply structure which is similar to that for motor insurance.....	344
Fleet motor insurance - forecast.....	346
Overview.....	346
<i>By vehicle type, premiums are forecast to move up most quickly in the case of heavy commercial vehicles.....</i>	346
Passenger cars.....	347
<i>Some passenger car segments will see an increase in premiums while others will experience a decline.....</i>	347
<i>Premiums for van and lorry hire fleets will advance the most among commercial vehicle segments.....</i>	349
Fleet road assistance - forecast.....	351
<i>Up to 2020, fleet road assistance revenues are expected to rise at a compound annual rate of over 4%.....</i>	351
10.0 SPAIN.....	353
Introduction.....	353
Fleet parc – size, growth and segmentation.....	354
Overview.....	354
<i>The size of the fleet vehicle parc in Spain has begun to expand following the low point reached in 2013.....</i>	354
... with the expansion having been most rapid in the case of heavy commercial vehicles.....	354
Passenger cars.....	356
<i>Operating lease firms account for around a quarter of fleet passenger cars in Spain.....</i>	356
... and car hire firms for a relatively high proportion due to the country's large tourism industry.....	356
Commercial vehicles.....	359
<i>Vehicles operated by dedicated road haulage companies have been growing quite rapidly in number.....</i>	359
... while the number of those operated by firms on their own account has reduced.....	359
Fleet size brackets.....	362
<i>Small fleets constitute the largest segment by fleet size within the overall fleet vehicle parc.....</i>	362
Fleet motor insurance – size, growth and segmentation.....	364
Overview.....	364
<i>Fleet motor insurance premiums have picked up somewhat since the low point of 2014.....</i>	364
Passenger car fleet motor insurance.....	365
<i>Car hire firms generate around 30% of passenger car fleet motor insurance premiums in Spain.....</i>	365
Commercial vehicle fleet motor insurance.....	368
<i>Premiums in the relatively small motor trade segment expanded most rapidly from 2012 to 2016.....</i>	368
Fleet size brackets.....	371
<i>Close to a half of total fleet motor insurance premiums are generated by micro and small fleets.....</i>	371
Fleet road assistance – size and growth.....	373
<i>The rise in value of the Spanish fleet road assistance market has been very modest in recent years.....</i>	373
Distribution partnerships for fleet insurance and assistance.....	375
Motor insurance.....	375
<i>Motor insurance is available from close to two thirds of distributor organisations researched.....</i>	375
... with most working directly with a single, external underwriter for this purpose.....	376
<i>Allianz, AXA and Zurich account together for almost a half of partnerships in this domain.....</i>	377
GAP insurance.....	379
<i>Fleet GAP insurance is rarely available from leasing firms in Spain.....</i>	379
Road assistance.....	381
<i>The vast majority of car sharing firms and leasing entities have an arrangement in place for road assistance.....</i>	381
... Almost a third of these arrangements have been set up directly with assistance providers.....	381

FLEET INSURANCE AND ASSISTANCE IN EUROPE

... which causes RACE to be ranked second by number of partnerships for fleet road assistance	382
Fleet motor insurance - forecast	384
Overview	384
<i>Up to 2020, fleet motor insurance premiums will rise most quickly in the case of light commercial vehicles</i>	384
Passenger cars	385
<i>The outlook is especially promising for car clubs although this segment will remain very small by value</i>	385
<i>Premiums will rise across all segments of the market for commercial vehicle fleet motor insurance</i>	387
Fleet road assistance - forecast	389
<i>The market for fleet road assistance in Spain is set to grow quite significantly up to 2020</i>	389
11.0 SWITZERLAND	391
Introduction	391
Fleet parc – size, growth and segmentation	392
Overview	392
<i>Both the light commercial vehicle and bus / coach segments have expanded significantly in recent years</i>	392
Passenger cars	394
<i>The motor trade accounts for almost 25% of the Swiss fleet passenger car parc</i>	394
... <i>the size of which contracted slightly between 2012 and 2016</i>	394
Commercial vehicles	397
<i>Over a half of the fleet commercial vehicle parc is due to the seven specific segments analysed</i>	397
... <i>with the segment of van and lorry hire firms expanding most rapidly</i>	398
Fleet size brackets	400
<i>Medium-sized fleets constitute the largest segment within the total fleet vehicle parc in Switzerland</i>	400
Fleet motor insurance – size, growth and segmentation	402
Overview	402
<i>Fleet motor insurance premiums exceeded CHF 900 million for the first time in 2016</i>	402
Passenger car fleet motor insurance	403
... <i>although they declined in value in the case of fleet passenger cars between 2012 and 2016</i>	403
Commercial vehicle fleet motor insurance	406
<i>The trend in the commercial vehicle fleet motor insurance market was more positive</i>	406
... <i>and this applied to all segments within it apart from road haulage</i>	406
Fleet size brackets	409
<i>Over a third of total fleet motor insurance premiums are attributable to medium-sized fleets</i>	409
Fleet road assistance – size and growth	411
<i>Marginal growth was registered in the value of the Swiss fleet road assistance market from 2012 to 2016</i>	411
Distribution partnerships for fleet insurance and assistance	413
Motor insurance	413
<i>Motor insurance is available from over a half of the distribution partners researched</i>	413
... <i>with most arrangements having been put in place directly with a single, external underwriter</i>	414
<i>Allianz and Zurich claim the most partnerships in this field</i>	414
GAP insurance	416
<i>Very few distributors have a partnership for fleet GAP insurance</i>	416
Road assistance	418
... <i>but most have organised road assistance by one means or another</i>	418
... <i>most commonly via cover bundled with motor insurance</i>	418
<i>TCS has established a few direct relationships for fleet road assistance</i>	419
Fleet motor insurance - forecast	421
Overview	421
<i>Premiums are predicted to increase for all fleet vehicle types up to 2020</i>	421
Passenger cars	422
... <i>and most decisively in the case of car clubs among fleet passenger car segments</i>	422
... <i>and for operating lease firms when it comes to fleet commercial vehicles</i>	424

FLEET INSURANCE AND ASSISTANCE IN EUROPE

Fleet road assistance - forecast	426
<i>The value of the fleet road assistance market should also increase albeit at a slower rate</i>	426
12.0 UK	428
Introduction	428
Fleet parc – size, growth and segmentation	429
Overview	429
<i>The UK’s fleet parc reached a five-year high of around 4.22 million vehicles in 2016</i>	429
<i>... having been propelled forwards by a surge in the number of light commercial vehicles</i>	429
Passenger cars	431
<i>The motor trade accounts for over a quarter of the fleet passenger car parc</i>	431
<i>... although well over 50% is due to the diverse ‘other’ segment</i>	431
<i>The number of cars owned by car clubs, car hire firms and taxi firms has been rising rapidly</i>	431
<i>... although the first of these remains a very small segment in the overall market</i>	432
Commercial vehicles	434
<i>The largest specific commercial vehicle segment is that of road haulage for customers</i>	434
<i>Growth in commercial vehicles occurred across most segments between 2012 and 2016</i>	435
Fleet size brackets	437
<i>The UK’s fleet vehicle parc segments quite evenly by fleet size</i>	437
Fleet motor insurance – size, growth and segmentation	439
Overview	439
<i>Premiums for all vehicle categories other than light commercial vehicles fell from 2012 to 2016</i>	439
<i>... although fleet motor insurance still grew as a proportion of total motor insurance</i>	439
Passenger car fleet motor insurance	441
<i>Car hire firms comprise the largest specific passenger car segment by premiums</i>	441
<i>... albeit that of car clubs is the only one for which premiums have been growing</i>	441
Commercial vehicle fleet motor insurance	444
<i>The various commercial vehicle segments experienced mixed fortunes between 2012 and 2016</i>	444
Fleet size brackets	447
<i>Small fleets (with six to 50 vehicles) comprise the largest segment of the market by value</i>	447
Fleet assistance – size and growth	449
<i>Assistance for commercial vehicle fleets is the dominant segment in the UK market</i>	449
Distribution partnerships for fleet insurance and assistance	451
Motor insurance	451
<i>Schemes for motor insurance are relatively common among car sharing firms and trade associations</i>	451
<i>... but much less so among leasing companies</i>	451
<i>Most schemes are set up with either a single, external broker or underwriter</i>	452
<i>The UK market for fleet motor insurance partnerships is a highly fragmented one</i>	453
GAP insurance	455
<i>Fleet GAP insurance is available from a number of leasing companies and brokers</i>	455
<i>... with use of single, external brokers again proving to be the most popular operating model</i>	455
<i>Premia Solutions is likely to be the leading provider in this field</i>	456
Road assistance	458
<i>At least a half of organisations researched in each category offer road assistance</i>	458
<i>... with most initiatives having been established directly with assistance firms</i>	458
<i>The AA and the RAC are clearly the dominant providers in this sector</i>	459
Fleet motor insurance - forecast	461
Overview	461
<i>Up to 2020, premiums are expected to rise in both the light and heavy commercial vehicle categories</i>	461
Passenger cars	462
<i>... but may stagnate in the case of fleet passenger cars</i>	462
Commercial vehicles	464

FLEET INSURANCE AND ASSISTANCE IN EUROPE

Van and lorry hire firms are likely to delivery the best growth in the category of commercial vehicles464
Fleet road assistance - forecast466
Steady growth is predicted for the UK's market for fleet road assistance466

LIST OF GRAPHICS / TABLES

0.0 EXECUTIVE SUMMARY	1
Key data for the fleet vehicle parc and the fleet motor insurance market in ten European countries, 2016.2	
1.0 INTRODUCTION	3
Organisations contacted by Finaccord, segmented by country and category.....	8
2.0 EUROPEAN OVERVIEW	13
Size of the fleet vehicle parc in ten European countries segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016.....	14
Size of the fleet vehicle parc in ten European countries segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	15
Size of the fleet vehicle parc in ten European countries segmented by country, 2016.....	16
Size of the fleet vehicle parc in ten European countries segmented by country, 2012 to 2016 (table).....	17
Size of the fleet vehicle parc as a percentage of the total vehicle parc in ten European countries segmented by country, 2016	18
Size of the passenger car fleet parc in ten European countries segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	19
Size and growth of the passenger car fleet parc in ten European countries segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	21
Size of the commercial vehicle fleet parc in ten European countries segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	23
Size and growth of the commercial vehicle fleet parc in ten European countries segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	24
Size of the total fleet vehicle parc in ten European countries segmented between micro, small, medium, large and very large fleets, and by country, 2016.....	25
Size of the total fleet vehicle parc in ten European countries segmented between micro, small, medium, large and very large fleets, and by country, 2016 (table)	26
Value of the fleet motor insurance market in ten European countries segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016	27
Value of the fleet motor insurance market in ten European countries segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table).....	28
Value of the fleet motor insurance market in ten European countries segmented by country, 2016.....	29
Value of the fleet motor insurance market in ten European countries segmented by country, 2016 to 2020 (table)	29
Value of the passenger car fleet motor insurance market in ten European countries segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	30
Value and growth in value of the passenger car fleet motor insurance market in ten European countries segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	31
Value of the commercial vehicle fleet motor insurance market in ten European countries segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016.....	32
Value and growth in value of the commercial vehicle fleet motor insurance market in ten European countries segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms,	

road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	33
Value of the total fleet motor insurance market in ten European countries segmented between micro, small, medium, large and very large fleets, and by country, 2016	34
Value of the total fleet motor insurance market in ten European countries segmented between micro, small, medium, large and very large fleets, and by country, 2016 (table).....	35
Value of the fleet road assistance market in ten European countries segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016	36
Value and growth in value of the fleet road assistance market in ten European countries segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)	36
Value of the fleet road assistance market in ten European countries segmented by country, 2016	37
Value of the fleet road assistance market in ten European countries, 2012 to 2016 (table)	38
Provision rates for fleet motor insurance segmented by type of distribution partner in ten European countries, 2017	39
Operating models used for fleet motor insurance distribution partnerships in ten European countries, 2017	40
Provision rates for fleet GAP insurance segmented by type of distribution partner in ten European countries, 2017	41
Operating models used for fleet GAP insurance distribution partnerships in ten European countries, 2017	42
Provision rates for fleet road assistance segmented by type of distribution partner in ten European countries, 2017	43
Operating models used for fleet road assistance distribution partnerships in ten European countries, 2017	44
Value of the fleet motor insurance market in ten European countries segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast)	46
Value of the fleet motor insurance market in ten European countries segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	46
Growth in value of the fleet passenger car motor insurance market in ten European countries segmented by country, 2016 to 2020 (forecast).....	47
Value and growth of the fleet passenger car motor insurance market in ten European countries segmented by country, 2016 and 2020 (forecast) (table).....	48
Growth in value of the fleet commercial vehicle motor insurance market in ten European countries segmented by country, 2016 to 2020 (forecast).....	49
Value and growth in value of the fleet commercial vehicle motor insurance market in ten European countries segmented by country 2016 and 2020 (forecast) (table).....	50
Value and growth in value of the fleet road assistance market in ten European countries segmented by country, 2016 to 2020 (forecast)	51
Value and growth in value of the fleet road assistance market in ten European countries segmented by country, 2016 to 2020 (forecast) (table).....	52
Value of passenger car fleet motor insurance bought by car clubs in ten European countries segmented by country, 2012, 2016 and 2020 (forecast).....	53
Number of fleet passenger cars insured by car clubs in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	54
Value of passenger car fleet motor insurance bought by car clubs in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table)	54
Value of passenger car fleet motor insurance bought by car hire firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	55
Number of fleet passenger cars insured by car hire firms in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	56
Value of passenger car fleet motor insurance bought by car hire firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	56
Value of passenger car fleet motor insurance bought by driving schools in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	57

FLEET INSURANCE AND ASSISTANCE IN EUROPE

Number of fleet passenger cars insured by driving schools in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	58
Value of passenger car fleet motor insurance bought by driving schools in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	58
Value of passenger car fleet motor insurance bought by the motor trade in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	59
Number of fleet passenger cars insured by the motor trade in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	60
Value of passenger car fleet motor insurance bought by the motor trade in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	60
Value of passenger car fleet motor insurance bought by operating lease firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	61
Number of fleet passenger cars insured by operating lease firms in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	62
Value of passenger car fleet motor insurance bought by operating lease firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	62
Value of passenger car fleet motor insurance bought by taxi firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast).....	63
Number of fleet passenger cars insured by taxi firms in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	64
Value of passenger car fleet motor insurance bought by taxi firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table)	64
Value of passenger car fleet motor insurance bought by other fleet operators in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	65
Number of fleet passenger cars insured by other fleet operators in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	66
Value of passenger car fleet motor insurance bought by other fleet operators in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	66
Value of commercial vehicle fleet motor insurance bought by courier and postal services firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	67
Number of fleet commercial vehicles insured by courier and postal services firms in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	68
Value of commercial vehicle fleet motor insurance bought by courier and postal services firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	68
Value of commercial vehicle fleet motor insurance bought by the motor trade in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	69
Number of fleet commercial vehicles insured by the motor trade in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	70
Value of commercial vehicle fleet motor insurance bought by the motor trade in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	70
Value of commercial vehicle fleet motor insurance bought by operating lease firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	71
Number of fleet commercial vehicles insured by operating lease firms in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	72
Value of commercial vehicle fleet motor insurance bought by operating lease firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table)	73
Value of commercial vehicle fleet motor insurance bought by removal firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	74
Number of fleet commercial vehicles insured by removal firms in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	75
Value of commercial vehicle fleet motor insurance bought by removal firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	75
Value of commercial vehicle fleet motor insurance bought by firms engaged in road haulage for customers in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	76
Number of fleet commercial vehicles insured by firms engaged in road haulage for customers in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table).....	77

Value of commercial vehicle fleet motor insurance bought by firms engaged in road haulage for customers in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	77
Value of commercial vehicle fleet motor insurance bought by firms engaged in road haulage for own account in ten European countries segmented by country, 2012, 2016 and 2020 (forecast)	78
Number of fleet commercial vehicles insured by firms engaged in road haulage for own account in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table).....	79
Value of commercial vehicle fleet motor insurance bought by firms engaged in road haulage for own account in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table).....	79
Value of commercial vehicle fleet motor insurance bought by van and lorry hire firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast).....	80
Number of fleet commercial vehicles insured by van and lorry hire firms in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	81
Value of commercial vehicle fleet motor insurance bought by van and lorry hire firms in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table)	81
Value of commercial vehicle fleet motor insurance bought by other fleet operators in ten European countries segmented by country, 2012, 2016 and 2020 (forecast).....	82
Number of fleet commercial vehicles insured by other fleet operators in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast) (table)	83
Value of commercial vehicle fleet motor insurance bought by other fleet operators in ten European countries segmented by country, 2012, 2016 and 2020 (forecast) (table)	83
3.0 AUSTRIA.....	84
Size of the fleet vehicle parc in Austria segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016.....	86
Size of the fleet vehicle parc in Austria segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	86
Size of the passenger car fleet parc in Austria segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	88
Growth of the passenger car fleet parc in Austria segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016.....	89
Size and growth of the passenger car fleet parc in Austria segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table).....	90
Size of the commercial vehicle fleet parc in Austria segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016.....	91
Growth of the commercial vehicle fleet parc in Austria segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	92
Size and growth of the commercial vehicle fleet parc in Austria segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	93
Size of the total fleet vehicle parc in Austria segmented between micro, small, medium, large and very large fleets, 2016.....	94
Size of the total fleet vehicle parc in Austria segmented between micro, small, medium, large and very large fleets, 2016 (table)	94
Value of the fleet motor insurance market and its share of total motor insurance in Austria, 2012 to 2016	95
Value of the fleet motor insurance market in Austria segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	96
Value of the passenger car fleet motor insurance market in Austria segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	97

Growth in value of the passenger car fleet motor insurance market in Austria segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	98
Value and growth in value of the passenger car fleet motor insurance market in Austria segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	99
Growth in value of the commercial fleet motor insurance market in Austria segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	100
Growth in value of the commercial vehicle fleet motor insurance market in Austria segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	101
Value and growth in value of the commercial vehicle fleet motor insurance market in Austria segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	102
Value of the total fleet motor insurance market in Austria segmented between micro, small, medium, large and very large fleets, 2016	103
Value of the total fleet motor insurance market in Austria segmented between micro, small, medium, large and very large fleets, 2016 (table)	104
Value of the fleet road assistance market in Austria segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016.....	105
Value and growth in value of the fleet road assistance market in Austria segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)	105
Provision rates for fleet motor insurance in Austria segmented by type of distribution partner, 2017.....	106
Operating models used for fleet motor insurance distribution partnerships in Austria, 2017.....	107
Insurance providers' share of distribution partnerships for fleet motor insurance in Austria, 2017	108
Provision rates for fleet GAP insurance segmented by type of distribution partner in Austria, 2017	109
Operating models used for fleet GAP insurance distribution partnerships in Austria, 2017	110
Insurance providers' share of distribution partnerships for fleet GAP insurance in Austria, 2017	111
Provision rates for fleet road assistance by type of distribution partner in Austria, 2017	112
Operating models used for fleet road assistance distribution partnerships in Austria, 2017	113
Assistance providers' share of distribution partnerships for fleet road assistance in Austria, 2017	114
Value of the fleet motor insurance market in Austria segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) ..	115
Value and growth in value of the fleet motor insurance market in Austria segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	116
Growth in value of the passenger car fleet motor insurance market in Austria segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast)	117
Value and growth in value of the passenger car fleet motor insurance market in Austria segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table)	118
Growth in value of the commercial vehicle fleet motor insurance market in Austria segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast)	119
Value and growth in value of the commercial vehicle fleet motor insurance market in Austria segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table).....	120
Value of the fleet road assistance market in Austria segmented between passenger cars and commercial vehicles, buses and coaches, 2016 to 2020 (forecast).....	121

Value and growth in value of the fleet road assistance market in Austria segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast) (table)	121
4.0 BELGIUM	122
Size of the fleet vehicle parc in Belgium segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016.....	124
Size of the fleet vehicle parc in Belgium segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	124
Size of the passenger car fleet parc in Belgium segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	126
Growth of the passenger car fleet parc in Belgium segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016.....	127
Size and growth of the passenger car fleet parc in Belgium segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table).....	128
Size of the commercial vehicle fleet parc in Belgium segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016.....	129
Growth of the commercial vehicle fleet parc in Belgium segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	130
Size and growth of the commercial vehicle fleet parc in Belgium segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	131
Size of the total fleet vehicle parc in Belgium segmented between micro, small, medium, large and very large fleets, 2016.....	132
Size of the total fleet vehicle parc in Belgium segmented between micro, small, medium, large and very large fleets, 2016 (table)	132
Value of the fleet motor insurance market and its share of total motor insurance in Belgium, 2012 to 2016	134
Value of the fleet motor insurance market in Belgium segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	135
Value of the passenger car fleet motor insurance market in Belgium segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	136
Growth in value of the passenger car fleet motor insurance market in Belgium segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	137
Value and growth in value of the passenger car fleet motor insurance market in Belgium segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	138
Value of the commercial vehicle fleet motor insurance market in Belgium segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	139
Growth in value of the commercial vehicle fleet motor insurance market in Belgium segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	140
Value and growth in value of the commercial vehicle fleet motor insurance market in Belgium segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	141

Value of the total fleet motor insurance market in Belgium segmented between micro, small, medium, large and very large fleets, 2016	142
Value of the total fleet motor insurance market in Belgium segmented between micro, small, medium, large and very large fleets, 2016 (table).....	143
Value of the fleet road assistance market in Belgium segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016	144
Value and growth in value of the fleet road assistance market in Belgium segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)	144
Provision rates for fleet motor insurance in Belgium segmented by type of distribution partner, 2017.....	146
Operating models used for fleet motor insurance distribution partnerships in Belgium, 2017.....	147
Insurance providers' share of distribution partnerships for fleet motor insurance in Belgium, 2017	148
Provision rates for fleet GAP insurance segmented by type of distribution partner in Belgium, 2017	149
Operating models used for fleet GAP insurance distribution partnerships in Belgium, 2017	150
Insurance providers' share of distribution partnerships for fleet GAP insurance in Belgium, 2017	151
Provision rates for fleet road assistance by type of distribution partner in Belgium, 2017	152
Operating models used for fleet road assistance distribution partnerships in Belgium, 2017	153
Assistance providers' share of distribution partnerships for fleet road assistance in Belgium, 2017	154
Value of the fleet motor insurance market in Belgium segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) ..	155
Number of fleet passenger cars insured by the motor trade in ten European countries, segmented by country, 2012 to 2016 and 2020 (forecast).....	155
Value and growth in value of the fleet motor insurance market in Belgium segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	156
Growth in value of the passenger car fleet motor insurance market in Belgium segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast)	157
Value and growth in value of the passenger car fleet motor insurance market in Belgium segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table)	158
Growth in value of the commercial vehicle fleet motor insurance market in Belgium segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast)	159
Value and growth in value of the commercial vehicle fleet motor insurance market in Belgium segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table).....	160
Value and growth in value of the fleet road assistance market in Belgium segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020.....	161
5.0 FRANCE.....	162
Size of the fleet vehicle parc in France segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016.....	164
Size of the fleet vehicle parc in France segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	164
Size of the passenger car fleet parc in France segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	166
Growth of the passenger car fleet parc in France segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016.....	167
Size and growth of the passenger car fleet parc in France segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	168

Size of the commercial vehicle fleet parc in France segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016.....	169
Growth of the commercial vehicle fleet parc in France segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	170
Size and growth of the commercial vehicle fleet parc in France segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	171
Size of the total fleet vehicle parc in France segmented between micro, small, medium, large and very large fleets, 2016.....	172
Size of the total fleet vehicle parc in France segmented between micro, small, medium, large and very large fleets, 2016 (table)	172
Value of the fleet motor insurance market and its share of total motor insurance in France, 2012 to 2016	173
Value of the fleet motor insurance market in France segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	174
Value of the passenger car fleet motor insurance market in France segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016.....	175
Growth in value of the passenger car fleet motor insurance market in France segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	176
Value and growth in value of the passenger car fleet motor insurance market in France segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	177
Value of the commercial vehicle fleet motor insurance market in France segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	178
Growth in value of the commercial vehicle fleet motor insurance market in France segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	179
Value and growth in value of the commercial vehicle fleet motor insurance market in France segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	180
Value of the total fleet motor insurance market in France segmented between micro, small, medium, large and very large fleets, 2016	181
Value of the total fleet motor insurance market in France segmented between micro, small, medium, large and very large fleets, 2016 (table).....	182
Value of the fleet road assistance market in France segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016.....	183
Value and growth in value of the fleet road assistance market in France segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)	183
Provision rates for fleet motor insurance in France segmented by type of distribution partner, 2017.....	184
Operating models used for fleet motor insurance distribution partnerships in France, 2017.....	185
Insurance providers' share of distribution partnerships for fleet motor insurance in France, 2017	186
Provision rates for fleet GAP insurance segmented by type of distribution partner in France, 2017	187
Operating models used for fleet GAP insurance distribution partnerships in France, 2017	188
Insurance providers' share of distribution partnerships for fleet GAP insurance in France, 2017	189
Provision rates for fleet road assistance by type of distribution partner in France, 2017	190
Operating models used for fleet road assistance distribution partnerships in France, 2017	191
Assistance providers' share of distribution partnerships for fleet road assistance in France, 2017	192

FLEET INSURANCE AND ASSISTANCE IN EUROPE

Value of the fleet motor insurance market in France segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) ..	193
Value and growth in value of the fleet motor insurance market in France segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	194
Growth in value of the passenger car fleet motor insurance market in France segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast)	195
Value and growth in value of the passenger car fleet motor insurance market in France segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table)	196
Growth in value of the commercial vehicle fleet motor insurance market in France segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast)	197
Value and growth in value of the commercial vehicle fleet motor insurance market in France segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table)	198
Value of the fleet road assistance market in France segmented between passenger cars and commercial vehicles, buses and coaches, 2016 to 2020 (forecast)	199
Value and growth in value of the fleet road assistance market in France segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast) (table)	199
6.0 GERMANY	200
Size of the fleet vehicle parc in Germany segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016	202
Size of the fleet vehicle parc in Germany segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	202
Size of the passenger car fleet parc in Germany segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	204
Growth of the passenger car fleet parc in Germany segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	205
Size and growth of the passenger car fleet parc in Germany segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	206
Size of the commercial vehicle fleet parc in Germany segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	207
Growth of the commercial vehicle fleet parc in Germany segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	208
Size and growth of the commercial vehicle fleet parc in Germany segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	209
Size of the total fleet vehicle parc in Germany segmented between micro, small, medium, large and very large fleets, 2016	210
Size of the total fleet vehicle parc in Germany segmented between micro, small, medium, large and very large fleets, 2016 (table)	210
Value of the fleet motor insurance market and its share of total motor insurance in Germany, 2012 to 2016	212
Value of the fleet motor insurance market in Germany segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	213

Value of the passenger car fleet motor insurance market in Germany segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	214
Growth in value of the passenger car fleet motor insurance market in Germany segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	215
Value and growth in value of the passenger car fleet motor insurance market in Germany segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	216
Value of the commercial vehicle fleet insurance market in Germany segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	217
Growth in value of the commercial vehicle fleet insurance market in Germany segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	218
Value and growth in value of the commercial vehicle fleet insurance market in Germany segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	219
Value of the total fleet motor insurance market in Germany segmented between micro, small, medium, large and very large fleets, 2016	220
Value of the total fleet motor insurance market in Germany segmented between micro, small, medium, large and very large fleets, 2016 (table)	221
Value of the fleet road assistance market in Germany segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016	222
Value and growth in value of the fleet road assistance market in Germany segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)	222
Provision rates for fleet motor insurance in Germany segmented by type of distribution partner, 2017	223
Operating models used for fleet motor insurance distribution partnerships in Germany, 2017	224
Insurance providers' share of distribution partnerships for fleet motor insurance in Germany, 2017	225
Provision rates for fleet GAP insurance segmented by type of distribution partner in Germany, 2017	226
Operating models used for fleet GAP insurance distribution partnerships in Germany, 2017	227
Insurance providers' share of distribution partnerships for fleet GAP insurance in Germany, 2017	228
Provision rates for fleet road assistance by type of distribution partner in Germany, 2017	229
Operating models used for fleet road assistance distribution partnerships in Germany, 2017	230
Assistance providers' share of distribution partnerships for fleet road assistance in Germany, 2017	231
Value of the fleet motor insurance market in Germany segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast)	232
Value and growth in value of the fleet motor insurance market in Germany segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	233
Growth in value of the passenger car fleet motor insurance market in Germany segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast)	234
Value and growth in value of the passenger car fleet motor insurance market in Germany segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table)	235
Growth in value of the commercial vehicle fleet insurance market in Germany segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast)	236
Value and growth in value of the commercial vehicle fleet insurance market in Germany segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table)	237

Value and growth in value of the fleet road assistance market in Germany segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast).....	238
Value and growth in value of the fleet road assistance market in Germany segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast) (table)	238
7.0 ITALY	239
Size of the fleet vehicle parc in Italy segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016.....	241
Size of the fleet vehicle parc in Italy segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	241
Size of the passenger car fleet parc in Italy segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016.....	243
Growth of the passenger car fleet parc in Italy segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016.....	244
Size and growth of the passenger car fleet parc in Italy segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	245
Size of the commercial vehicle fleet parc in Italy segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	246
Growth of the commercial vehicle fleet parc in Italy segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	247
Size and growth of the commercial vehicle fleet parc in Italy segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	248
Size of the total fleet vehicle parc in Italy segmented between micro, small, medium, large and very large fleets, 2016	249
Size of the total fleet vehicle parc in Italy segmented between micro, small, medium, large and very large fleets, 2016 (table).....	249
Value of the fleet motor insurance market and its share of total motor insurance in Italy, 2012 to 2016..	251
Value of the fleet motor insurance market in Italy segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table).....	252
Value of the passenger car fleet motor insurance market in Italy segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	253
Growth in value of the passenger car fleet motor insurance market in Italy segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	254
Value and growth in value of the passenger car fleet motor insurance market in Italy segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	255
Value of the commercial vehicle fleet insurance market in Italy segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	256
Growth in value of the commercial vehicle fleet insurance market in Italy segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016.....	257
Value and growth in value of the commercial vehicle fleet insurance market in Italy segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	258
Value of the total fleet motor insurance market in Italy segmented between micro, small, medium, large and very large fleets, 2016	259

Value of the total fleet motor insurance market in Italy segmented between micro, small, medium, large and very large fleets, 2016 (table)	260
Value of the fleet road assistance market in Italy segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016.....	261
Value and growth in value of the fleet road assistance market in Italy segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)	261
Provision rates for fleet motor insurance in Italy segmented by type of distribution partner, 2017.....	262
Operating models used for fleet motor insurance distribution partnerships in Italy, 2017	263
Insurance providers' share of distribution partnerships for fleet motor insurance in Italy, 2017	264
Provision rates for fleet GAP insurance segmented by type of distribution partner in Italy, 2017	265
Operating models used for fleet GAP insurance distribution partnerships in Italy, 2017	266
Insurance providers' share of distribution partnerships for fleet GAP insurance in Italy, 2017	267
Provision rates for fleet road assistance by type of distribution partner in Italy, 2017	268
Operating models used for fleet road assistance distribution partnerships in Italy, 2017	269
Assistance providers' share of distribution partnerships for fleet road assistance in Italy, 2017	270
Value of the fleet motor insurance market in Italy segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast)	271
Value and growth in value of the fleet motor insurance market in Italy segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	272
Growth in value of the passenger car fleet motor insurance market in Italy segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast).....	273
Value and growth in value of the passenger car fleet motor insurance market in Italy segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table)	274
Growth in value of the commercial vehicle fleet insurance market in Italy segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) ...	275
Value and growth in value of the commercial vehicle fleet insurance market in Italy segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table).....	276
Value and growth in value of the fleet road assistance market in Italy segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast)	277
Value and growth in value of the fleet road assistance market in Italy segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast) (table)	277
8.0 NETHERLANDS	278
Size of the fleet vehicle parc in the Netherlands segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016	280
Size of the fleet vehicle parc in the Netherlands segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table).....	280
Size of the passenger car fleet parc in the Netherlands segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	282
Growth of the passenger car fleet parc in the Netherlands segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	283
Size and growth of the passenger car fleet parc in the Netherlands segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	284
Size of the commercial vehicle fleet parc in the Netherlands segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	285

Growth of the commercial vehicle fleet parc in the Netherlands segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	286
Size and growth of the commercial vehicle fleet parc in the Netherlands segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	287
Size of the total fleet vehicle parc in the Netherlands segmented between micro, small, medium, large and very large fleets, 2016	288
Size of the total fleet vehicle parc in the Netherlands segmented between micro, small, medium, large and very large fleets, 2016 (table)	288
Value of the fleet motor insurance market and its share of total motor insurance in the Netherlands, 2012 to 2016	289
Value of the fleet motor insurance market in the Netherlands segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	290
Value of the passenger car fleet motor insurance market in the Netherlands segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	291
Growth in value of the passenger car fleet motor insurance market in the Netherlands segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	292
Value and growth in value of the passenger car fleet motor insurance market in the Netherlands segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	293
Value of the commercial vehicle fleet motor insurance market in the Netherlands segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	294
Growth in value of the commercial vehicle fleet motor insurance market in the Netherlands segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	295
Value and growth in value of the commercial vehicle fleet motor insurance market in the Netherlands segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	296
Value of the total fleet motor insurance market in the Netherlands segmented between micro, small, medium, large and very large fleets, 2016	297
Value of the total fleet motor insurance market in the Netherlands segmented between micro, small, medium, large and very large fleets, 2016 (table)	298
Value of the fleet road assistance market in the Netherlands segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016	299
Value and growth in value of the fleet road assistance market in the Netherlands segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)	299
Provision rates for fleet motor insurance in the Netherlands segmented by type of distribution partner, 2017	300
Operating models used for fleet motor insurance distribution partnerships in the Netherlands, 2017	301
Insurance providers' share of distribution partnerships for fleet motor insurance in the Netherlands, 2017	302
Provision rates for fleet GAP insurance segmented by type of distribution partner in the Netherlands, 2017	303
Provision rates for fleet road assistance by type of distribution partner in the Netherlands, 2017	304
Operating models used for fleet road assistance distribution partnerships in the Netherlands, 2017	305
Assistance providers' share of distribution partnerships for fleet road assistance in the Netherlands, 2017	306

Value of the fleet motor insurance market in the Netherlands segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) ..	307
Value and growth in value of the fleet motor insurance market in the Netherlands segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	308
Growth in value of the passenger car fleet motor insurance market in the Netherlands segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast).....	309
Value and growth in value of the passenger car fleet motor insurance market in the Netherlands segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table)	310
Growth in value of the commercial vehicle fleet motor insurance market in the Netherlands segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast)	311
Value and growth in value of the commercial vehicle fleet motor insurance market in the Netherlands segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table)	312
Value of the fleet road assistance market in the Netherlands segmented between passenger cars and commercial vehicles, buses and coaches, 2016 to 2020 (forecast)	313
Value and growth in value of the fleet road assistance market in the Netherlands segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast) (table).....	313
9.0 POLAND.....	314
Size of the fleet vehicle parc in Poland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016.....	316
Size of the fleet vehicle parc in Poland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	316
Size of the passenger car fleet parc in Poland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	318
Growth of the passenger car fleet parc in Poland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016.....	319
Size and growth of the passenger car fleet parc in Poland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table).....	320
Size of the commercial vehicle fleet parc in Poland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016.....	321
Growth of the commercial vehicle fleet parc in Poland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	322
Size and growth of the commercial vehicle fleet parc in Poland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	323
Size of the total fleet vehicle parc in Poland segmented between micro, small, medium, large and very large fleets, 2016	324
Size of the total fleet vehicle parc in Poland segmented between micro, small, medium, large and very large fleets, 2016 (table)	324
Value of the fleet motor insurance market and its share of total motor insurance in Poland, 2012 to 2016	326
Value of the fleet motor insurance market in Poland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	327

Value of the passenger car fleet motor insurance market in Poland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	328
Growth in value of the passenger car fleet motor insurance market in Poland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	329
Value and growth in value of the passenger car fleet motor insurance market in Poland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	330
Value of the commercial vehicle fleet motor insurance market in Poland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	331
Growth in value of the commercial vehicle fleet motor insurance market in Poland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	332
Value and growth in value of the commercial vehicle fleet motor insurance market in Poland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	333
Value of the total fleet motor insurance market in Poland segmented between micro, small, medium, large and very large fleets, 2016	334
Value of the total fleet motor insurance market in Poland segmented between micro, small, medium, large and very large fleets, 2016 (table)	335
Value of the fleet road assistance market in Poland segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016.....	336
Value and growth in value of the fleet road assistance market in Poland segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)	336
Provision rates for fleet motor insurance in Poland segmented by type of distribution partner, 2017.....	337
Operating models used for fleet motor insurance distribution partnerships in Poland, 2017.....	338
Insurance providers' share of distribution partnerships for fleet motor insurance in Poland, 2017	339
Provision rates for fleet GAP insurance segmented by type of distribution partner in Poland, 2017	340
Operating models used for fleet GAP insurance distribution partnerships in Poland, 2017	341
Insurance providers' share of distribution partnerships for fleet GAP insurance in Poland, 2017	342
Provision rates for fleet road assistance by type of distribution partner in Poland, 2017	343
Operating models used for fleet road assistance distribution partnerships in Poland, 2017	344
Assistance providers' share of distribution partnerships for fleet road assistance in Poland, 2017	345
Value of the fleet motor insurance market in Poland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) ..	346
Value and growth in value of the fleet motor insurance market in Poland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	347
Growth in value of the passenger car fleet motor insurance market in Poland segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast)	348
Value and growth in value of the passenger car fleet motor insurance market in Poland segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table)	349
Growth in value of the commercial vehicle fleet motor insurance market in Poland segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast)	350
Value and growth in value of the commercial vehicle fleet motor insurance market in Poland segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for	

customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table).....	351
Value and growth in value of the fleet road assistance market in Poland segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast).....	352
Value and growth in value of the fleet road assistance market in Poland segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast) (table)	352
10.0 SPAIN	353
Size of the fleet vehicle parc in Spain segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016.....	355
Size of the fleet vehicle parc in Spain segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	355
Size of the passenger car fleet parc in Spain segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016.....	357
Growth of the passenger car fleet parc in Spain segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016.....	358
Size and growth of the passenger car fleet parc in Spain segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table).....	359
Size of the commercial vehicle fleet parc in Spain segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	360
Growth of the commercial vehicle fleet parc in Spain segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	361
Size and growth of the commercial vehicle fleet parc in Spain segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	362
Size of the total fleet vehicle parc in Spain segmented between micro, small, medium, large and very large fleets, 2016	363
Size of the total fleet vehicle parc in Spain segmented between micro, small, medium, large and very large fleets, 2016 (table)	363
Value of the fleet motor insurance market and its share of total motor insurance in Spain, 2012 to 2016	364
Value of the fleet motor insurance market in Spain segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table).....	365
Value of the passenger car fleet motor insurance market in Spain segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	366
Growth in value of the passenger car fleet motor insurance market in Spain segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	367
Value and growth in value of the passenger car fleet motor insurance market in Spain segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	368
Value of the commercial vehicle fleet motor insurance market in Spain segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	369
Growth in value of the commercial vehicle fleet motor insurance market in Spain segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	370
Value and growth in value of the commercial vehicle fleet motor insurance market in Spain segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal	

firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	371
Value of the total fleet motor insurance market in Spain segmented between micro, small, medium, large and very large fleets, 2016	372
Value of the total fleet motor insurance market in Spain segmented between micro, small, medium, large and very large fleets, 2016 (table).....	373
Value of the fleet road assistance market in Spain segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016.....	374
Value and growth in value of the fleet road assistance market in Spain segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)	374
Provision rates for fleet motor insurance in Spain segmented by type of distribution partner, 2017.....	376
Operating models used for fleet motor insurance distribution partnerships in Spain, 2017	377
Insurance providers' share of distribution partnerships for fleet motor insurance in Spain, 2017	378
Provision rates for fleet GAP insurance segmented by type of distribution partner in Spain, 2017	379
Operating models used for fleet GAP insurance distribution partnerships in Spain, 2017	380
Insurance providers' share of distribution partnerships for fleet GAP insurance in Spain, 2017	380
Provision rates for fleet road assistance by type of distribution partner in Spain, 2017	381
Operating models used for fleet road assistance distribution partnerships in Spain, 2017	382
Assistance providers' share of distribution partnerships for fleet road assistance in Spain, 2017	383
Value of the fleet motor insurance market in Spain segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast)	384
Value and growth in value of the fleet motor insurance market in Spain segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	385
Growth in value of the passenger car fleet motor insurance market in Spain segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast).....	386
Value and growth in value of the passenger car fleet motor insurance market in Spain segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table).....	387
Growth in value of the commercial vehicle fleet motor insurance market in Spain segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) ...	388
Value and growth in value of the commercial vehicle fleet motor insurance market in Spain segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table).....	389
Value of the fleet road assistance market in Spain segmented between passenger cars and commercial vehicles, buses and coaches, 2016 to 2020 (forecast).....	390
Value and growth in value of the fleet road assistance market in Spain segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast) (table)	390
11.0 SWITZERLAND.....	391
Size of the fleet vehicle parc in Switzerland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016	393
Size of the fleet vehicle parc in Switzerland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table).....	393
Size of the passenger car fleet parc in Switzerland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	395
Growth of the passenger car fleet parc in Switzerland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	396
Size and growth of the passenger car fleet parc in Switzerland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table).....	397

Size of the commercial vehicle fleet parc in Switzerland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	398
Growth of the commercial vehicle fleet parc in Switzerland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	399
Size and growth of the commercial vehicle fleet parc in Switzerland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	400
Size of the total fleet vehicle parc in Switzerland segmented between micro, small, medium, large and very large fleets, 2016.....	401
Size of the total fleet vehicle parc in Switzerland segmented between micro, small, medium, large and very large fleets, 2016 (table)	401
Value of the fleet motor insurance market and its share of total motor insurance in Switzerland, 2012 to 2016	402
Value of the fleet motor insurance market in Switzerland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	403
Value of the passenger car fleet motor insurance market in Switzerland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	404
Growth in value of the passenger car fleet motor insurance market in Switzerland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016	405
Value and growth in value of the passenger car fleet motor insurance market in Switzerland segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)	406
Value of the commercial vehicle fleet motor insurance market in Switzerland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016	407
Growth in value of the commercial vehicle fleet motor insurance market in Switzerland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	408
Value and growth in value of the commercial vehicle fleet motor insurance market in Switzerland segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)	409
Value of the total fleet motor insurance market in Switzerland segmented between micro, small, medium, large and very large fleets, 2016	410
Value of the total fleet motor insurance market in Switzerland segmented between micro, small, medium, large and very large fleets, 2016 (table).....	411
Value of the fleet road assistance market in Switzerland segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016	412
Value and growth in value of the fleet road assistance market in Switzerland segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table).....	412
Provision rates for fleet motor insurance in Switzerland segmented by type of distribution partner, 2017	413
Operating models used for fleet motor insurance distribution partnerships in Switzerland, 2017	414
Insurance providers' share of distribution partnerships for fleet motor insurance in Switzerland, 2017	415
Provision rates for fleet GAP insurance segmented by type of distribution partner in Switzerland, 2017	416
Operating models used for fleet GAP insurance distribution partnerships in Switzerland, 2017	417
Insurance providers' share of distribution partnerships for fleet GAP insurance in Switzerland, 2017	417
Provision rates for fleet road assistance by type of distribution partner in Switzerland, 2017	418

FLEET INSURANCE AND ASSISTANCE IN EUROPE

Operating models used for fleet road assistance distribution partnerships in Switzerland, 2017.....	419
Assistance providers' share of distribution partnerships for fleet road assistance in Switzerland, 2017...	420
Value of the fleet motor insurance market in Switzerland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) ..	421
Value and growth in value of the fleet motor insurance market in Switzerland segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)	422
Growth in value of the passenger car fleet motor insurance market in Switzerland segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast).....	423
Value and growth in value of the passenger car fleet motor insurance market in Switzerland segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table)	424
Growth in value of the commercial vehicle fleet motor insurance market in Switzerland segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast)	425
Value and growth in value of the commercial vehicle fleet motor insurance market in Switzerland segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table)	426
Value and growth in value of the fleet road assistance market in Switzerland segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast)	427
Value and growth in value of the fleet road assistance market in Switzerland segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast) (table).....	427
12.0 UK	428
Size of the fleet vehicle parc in the UK segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016.....	430
Size of the fleet vehicle parc in the UK segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)	430
Size of the passenger car fleet parc in the UK segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016	432
Growth of the passenger car fleet parc in the UK segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016.....	433
Size and growth of the passenger car fleet parc in the UK segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table).....	434
Size of the commercial vehicle fleet parc in the UK segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016.....	435
Growth of the commercial vehicle fleet parc in the UK segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016	436
Size and growth of the commercial vehicle fleet parc in the UK segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table).....	437
Size of the total fleet vehicle parc in the UK segmented between micro, small, medium, large and very large fleets, 2016.....	438
Size of the total fleet vehicle parc in the UK segmented between micro, small, medium, large and very large fleets, 2016 (table)	438
Value of the fleet motor insurance market and its share of total motor insurance in the UK, 2012 to 2016	440

Value of the fleet motor insurance market in the UK segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2012 to 2016 (table)441

Value of the passenger car fleet motor insurance market in the UK segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016442

Growth in value of the passenger car fleet motor insurance market in the UK segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016443

Value and growth in value of the passenger car fleet motor insurance market in the UK segmented by type of insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2012 to 2016 (table)444

Value of the commercial vehicle fleet motor insurance market in the UK segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016445

Growth in value of the commercial vehicle fleet motor insurance market in the UK segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016446

Value and growth in value of the commercial vehicle fleet motor insurance market in the UK segmented by type of insurance buyer (i.e. couriers and postal services, the motor trade, operating lease firms, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2012 to 2016 (table)447

Value of the total fleet motor insurance market in the UK segmented between micro, small, medium, large and very large fleets, 2016448

Value of the total fleet motor insurance market in the UK segmented between micro, small, medium, large and very large fleets, 2016 (table)449

Value of the fleet road assistance market in the UK segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016.....450

Value and growth in value of the fleet road assistance market in the UK segmented between passenger cars and commercial vehicles, buses and coaches, 2012 to 2016 (table)450

Provision rates for fleet motor insurance in the UK segmented by type of distribution partner, 2017452

Operating models used for fleet motor insurance distribution partnerships in the UK, 2017453

Insurance providers' share of distribution partnerships for fleet motor insurance in the UK, 2017454

Operating models used for fleet GAP insurance distribution partnerships in the UK, 2017456

Provision rates for fleet GAP insurance segmented by type of distribution partner in the UK, 2017455

Insurance providers' share of distribution partnerships for fleet GAP insurance in the UK, 2017457

Provision rates for fleet road assistance by type of distribution partner in the UK, 2017458

Operating models used for fleet road assistance distribution partnerships in the UK, 2017459

Assistance providers' share of distribution partnerships for fleet road assistance in the UK, 2017460

Value of the fleet motor insurance market in the UK segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) ..461

Value and growth in value of the fleet motor insurance market in the UK segmented between passenger cars, light commercial vehicles, heavy commercial vehicles, and buses and coaches, 2016 and 2020 (forecast) (table)462

Growth in value of the passenger car fleet motor insurance market in the UK segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 to 2020 (forecast)463

Value and growth in value of the passenger car fleet motor insurance market in the UK segmented by insurance buyer (i.e. car clubs, car hire firms, driving schools, the motor trade, operating lease firms, taxi firms and other fleet operators), 2016 and 2020 (forecast) (table)464

Growth in value of the commercial vehicle fleet motor insurance market in the UK segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast)465

FLEET INSURANCE AND ASSISTANCE IN EUROPE

Value and growth in value of the commercial vehicle fleet motor insurance market in the UK segmented by insurance buyer (i.e. couriers and postal services, the motor trade, removal firms, road haulage for customers, road haulage on own account, van and lorry hire firms, and other fleet operators), 2016 to 2020 (forecast) (table).....466

Value and growth in value of the fleet road assistance market in the UK segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast).....467

Value and growth in value of the fleet road assistance market in the UK segmented between passenger cars and commercial vehicles, buses and coaches, 2016 and 2020 (forecast) (table)467