



Flock launches haulage fleet insurance backed by Admiral

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In partnership with Admiral, commercial insurer Flock has announced the launch of a new haulage fleet insurance product, marking the first major segment expansion into new commercial motor segments.

The launch sees Flock expand its connected insurance model into one of the UK's most critical commercial vehicle markets, applying its data-led approach to help fleet operators better understand and manage risk on the road. The new product combines Flock's safety-focused approach with Admiral's underwriting and claims expertise. Flock has already established its model across several commercial fleet segments including courier, trades, taxi and rental. In these sectors, the company's safety-focused insurance product has delivered measurable improvements in claims performance.

Fleets participating in Flock's risk management programme have seen a 10% reduction in claims frequency, leading to fewer vehicles off the road and lower costs linked to repairs, maintenance and claims handling.

The UK haulage sector plays a central role in the national economy, contributing £13.5 billion each year. In 2024, more than 600,000 heavy goods vehicles moved 1.6 billion tonnes of goods across the country. With telematics already adopted by the majority of fleets, the sector is primed for Flock's connected model.

Ed Leon Klinger, CEO of Flock, said:

“Flock's mission is to make the world quantifiably safer; we aim to prevent claims before they even happen. We're using driving data to price risk more accurately, working directly with fleet operators to reduce crashes, and financially rewarding safer fleets with lower premiums.

This launch, in partnership with Admiral, brings Flock's unique model into the haulage market with an unparalleled claims expertise. We look forward to the upcoming completion of Admiral's acquisition of Flock, subject to regulatory approval.”

Brokers and operators have been actively seeking access to Flock's model in haulage, driven by rising operating costs, pressure on margins and the need for better risk insights. Flock has already bound a number of haulage risks, reflecting strong early demand for its model. With Admiral's backing, Flock can now meet that demand and bring its connected insurance model to haulage fleets across the UK.

Emma Huntington, CEO of Admiral Pioneer said:

“Haulage fleets play a vital role in keeping the UK economy moving, connecting businesses, communities and supply chains every single day, and we see a clear opportunity to help them better understand and manage risk on the road. Flock's model is also built to prevent risk day to day, not just when something goes wrong. By combining this with Admiral's underwriting and claims expertise, we believe we can drive meaningful change across the sector.”

At the heart of Flock's proposition is the Flock Portal, a self-service digital portal that gives fleet managers a single place to monitor risk and manage their cover. Through the Flock Portal, fleet managers can access telemetry insights on driving behaviour, risk trends, claims performance, and add or remove vehicles from cover as fleets change.

This is complemented by bespoke sessions with Flock's risk management

team, focused on maximising driver performance and helping fleets earn back up to 10% of their premium under Flock's rebate programme. The haulage fleet insurance product is available immediately to operators and brokers in the UK.

About Admiral Group

Admiral Group plc is a leading FTSE 100 Financial Services company offering motor, household, travel and pet insurance as well as personal lending products. Established in 1993 in the UK, the Group now has offices in Canada, France, Gibraltar, India, Italy, and Spain.

About Flock

Flock is a leader in connected insurance for commercial motor fleets, employing a telemetry-driven approach to motor insurance pricing and fleet risk management. Flock distributes its products through a network of brokers and is progressively rolling out its haulage offering to more partners over time. With a mission to make the world quantifiably safer, Flock provides fleet owners with crucial safety interventions and incentivises safer driving with monetary rebates.

With Flock, safer fleets pay less. Find out more at flockcover.com