

Telematics (Dash Cameras and GPS tracking units) play a central role in fleet management. By offering valuable data to fleet managers, telematics systems help to improve the way fleets operate on a global scale. As you strive to reduce costs and ensure a safer and reliable fleet, you can utilize a telematics platform to optimize the way you manage your fleet.

Smart Fleet's telematics products help your customers mitigate risk in their fleets by focusing on safety, reducing liability, driver coaching and rewards.

### **Three Pillars of Insurance Telematics**

#### **Exonerate**

70% of accidents are not the fleet driver's fault

## Rehabilitate

Improve driver behavior by as much as 90%

## Coach

Assisting the bottom 20% of your drivers

### Office







#### **Driver**



Drivers, especially the risky ones, need timely coaching. Most companies lack the staff, time, and skills to perform adequate training. Smart Fleet can provide in-cab and online coaching from basic to customized.



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# **SAFETY Management RESEARCH**

#### results

A 3-year study was completed to analyze the effects of rewards, behavior management, and application of telematics tools to achieve desired safety goals. By implementing fleet solutions, insurance costs and fleet deductibles decreased drastically over 3 years.

April 2016 to April 2017 Before GPS

37 at-fault accidents

Insured Loss

\$914,000

Fleet Deductibles

\$185,000

Insurance partner estimated annual GPS fees for this fleet = \$40,000 April 2017 to April 2018

After GPS

22 at-fault accidents

Insured Loss

\$336,000

Fleet Deductibles

\$110,000

Insurer Annual Savings (including GPS Annual Fee) \$538,000

Fleet Deductive Annual Savings \$75,000

April 2018 to April 2019

After GPS

8 at-fault accidents

Insured Loss

\$73,000

Fleet Deductibles

\$40,000

Insurer Annual Savings (including GPS Annual Fee) \$801,000

Fleet Deductive Annual Savings \$145,000

A 3<sup>rd</sup> party insurance provider published the following statistics after deploying GPS fleet solutions for an 18-month period. They were able to reduce their accident rates by 89% and have yet to experience at-fault accidents from distracted driving events.

DRIVING BEHAVIOR			REDUCTION*
	0	HARD BRAKING	98%
		HARD ACCELERATION	97%
	(2)	SPEEDING	69%
*RESULTS BASED ON 18 MONTH PILOT	<u>(-)</u>	SPEEDING > 15 MPH	89%

GPS TELLS YOU WHERE AND WHEN BUT DASH CAMS TELL YOU WHY

YOU CAN'T MANAGE WHAT YOU CAN'T SEE ®



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