PRIMA 2015
WEBINAR SERIES



Ignoring Driver Safety is Risky Business

Best Practices in Driver Risk Management

Presented by: Richard Lacey,
Vice President, Product Management

sambasafety
better drivers. lower risk. safer communities.

Agenda

what is
DRIVER RISK MANAGEMENT

why should
YOU CARE ?

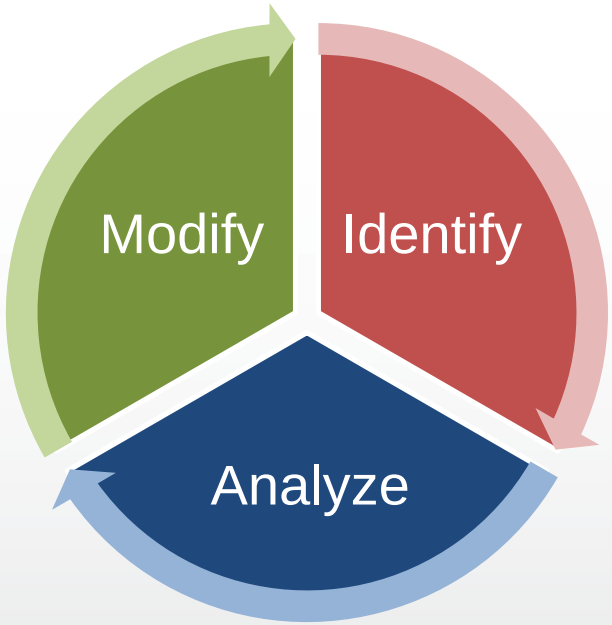
It's *all* about...
☺ 😐 ☹
BEHAVIORS

Best practices

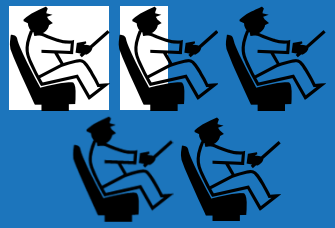
What is Driver Risk Management?

"The process of
- identifying,
- analyzing, and
- modifying

driver behavior in order to minimize the adverse effects of *preventable* accidental losses."



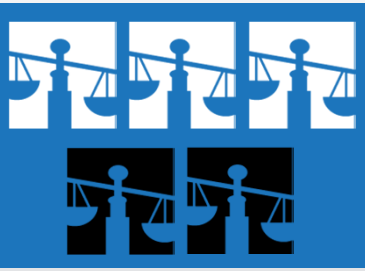
Why You Should Care



MORE THAN **1 IN 5** drivers will be involved in a crash annually



1 IN 2 personal injury lawsuits involve auto accident



3 IN 5 personal injury lawsuits are won by the plaintiff

It's All About Behaviors



7%

7% OF ALL DRIVERS HAVE AN INVALID LICENSE

80%

MORE THAN 80% OF DRIVERS ADMIT TO BLATANTLY HAZARDOUS BEHAVIOR

33%

SPEED IS INVOLVED IN ABOUT 33% OF ALL FATAL CRASHES

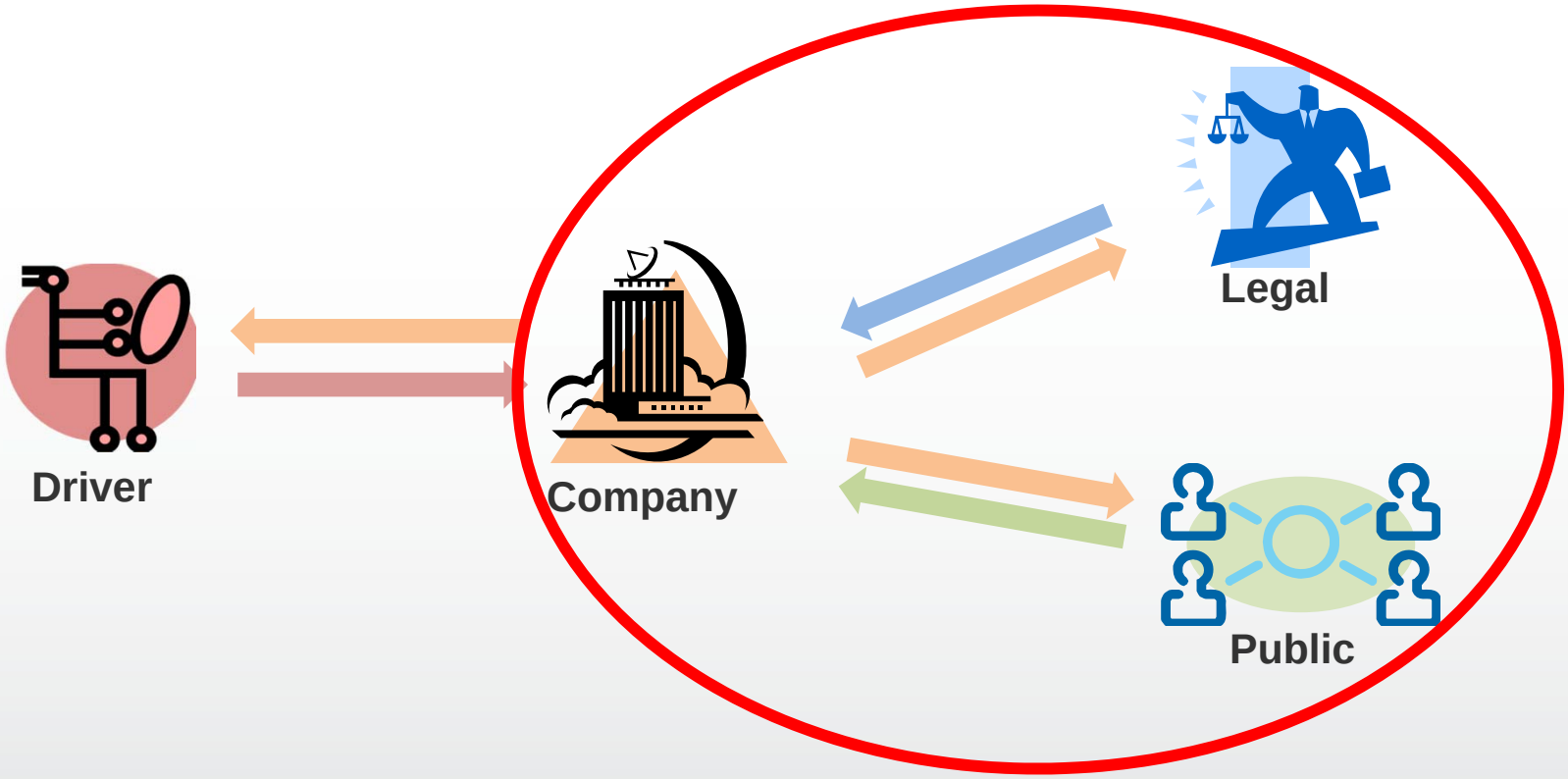
64%

INATTENTIVE/NEGLIGENT DRIVING INCREASES CRASH CHANCES BY 64%

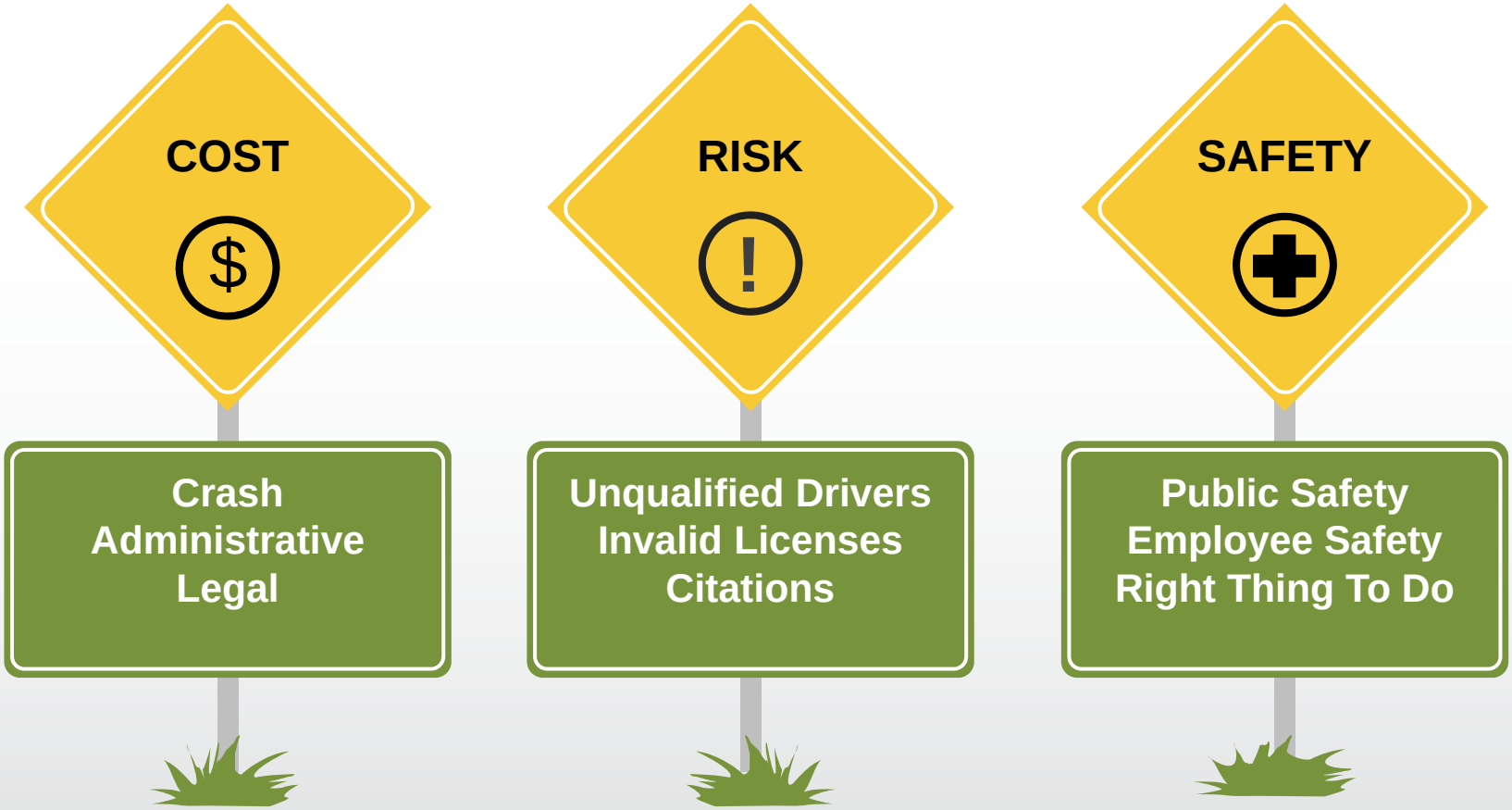
50%

50-75% OF CONVICTED DRUNK DRIVERS DRIVE ON A SUSPENDED LICENSE

…Driving Other Behaviors



The Dilemma


COST
$
Crash
Administrative
Legal
RISK
!
Unqualified Drivers
Invalid Licenses
Citations
SAFETY
Public Safety
Employee Safety
Right Thing To Do

Best Practices in Driver Risk Management

Best Practice #1: Pre-hire Screening

- **Compliance**
  - Driver releases
  - Documentation on file
- **Background Check**
  - Reduce claims due to liability/negligence
- **Motor Vehicle Records (MVRs)**
  - Know your drivers' history
  - Identify "at-risk" behavior/profiles



Best Practice #2: Continuous Monitoring

What it isn't:

- **Scheduled MVR buys**
  - A lot happens in 364 days
  - Expensive…average cost of MVR nationally >$9
- **Telematics**
  - Only valid during work time
- **Violation data**
  - FCRA standards
- **License status check**
  - No behavioral information
  - No detailed information



Best Practice #2: Continuous Monitoring

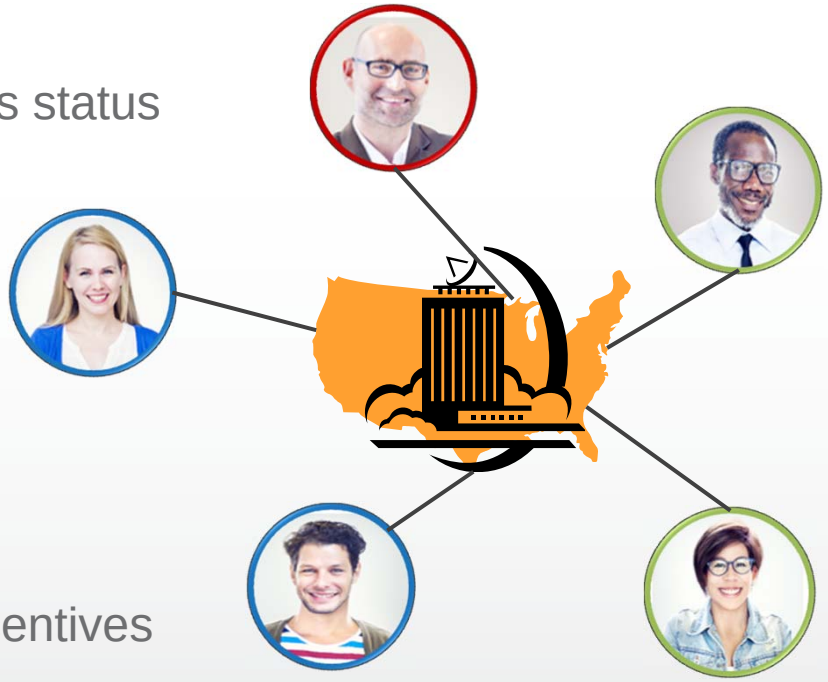
What it is:

- **Baseline**
  - 3-7 year driving history
- **Frequency**
  - At minimum, drivers must be monitored monthly
- **Coverage**
  - All employees must be monitored, not just commercial drivers
  - Multiple sources of data for true driver profile
- **Actionable**
  - Ability to take corrective action
  - Incentivize good behavior



Value of Continuous Monitoring

- **Actionable insights**
  - Near real-time knowledge of each driver's status and behaviors
  - Visibility beyond MVRs
  - Improve driver safety and performance
- **Implement driver support systems based on insights**
  - Online driver training
  - Management intervention
  - Driver behavior improvement through incentives
- **Accident reduction**
  - Lower crashes
  - Lower insurance
  - Safer community



Best Practice #3: Driver Safety Program



Source: Automotive Fleet Magazine

Survey April 2014

However:



DON'T HAVE A SAFETY PROGRAM



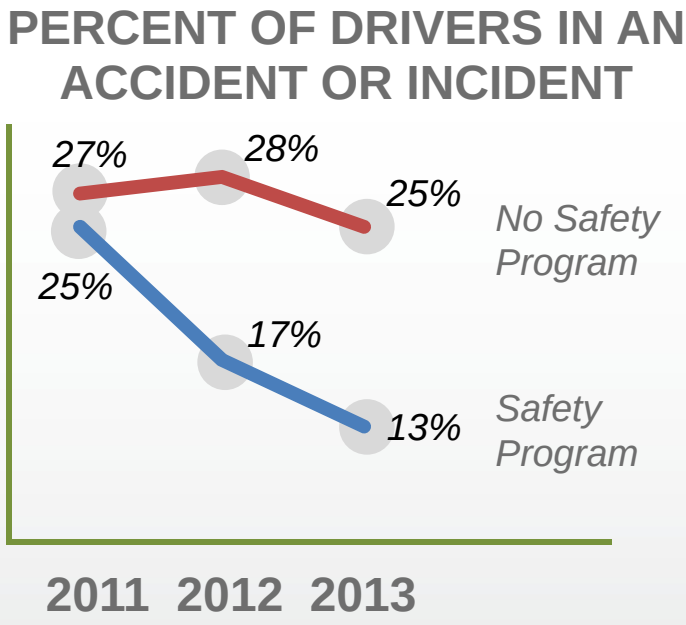
DON'T MONITOR DRIVERS



DON'T PULL ANNUAL MVRS

Value of Driver Safety Program

- **Consistent application of company driver policy**
  - Policy enforcement
  - Accident/incident reduction
- **Easily determine the health of your fleet**
  - Observe trends
  - Benchmark internally, industry or geography
  - Reduce the cost of insurance premiums & workers comp



Source: Automotive Fleet Magazine, Sept 2014

Driver Risk Management

Benchmarking
How are you performing compared to others?

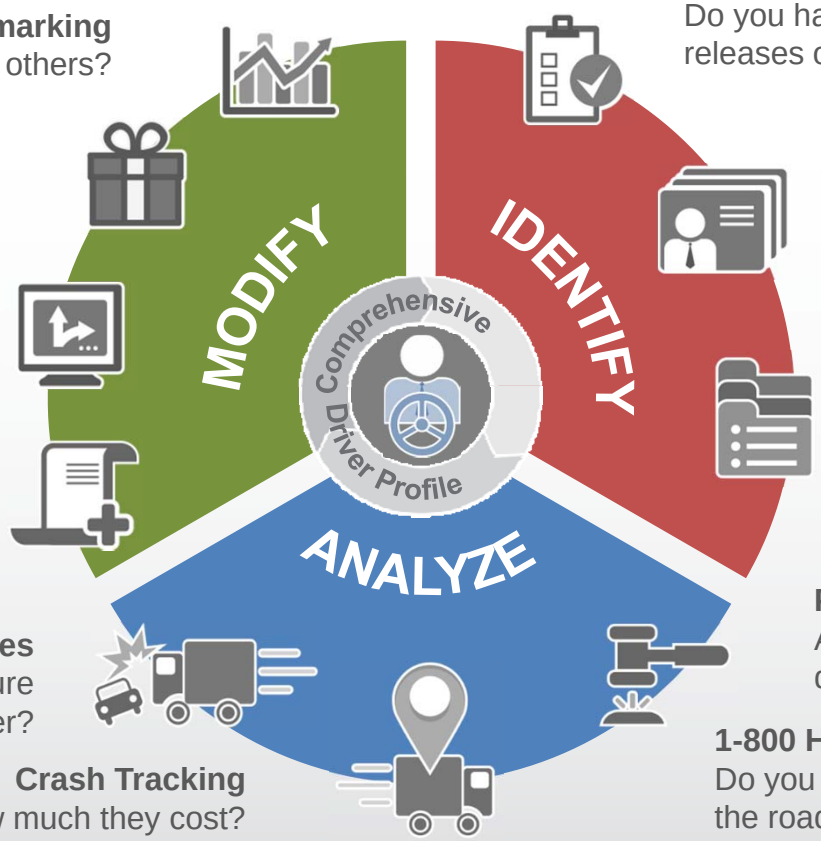
Incentives
Are you providing positive reinforcement to successful drivers?

Online Training
Is your training targeted to individual drivers?

Policy Enforcement
Are you measuring your drivers against your policy?

External Data Sources
Do you have a complete picture of your driver?

Crash Tracking
Who's having accidents and how much they cost?



Compliance
Do you have all your releases on file?

Background Check
Are you hiring the best qualified drivers possible?

MVR Records
Do you know your driver's history?

Proactive Monitoring
Are you informed of new driving violations?

1-800 How's My Driving
Do you have eyes and ears on the road watching your drivers?

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Q&A

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