



The Only "Closed Loop" Smartphone Telematics Solution with FICO® Safe Driving Score

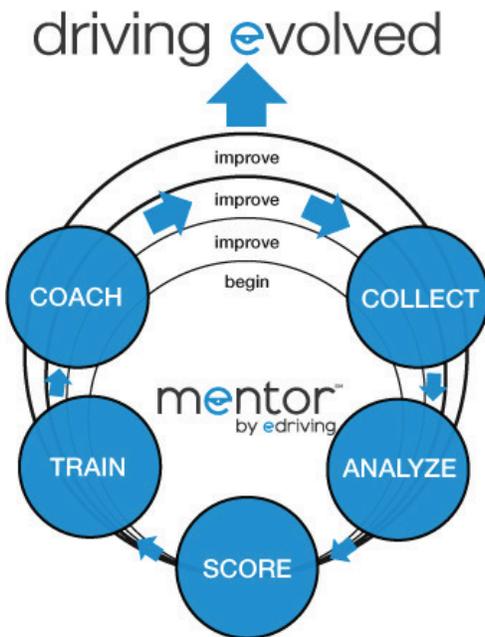


RISK REDUCTION REDEFINED

eDriving's patented* **MentorSM** smartphone solution for both iOS and Android revolutionizes driver safety telematics with **two significant industry advances**:

- The introduction of closed loop training and coaching that responds to drivers' behaviors: **Mentor** assesses and scores driving behaviors over time, and prescribes short, engaging coaching modules to address drivers' weaker areas. It employs a continuous improvement model based on coaching that is customized to each driver's needs.
- eDriving's partnership with predictive analytics and data science pioneer, FICO®, will result in the development of a transformational industry standard risk predictor—the FICO® Safe Driving Score.

Mentor is the only safe driving program that goes beyond just scoring to focus on improving performance and measurably reducing the risk of collisions. **Mentor** provides invaluable benefits for drivers, as well as organizations operating both large and small fleets, resulting in safer drivers, safer roads and reduced Total Cost of Ownership (TCO).



POWERFUL, PERSONAL INSIGHTS

Mentor's powerful analytics engine fuels its comprehensive data collection processes and provides the backbone for dashboard views and benchmark reporting.

Mentor:

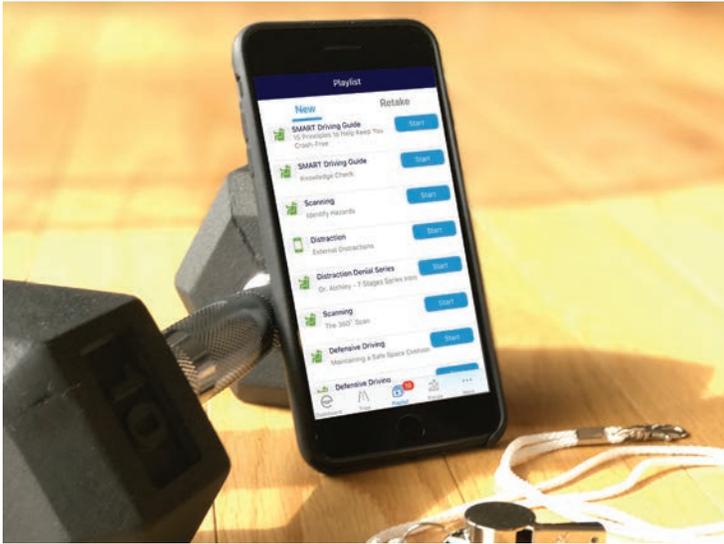
- Monitors and reports on risky behaviors, including distracted driving (texting, calling, phone movement while driving), speeding, hard braking, and rapid acceleration.
- Reports trip level and daily, weekly, and monthly trends, with benchmarking.
- Provides timely reporting to drivers and their managers.
- Calculates a FICO® Safe Driving Score based on the driving behavior inputs that predict driver performance, risk, and on-road safety performance.
- Provides engaging contextual coaching activities based on specific driving behavior.
- Reinforces and rewards defensive driving behaviors.
- Virtual Risk Manager® (VRM) customers: integrates telematics data with additional driver performance data, Motor Vehicle Record (MVR) ratings, incident and collision history, and engagement with training modules.



*Mentor by eDriving® is patented with the US Trademarks and Patent Office: 6,714,894.

A FITNESS PROGRAM FOR YOUR DRIVERS

Mentor provides drivers with a **personal driving coach 24/7** to help them manage their "at-risk" behaviors and change their unsafe habits to safer habits BEFORE they can get drivers into trouble.



Mentor provides a "playlist" of engaging interactive training interventions customized for each driver based on his or her on-road performance. It is this "closed loop" of activity that will help drivers identify and reduce risk exposures and change driving habits.

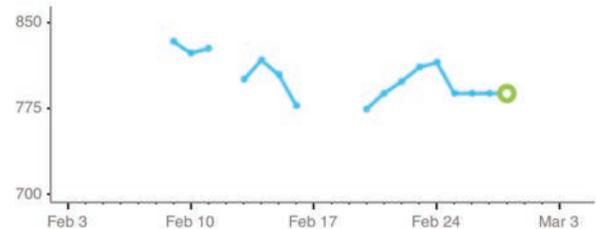
GROUNDBREAKING FICO® SAFE DRIVING SCORE

The creation of the FICO® Safe Driving Score is the first step en route to standardizing the **measurement of driver performance and risk**. eDriving and FICO will work with key industry players, including insurance companies and regulators, brokers, fleet and accident management companies, other telematics service providers, and car manufacturers, to develop the FICO® Safe Driving Score into a powerful, ubiquitous industry standard.

The goal is to use this score to empower 'good' drivers to prove their low-risk profile, and 'high-risk' drivers to understand their risk exposures, how those factors affect their safety, and what they can do to mitigate their risk of collisions. Ultimately, the score, in conjunction with the coaching provided within Mentor, can be a powerful tool to help at-risk drivers better control their actions behind the wheel, as well as their insurance costs.

FICO® Safe Driving Score

GOOD



why eDrivingSM?



25 years of experience



Over 1,000,000 fleet drivers served



67% reduction in collisions and incidents



20%-40% proven ROI



6 validation studies, over 60 published research papers



45 languages, 90 countries



Over 70 client and partner awards



The choice of industry leaders worldwide

also...

- Unmatched breadth and depth of fleet solutions
- Innovation fueled by drive, creativity, and industry knowledge

- Partnering approach to all client relationships
- Unmatched passion for road safety