

FICO® Safe Driving Score

A Predictive Driver Score for Fleet and Insurance Risk Management

The FICO® Safe Driving Score provides a standardized measure to facilitate consistent and objective driver safety assessment. Using telematics-based driving data collected by eDriving's smartphone-based driver safety app, MentorSM, the FICO® Safe Driving Score can help predict the likelihood of future driving incidents and provide drivers with the insight needed to focus on improving identified areas of weakness.



Mentor and the FICO® Safe Driving Score have no relationship with the credit-based FICO® Score.

Identifying risk exposure before risk happens

Many driver scoring systems provide hindsight into unsafe driving, while FICO's analytic approach identifies the behaviors that predict future collision risk. This model is one that can be adopted by fleet organizations and insurance companies.

For fleet operators, the ability to accurately assess and predict future risk helps them identify drivers in need of further support and coaching. Smartphone-based telematics technologies can also provide a tool for engaging drivers by providing them with visibility into their own driver "health" and encouraging them to improve their score.

For insurers, access to a predictive score enables them to offer safe driving education programs to policyholders who may opt-in to allow their driving behaviors to be evaluated in return for more favorable pricing.

Behavior-based calculations

The FICO® Safe Driving Score is calculated using five risk factors that represent the behaviors most predictive of collisions: Acceleration, Braking, Cornering, Distraction, and Speeding (ABCDS) events. These variables primarily focus on the incidence of negative events, such as the prevalence of harsh braking or evidence of excessive speeding; however, they do also consider positive events, such as the prevalence of smooth stops.

The FICO® Safe Driving Score is displayed in clear risk categories, indicating a driver's overall risk level. The higher the FICO® Safe Driving Score, the lower the risk of being involved in a future collision.

800-850	VERY LOW RISK
710-799	LOW RISK
560-709	MEDIUM RISK
500-559	HIGH RISK
100-499	VERY HIGH RISK

The FICO® Safe Driving Score reflects all of a driver's scorable trips in a rolling 7-day window. Each new trip and each new day directly affect the score. ABCDS events captured during a driver's trips contribute to the ratings in each of these areas and a driver's overall FICO® Safe Driving Score. Not every driving behavior is created equal, however. Several components are considered when evaluating ABCDS behaviors, including the following:

- Frequency – how often did it happen?
- Duration – how long did this behavior take place?
- Severity – how risky was it?

A FICO® Safe Driving Score at or above 710 represents Low and Very Low Risk ratings. Drivers at these levels are 30% less likely to be involved in a future collision as compared to drivers who maintain Medium, High or Very High Risk scores.

What Makes FICO® Safe Driving Score Unique

Objective

Evaluates behaviors shown to predict collision risk, including acceleration, braking, cornering, speeding, and distraction.

Accurate

Researched and calibrated using data collected across several years and multiple countries, representing millions of road miles and millions of trips.

Standardized

Requires no adaption or fine-tuning for different vehicle types, geographies, and/or driving conditions.

Transparent

Allows fleet safety performance to be benchmarked and reported at the driver, team, division, and company level.

Data protection-compliant

Sensitive to data privacy concerns and only used with the express consent of the driver.

Validated/Predictive

Verified using 3rd party research data to demonstrate the score is capable of predicting the likelihood of future collisions.

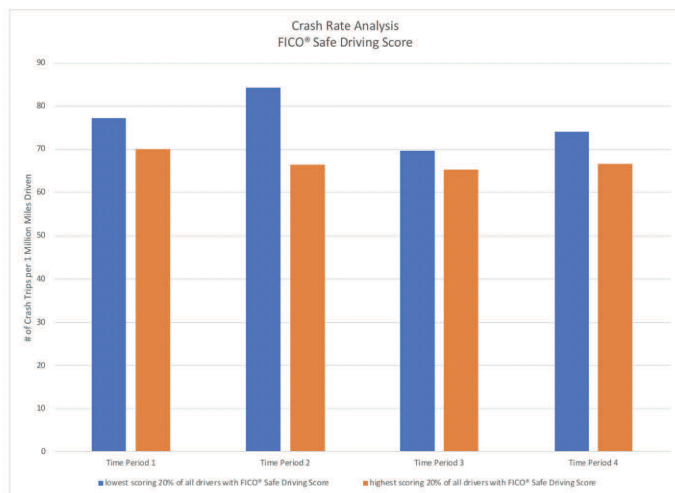
Integrated

Part of a holistic, "closed-loop" solution, Mentor by eDriving, that not only assesses driver behavior, but also remediates it through micro-training, coaching, and gamification.

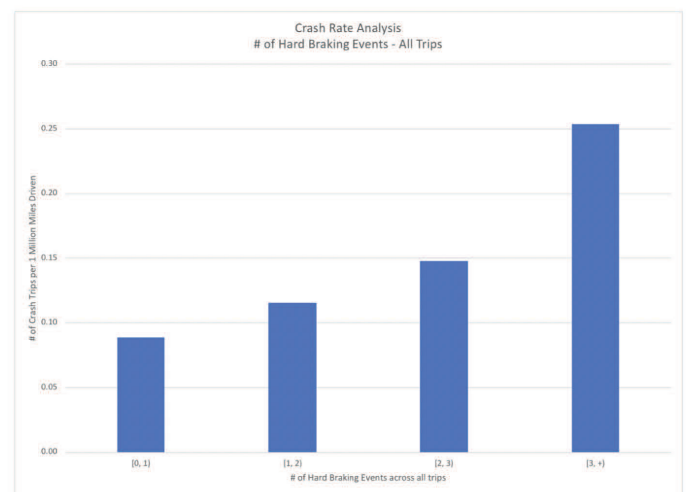
Validation of the FICO® Safe Driving Score

In 2019, the FICO® Safe Driving Score was validated to predict drivers' propensity to be in a collision using data from an independent sample of drivers. This extensive analytic effort leveraged naturalistic driving data from a third-party research study, the 2nd Strategic Highway Research Program (SHRP2), spanning three years, 3,000 drivers and over 30 million miles driven ([Dataset 10.15787/VTI1/IEKRD3](#)).*

The analysis demonstrated that drivers identified by the FICO® Safe Driving Score as being at higher risk for having future collisions are, indeed, more likely to incur a collision in the future than those identified as lower risk.



As the above chart illustrates, the lowest scoring 20 percent of drivers were found to be up to 30 percent more likely to be involved in a collision in the future than the highest scoring 20 percent of drivers. Independent analysis verified that unsafe driving behaviors identified by FICO's modeling methodology, such as hard braking events, are correlated with higher risk of future collisions.



In addition, as the above chart demonstrates, trips with three or more hard braking events are more than 2.5 times more likely to result in a collision than those with no such events.

Following this validation of its predictive ability, the FICO® Safe Driving Score methodology was optimized to better enable fleet safety managers to identify with an 18 percent improvement in predictive accuracy, drivers who are “high risk” – those who are 30 percent more likely, on average, to be involved in a future collision – versus those identified as “low risk.”

Privacy as Standard

Sensitive to data privacy concerns, Mentor is only activated with the express consent of the driver, and the data is only shared with drivers and fleet management. The Mentor app helps managers and individual drivers recognize what behavior positively and negatively affects their FICO® Safe Driving Score, and what the drivers can do to improve their skills and safe driving performance, and the data is only collected, stored, and shared with drivers and fleet management.

Closing the Loop to Improve Driver Behavior

Drivers on the Mentor program are assigned in-app micro-training modules to help remedy identified risky behaviors, helping to increase their FICO® Safe Driving Scores and continually address problem areas. The FICO® Safe Driving Score can also trigger manager coaching and high-risk response programs, where appropriate.



Proven Results

eDriving analysis conducted in Spring 2022 coinciding with 3.5 billion Mentor miles driven concluded that drivers initially categorized as Very High Risk or High Risk achieved marked improvement in FICO® Safe Driving Score and significant reduction in Speeding and Distraction Events.

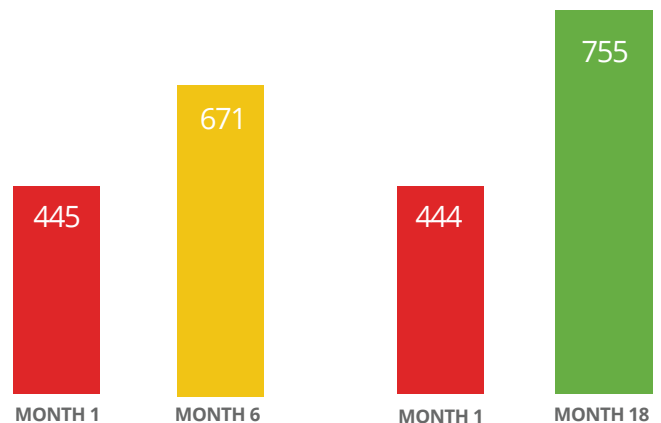
FICO® Safe Driving Score Improvement*

6-MONTH COHORT

▲ Up to **51%**

18-MONTH COHORT

▲ Up to **70%**



Driver Events Improvement*

Speeding

6 MONTHS

▼ Up to **57%**

18 MONTHS

▼ Up to **85%**

Distraction

6 MONTHS

▼ Up to **60%**

18 MONTHS

▼ Up to **88%**

*Note: These results are for the riskiest driver groups, those initially categorized as Very High Risk or High Risk based on their FICO® Safe Driving Score.

The choice of industry leaders worldwide.

25 years' experience
2,000,000+ active drivers
125 countries

125+ client & partner awards
Privacy-first, data-secure environment
Large-scale validation studies