An eBook from

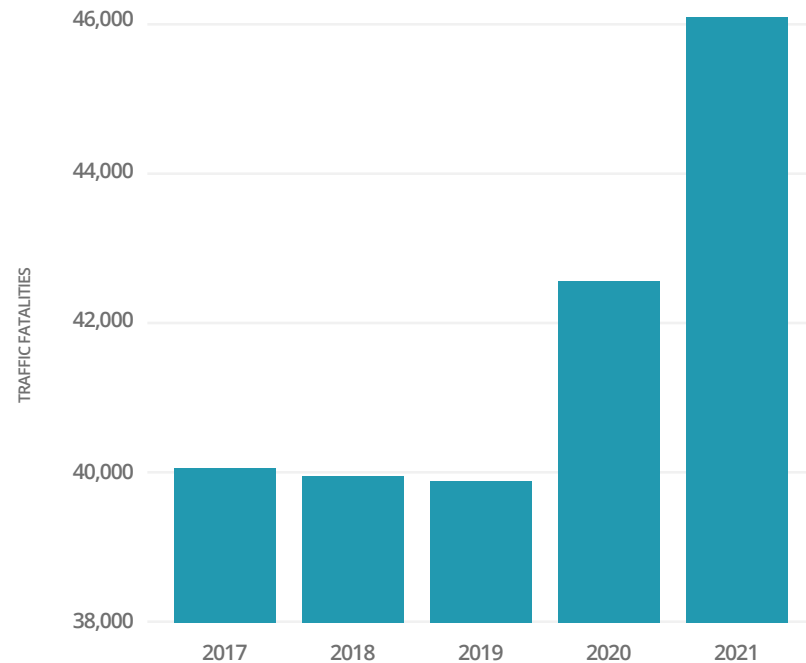# SOLERA | eDriving

How to reduce fleet costs by focusing on driver safety

Creating a crash-free culture®

What's the problem?

Fatalities from
traffic collisions are
estimated to have
reached a 16-year
high of 46,000+
for 2021, following
sharp increases the
past two years.

Source: National Safety Council, Preliminary Estimates 2021

What do collisions cost organizations?

$72.2 billion in total costs

$26,081 per on-the-job crash	**$78,418** per injury	**$751,382** per fatality

Source: Network of Employers for Traffic Safety,
Cost of Motor Vehicle Crashes to Employers 2019

The REAL cost of crashes

Crashes are performance failures – something in your system broke down if you have a crash. And the crash isn't only about the bent metal or third-party damage. There are injury costs and administrative and lost productivity expenses that are many times the cost of the actual crash. When you look at the bigger picture, you can see that there are hard and soft costs associated with EVERY crash or incident.

Every crash also has the potential for a "nuclear verdict". It is not uncommon today for a third party to take legal action over what may seem like the smallest of crashes. Plaintiffs' attorneys are highly trained at finding weaknesses in your fleet safety program, resulting in you appearing negligent. If this happens, a judgment against your organization in the hundreds of millions of dollars could be possible. This could be a business-ending event. And the risk is VERY real.

Decreased collisions = decreased costs

It stands to reason that since crashes are so costly to companies, an obvious place to begin decreasing fleet costs is by decreasing or eliminating crashes altogether. How? By creating a **crash-free culture**, one that does not accept crashes as an inevitable part of driving for work. A culture that prioritizes safety above all else.

At eDriving, it's our mission to give organizations the tools to establish their own crash-free cultures and, in doing so, help you reduce fleet costs, while ensuring that everyone driving for work returns home safely each day.

Comprehensive Approach

A crash-free culture places safety at the heart of **everything** your organization does. On the right are examples of the key elements of a crash-free culture.

This may look costly, time-consuming, and likely to detract from the company's core mission. But that need not be the case. With the right partner guiding your team, this can be a relatively turnkey process for smaller organizations interested in getting up and running quickly. And yet it easily accommodates large enterprises which may want to pilot these components and conduct a phased rollout. Either way, creating a crash-free culture need not be complex, but it should be comprehensive.

Leadership	Policy	Risk assessment
Mission	Driver engagement	Progress measurement
Interventions	Manager engagement	Informal discussions

Because driver training alone is not enough

Often, driver training is on the calendar to comply with health and safety requirements or as a response to an incident or collision, especially one involving injuries.

Consequently, many employees who drive for work purposes consider driver training to be a "check the box" exercise.

Training in isolation of a cohesive strategy to provide context will have NO lasting effect on a driver's safety or an organization's collision-related costs.

What WILL have a lasting effect is working towards creating a crash-free culture that includes comprehensive measures to support lasting behavioral change.

Four data insights for a bigger picture of driver risk

Risk assessment

To help understand the probability and likelihood of a driver being involved in an incident/crash.

Behavior Indicators

In-vehicle performance including behavior-based telematics measurements.

Performance Indicators

Point-in-time license checks, Motor Vehicle Records (MVRs), ongoing license monitoring, collisions/incidents/injuries.

Scoring insights

Assessment + performance + other objective data sets.

Acting on data insights

One of the advantages of having a wider overall picture of driver risk is that it helps you to more quickly recognize safe driving behaviors and take action to change at-risk habits.

In particular, telematics data measuring speed, harsh acceleration, braking, cornering and distraction is helpful for gaining insight into how a driver performs on the road. It also helps to determine which drivers need further coaching.

The real game changer is how telematics data – and other data – is utilized and what action is subsequently taken to address the issues and opportunities raised by the data.

How telematics data fits into a wider crash-free culture is what really makes a lasting difference to driver risk management and safety.

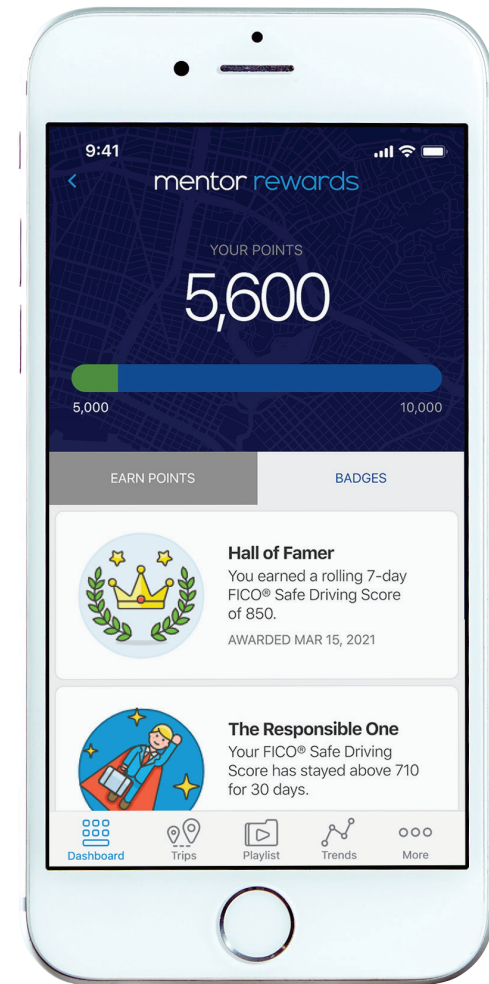# Providing training
that engages and motivates

- Interactive micro-training (<5 min. modules)

- Contextual & relevant content

- Helps drivers practice making decisions
  in real-life scenarios

- Core training – prescribed to all drivers to
  provide solid foundation and/or refresher

- Targeted training – assigned to drivers
  to address their specific risk exposures and
  weaknesses

Use gamification and rewards to engage

Driver safety CAN be engaging with the proper tools! Drivers can set up private groups and monitor each other's progress, providing motivation and competition along the way. Managers can set up groups for their teams to help make safety part of everyday culture and conversation.

And who doesn't like to be recognized and rewarded? Establish a rewards program that recognizes improvement and achievement in changing risky driving habits to safe ones. Use virtual badges and point-based rewards that are redeemable for merchandise or credit.

Manager-driver discussions

Telematics data can be leveraged and combined with drivers' crash and license history to identify the most at-risk drivers for further support and training. Scheduling short, frequent interventions with at-risk drivers provides the opportunity to discuss a driver's current performance and at-risk habits, and create an action plan for improvement, including targeted training to help address risky behaviors.

eDriving's holistic risk management program, Mentor by eDriving^{SM}, includes Manager-Driver OneToOnes®. The most at-risk drivers are automatically identified and manager coaching sessions are scheduled to review the driver's performance, discuss contributing issues, and develop an action plan for improvement. Step-by-step coaching templates are provided to guide a manager through these sessions without needing to be a driving expert.

Measuring progress

- Measuring Cost per Million Miles (CPMM) is important as a cost measurement, not a measurement of safety.

- Think of crashes and violations as performance failures.

- Progress is measured in changing behaviors.

- All measurement must be objective.

- Goals are actually "next steps".

- Set a baseline.

- Measure progress at set intervals.

- Use granular measurements of driver and manager performance.

- Re-engineer your program with emphasis on areas that need the most improvement. Remember, this is a continuous improvement activity.
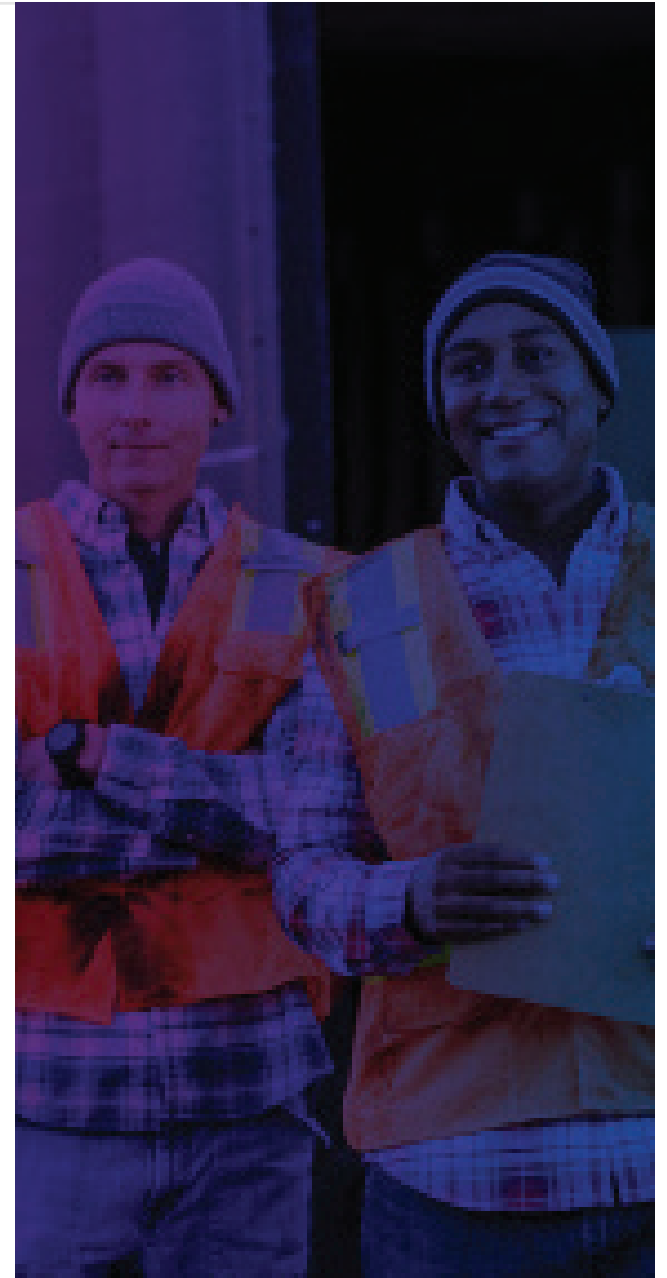
Maintaing safety as a way of life

- Organize competitions for safe driving.

- Encourage friendly peer competition for the best driving score/ performance.

- Reward the drivers with the best safety performance.

- Hold an annual awards ceremony to recognize safety achievements.

- Invite employees to suggest monthly "themes".

- Issue seasonal/ holiday safety messages.

- Email regular safety tips to drivers and encourage them to share with families.

- Arrange regular informal discussions with drivers to discuss progress.

- Involve employees who don't necessarily drive for work – they want to get home safely too!

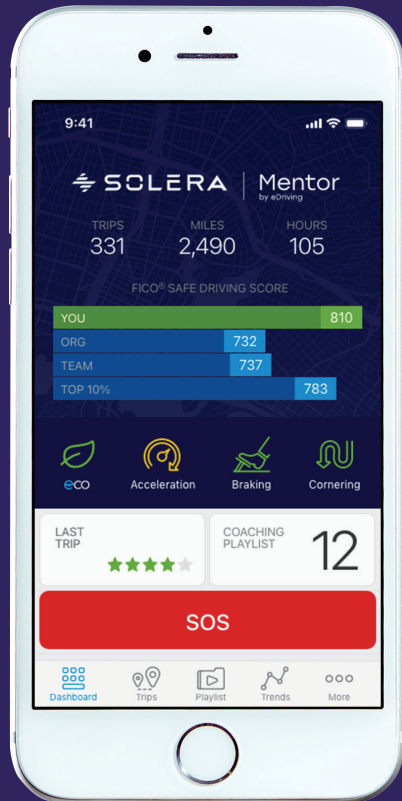- Engage employees with regular "bite-sized" training.

Let's recap.

Reduce driver risk and costs with a crash-free culture

- Define and communicate safety as a strategic imperative

- Establish a holistic picture of risk

- Recognize safe driving behaviors and change at-risk habits

- Leverage MVR, crash and telematics data to support your at-risk drivers

- Employ micro-learning to provide engaging coaching and training

- Use gamification and rewards to keep drivers engaged

- Require manager coaching for at-risk drivers

- Set next steps and use analytics to measure progress

About eDriving

eDriving, a Solera company, helps organizations around the world improve safety, reduce injuries, license violations, carbon emissions, and total cost of fleet ownership through its patented digital driver risk management programs.

These include the Mentor by eDriving[SM] smartphone app with FICO® Safe Driving Score; the patented, five-stage Crash-Free Culture® risk reduction program; and the Virtual Risk Manager® platform, all designed to work in an integrated fashion within a privacy-first, data-secure environment that supports drivers and their managers every step of the way.

eDriving is the digital driver risk management partner of choice for many of the world's largest organizations, supporting over 1,200,000 drivers in 125 countries. Over the past 25 years, eDriving's research-validated programs have been recognized with over 120 awards around the world.

For more information visit www.edriving.com.