



eDriving Leads the Way in Fleet Safety

Creating a safe working environment is no mean feat, and depends on eliminating unsafe work habits. Leading the way in strategic safety, eDriving has spent 25 years perfecting the crash-free culture®. Worthy winners of Corporate Vision's award for Most Innovative Fleet Risk Management Specialists – 2020, we take a closer look at the firm and the excellent work that it does.

eDriving has spent the last quarter-decade at the forefront of modern technology. Established to provide organisations with every tool required to put safety first, the company has seen a great deal of change. Since the days of a paper and CD-based delivery format, eDriving has taken full advantage of the digital revolution by developing a highly secure, web-based platform and mobile app, available across 96 countries in 45 languages.

The heart of eDriving's approach can be found in Virtual Risk Manager® (VRM), launched in 2002. This innovative risk management platform was the first of its kind, allowing multiple data sources to be integrated into one system to help identify a fleet's most 'at risk' drivers. Through a closed-loop approach, VRM integrates collision, incident, telematics and licence endorsements into a single perspective, not only able to score this behaviour but identify those drivers most in need of coaching and training.

This naturally led to the development of another programme that could handle altering the behaviour of a driver after a journey. By

combining eDriving's patented risk management approach with the latest in vehicle smartphone telematics technology, proven change and risk reduction strategy, the company was able to provide a fully integrated driver risk management solution. Mentor by eDrivingSM was the result, a learning platform that delivers personalised insights to drivers after every trip, incorporating micro-learning and gamification elements to improve their driving.

Mentor uses the telematic sensors present in most iOS and Android smartphones to collect and analyse data on the driving behaviours most predictive of risk. Thanks to eDriving's partnership with industry analytics leader FICO®, driver on-road performance can be converted into an individual FICO® Safe Driving Score. Mentor is also able to provide personalised insights to drivers after each trip, showing both positive and negative driving events as well as where they occurred. To help remediate risky behaviour, Mentor delivers interactive, engaging micro-training modules directly to the driver within the app. Designed to meet modern learning requirements, where learners are frequently overwhelmed, distracted and impatient, these videos follow the lead of YouTube

videos, being 3-5 minutes long and focused on core topics.

With all these developments, the core aim of eDriving remains the development of a truly crash-free culture®. With 94% of all collisions caused by a driver's attitude and behaviour behind the wheel, Mentor is designed not to dump information on a driver but to build in incremental change which allows them to understand their behaviour. Making the right choice when behind the wheel means fewer collisions, injuries and licence endorsements.

eDriving's tremendous success is down to a number of factors, but first and foremost amongst them is the clear effectiveness of the system. It is what has drawn some of the world's largest, and safest, fleets to partner up with the organisation. The first of its customers to commit to VRM was BT, who went on to launch one of Europe's biggest driver risk reduction programmes. In the early 2000s, collisions and other incidents cost the business £25 million in direct losses, and 3-4x more indirectly. After 13 years, this rate had halved, with costs cut accordingly. This incredible transformation is typical of the positive impact that eDriving services have on drivers. Nestlé have witnessed a cut in claims frequency by more than half, with

the average claim per vehicle cut by 76% after 14 years of VRM, while GSK India saw zero injury related incidents from 500 participants in the first year of a pilot programme, with the nationwide launch seeing a 40% reduction in lost-time injuries from road crashes.

The benefits of eDriving's services are obvious, but do not just apply to the global fleets that it serves. The company is also able to help insurers to reduce their risk and liabilities through eDriving's Risk Managed Insurance programmes, which in turn help customers to reduce their total cost of ownership. eDriving's insurance partners are able to address the profitability issue from a different perspective, attacking the real issue of losses head-on. Risk Managed Insurance uses sophisticated techniques to identify the scope of the risk, going on to deploy state-of-the-art risk mitigation tools in order to reduce collisions, incidents, injuries and near-misses. With clearly identified exposures and reduced losses, combined with accurate pricing, there is the potential to massively improve performance at the customer and portfolio level.

For these insurance partners, eDriving is a boon, as it improves profitability at the



portfolio, business segment and customer levels. There is improved customer service, reduced claim and a dramatically deeper insight for insurance companies that doesn't change the way in which legacy systems operate. Finally, eDriving partners with Fleet Management Companies and Telematics Service Partners to enable them to incorporate the unique portfolio of risk management solutions to give clients meaningful behavioural insights and actionable intelligence.

With such great success behind them, it will be of no surprise that eDriving still aims to improve the quality of driving across fleets worldwide. Q4 of 2019 saw the launch of an in-app Driver Vehicle

Inspection Report, designed to guide drivers through a checklist inspection at the beginning and end of the day. Additionally, there was also the First Notice of Loss application that allows a driver to submit collision information and photos directly through Mentor to Fleet and Accident Management as well as Insurers in order to minimise "total claims cost".

In 2020, the company is launching two new variations on its exceptional Mentor system, Mentor TSP and Mentor VISION. TSP is designed to help those organisations with existing telematics solutions to take advantage of Mentor's patented, proven and award-winning driver improvement programme. Combining all relevant risk management data into one

system, this launch takes place in Q1 of 2020. Mentor VISION, however, will add an inward and outward facing camera option to further enhance risk and claims management functionality of the Mentor eco-system that reacts to the FICO® Safe Driving Score behaviours triggered by the driver. The continued expansion of this programme across more countries, in more languages including Japanese and Mandarin, is key to the business' growth worldwide.

The fleet industry is undergoing change at the moment, with people moving away from personally owned forms of transport towards mobility solutions that are consumed as a service. This change will clearly bring a requirement for

more flexible risk management solutions to match a more flexible way of working. Smartphone technology is key to this, with its versatility. Mentor continues to be an excellent solution, needing no installation and having the ability to be used by any driver, in any vehicle, in any location.

Making the world of driving into a safer place, eDriving sets itself apart by its practical, adaptable way of thinking. The global nature of its reach demonstrates the need for fleets to have such a system in its arsenal, and what a difference it can make when adopted.

eDriving®

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