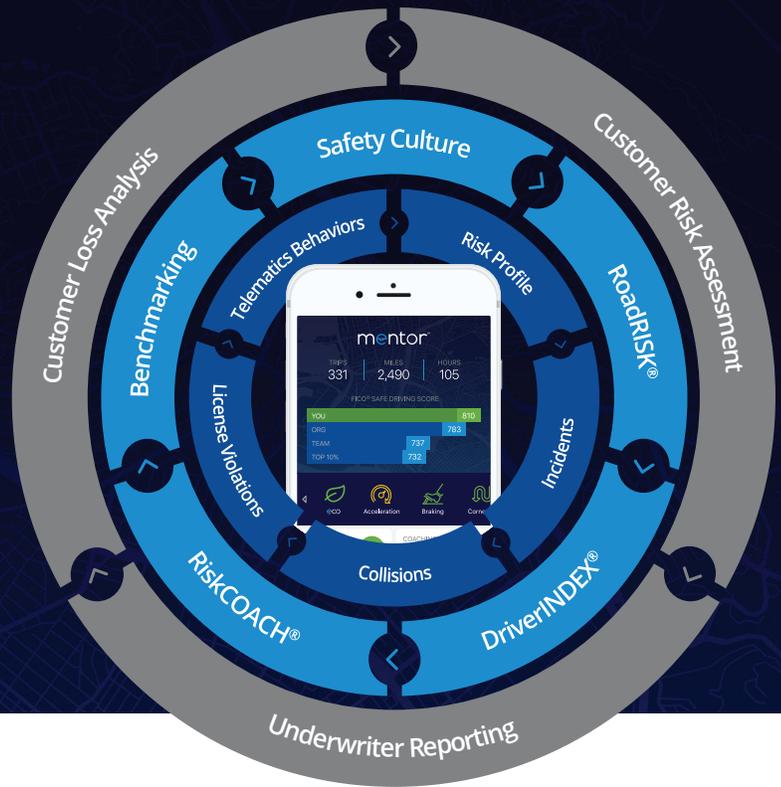


Comprehensive Driver Risk Management Designed for Insurance



The Problem

It's no secret that losses in commercial auto insurance have persisted for the past **10 years**, despite consistent increases in premiums. Attempts to address this situation solely through pricing or technology have not yielded positive results. Why? Because these levers don't change the underlying risk, so losses remain the same or worsen.

The Solution

Introducing **Risk Managed Insurance (RMI) by eDriving**. RMI is not a pricing scheme. At its core, it's a **comprehensive loss control program** focused on the components that affect profitability. RMI provides you with an in-depth and constantly updated understanding of your portfolio risk and offers your customers the latest technology combined with proven behavior change methodology to **reduce customer risk BEFORE losses happen**. RMI is an ecosystem of tools and services designed to develop risk insights AND prompt action on those insights to reduce losses and provide insurers with an accurate pricing picture.

The heart of the RMI offering is eDriving's award-winning telematics smartphone app, MentorSM, designed to help end customers reduce risk and sustain improvements over time. To this holistic solution, eDriving offers additional analysis, reporting, crash detection, claims reporting and resources to assist insurers, brokers, and customers with an unmatched suite of services to reduce risk exposure. The result? A complete offering that provides far-reaching benefits for you AND your fleet customers.



Mentor

The Heart of RMI



Over the past few years, telematics in-vehicle intelligence has become table stakes for any successful insurance program. eDriving's award-winning, smartphone-based telematics app helps fleet customers address driver risk by collecting and analyzing driver behaviors, providing a FICO® Safe Driving Score predictive of crash risk, and helping to improve risky driver behavior with micro-training, coaching and gamification. Its robust feature set includes:



Targeted Data Collection

Smartphone sensors collect and analyze driver behaviors most predictive of risk, including Acceleration, Braking, Cornering, Speeding, and Phone Distraction.



Personalized Insights

Delivered to drivers after each trip, showing positive and negative driving events and, for the driver's view only, where they occurred.



Flexible Scoring Options

Trip-based and shift-based scoring options provide flexibility for Sales, Service, Delivery, and Last-mile Distribution clients to analyze driver behavior over appropriate time periods.



FICO® Safe Driving Score

Through eDriving's partnership with industry analytics leader FICO®, drivers receive an individual FICO® Safe Driving Score, validated for its ability to predict the likelihood of a driver being involved in a collision.



eLearning

From hundreds of titles, engaging core (orientation) and targeted micro-training modules are prescribed to provide a solid foundation, as well as address individual risk patterns. Available in 26 languages with support for both right- and left-hand drive vehicles.



Gamification / Circles

Promotes friendly competition by enabling users to set up groups in which they can see fellow team members' progress/scores, and use emojis and chat functionality to send motivational messages.



Coaching Toolkit

Easy-to-use templates help managers provide intervention and guide critical coaching conversations with high-risk drivers. **Manager Coaching Alerts** are triggered when individual drivers' FICO® Safe Driving Score drops below the safe threshold of 710, or following a collision.



Driver Event Reporting (DER)

Allows drivers to submit collision information directly from Mentor to Fleet/Accident Management Partners/Insurers to help reduce claims cost by up to 40%.



Driver Vehicle Inspection Report (DVIR)

Checklist guides drivers through daily inspection of their vehicles before and after their appointments/routes, prompting for maintenance issues.



Mentor Telematics Service Provider (TSP)

Extends existing telematics solutions by combining Mentor's predictive driver behaviors with 3rd party telematics behaviors in one performance management system.

NEW FEATURES



ECO Indicator

Linked to a driver's FICO® Safe Driving Score, the eco icon on the Mentor dashboard shows drivers just how eco-friendly their driving is and reminds them that smooth, defensive driving IS eco-driving.



Mentor TAG

Small, light, self-installable wireless device that adheres to the inside of a vehicle's front windshield to enhance precision of Mentor data collection and reduce smartphone battery use by up to 50%.



CrashPACK

For Mentor TAG users, a crash event triggers the sending of vehicle and driver data to the Vehicle Owner and Accident and Claims Management with the Vehicle Owner's permission. Includes technical collision information, as well as a 2D Crash Reconstruction rendering.



Automatic Crash Detection

POWERED BY SFARA + BOSCH

Sfara's automatic crash detection technology triggers a voice call to the driver in the local language from one of Bosch's Global Call Centers supporting over 50 countries. Active confirmation of an emergency or no response from the driver will trigger sending of Police, Fire, and/or Ambulance/EMT to the scene, and notification of contacts in a driver's Mentor Emergency Profile (w/prior permission).



Personal SOS

POWERED BY SFARA + BOSCH

Allows drivers to silently initiate a call for help while driving, walking, riding public transportation, or whenever they feel unwell or unsafe. Active confirmation of emergency or no response by the driver will trigger Bosch's Emergency Center to relay information to local emergency services for immediate dispatch of help to the scene.

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Crash-Free Culture® Program

Patented. Proven. Award-winning.

Trying to understand, underwrite and manage highly complex commercial auto risks can be a daunting task. RMI is designed to make that task manageable. RMI includes eDriving's Crash-Free Culture® program used by Fortune 500 companies throughout the world to produce sustainable driver behavior change while reducing collisions, injuries, license violations, carbon emissions, and total cost of fleet ownership. Used by over 1.2 million drivers and recognized with 100+ awards demonstrating its efficacy, the Crash-Free Culture program can help your customers with Sales, Service, and Delivery fleets to identify and coach their riskiest drivers, usually 20% of an organization's drivers.

Safety Culture

Privacy/policy templates, SMART driving principles, guides, safety pledges – all designed to help end customer organizations embrace safety as a corporate priority.

RoadRISK®

Validated risk assessment combines driver profile information, attitudes, behaviors, and defensive driving knowledge to derive driver risk categorization, ranking, and best practice guidance.

DriverINDEX®

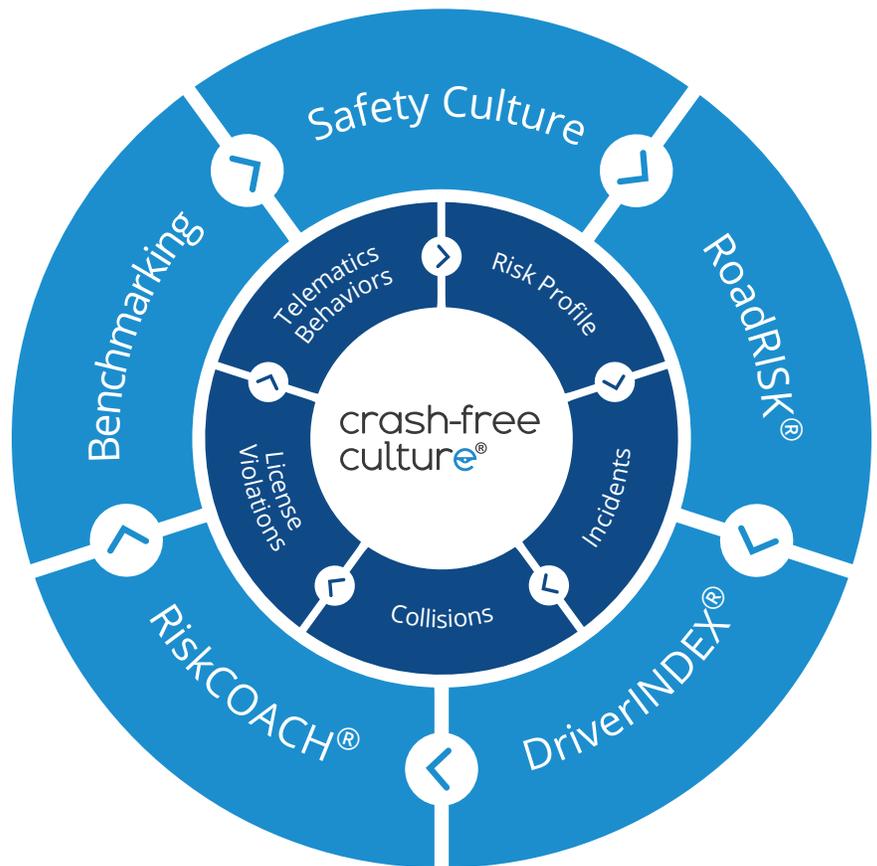
Combines collision, incident, license violation, and telematics behavior data into one privacy-first, data-secure performance management system that helps managers identify their most at-risk drivers.

RiskCOACH®

Short, interactive eLearning modules incorporate the latest cognitive science to help drivers change at-risk behaviors. Coaching templates help managers cement driver behavior change for lasting impact.

Benchmarking

Measure, Modify, Improve. Reporting and benchmarking support comparison of results among Sales, Service, and Delivery teams, divisions, companies, and industries.



License Checking

All U.S., UK, and Canadian implementations include license checks and/or continuous license monitoring to ensure your customers have the most up-to-date information regarding their employees' driving records and ability to drive for work purposes.

Why RMI by eDriving?



Tools for Pricing & Underwriting

Customer Loss Analysis

eDriving's loss analysis tool provides an in-depth review of a fleet customer's past automotive collision data to produce risk insights, causal analysis and solutions that address the customer's specific causes of loss.

Reporting to Underwriters

eDriving's Virtual Risk Manager® platform integrates and translates multiple data sources into actionable risk insights, showcasing the health of a customer's portfolio in easy-to-view dashboards. Such views provide up-to-the-minute information on the daily performance of risk at the customer and portfolio levels, allowing necessary corrective action to be identified and implemented quickly BEFORE customer losses happen.

Customer Risk Assessment

Completed by the insured (or agent), eDriving's online Risk Gap Analysis tool provides a scored view of risk encompassing policies, practices, culture, leadership, and other areas of potential risk. Includes risk recommendation deployment, with ongoing monitoring and follow-up on monthly/quarterly/annual basis, as appropriate.

State-of-the-Art Predictive Modeling

The FICO® Safe Driving Score, validated to predict the likelihood of future collisions, improves an insurance company's ability to identify and price the individual risk that each driver contributes to the overall risk for a fleet of commercial auto insurance vehicles. eDriving and FICO, in partnership with Milliman, have developed a state-of-the-art predictive model designed to provide accurate indications for pricing models. Although the FICO® Safe Driving Score is intended to be used for commercial auto insurance underwriting and rating, it can also be used for personal business to further identify and price the risk commensurate with the exposure.

Unique Benefits

Partnering for Success

Our goal is to partner with insurers, brokers, and fleet customers to help drivers reduce collisions, incidents, and license violations. We each have a role to play in delivering the highest quality service to the end customer. Ours is delivering a world-class solution, honed over 25 years of reducing driver risk, and borne out by 1.2 million drivers.

Minimal Impact on Internal Resources

Often 3rd party solutions designed to lighten your load wind up requiring additional resources to internally administer the service, produce the promised reports, and/or massage the data into a usable format. Not the case with RMI, which leverages the robust Virtual Risk Manager platform to integrate disparate sources of risk data – collisions, incidents, license violations, telematics, plus others – and produce actionable insights visible at a glance in customizable dashboards. eDriving's RMI can be an enhancement to your risk control effort OR can act as your comprehensive commercial auto risk department.

No Interference with Legacy Systems

With RMI, there's no need to modify your systems to accommodate ours. Data transfers can easily be handled by exporting from the eDriving platform or leveraging API integrations. In all cases, we take every precaution not to disrupt or interfere with your current systems and to apply every precaution and safeguard to protecting customer data and driver privacy - a hallmark of eDriving.

Comprehensive, Deep Insights

RMI is much more than a report or tool or assessment. It's a **comprehensive solution**, a holistic approach to aggregating, normalizing, and analyzing data to produce actionable insights that will affect the bottom line. Let eDriving do the heavy lifting, identifying issues and providing recommendations. It's what we do best.

Improved Profitability at the Portfolio, Business Segment, and Customer Levels

RMI's holistic approach will help you easily monitor and manage your portfolio's risk and make timely adjustments BEFORE losses occur. RMI will help your customers to reduce collisions, incidents, injuries and license violations, which, in turn, will result in reduced losses and increased profitability. A win-win situation for all.

Unmatched Customer Support

When you partner with eDriving, you will be assigned a dedicated Customer Success Manager to guide you through the implementation and training process and ensure you and your insured customers are prepared to get the most out of RMI right from the start. Ongoing technical support is available 24 hours a day, 5 days a week. You will also have access to custom analytics/reporting support and a complimentary resource library with extensive content designed to help your customers maintain focus on safety as a corporate priority.

Flexible RMI Packages

	PLATINUM	GOLD	SILVER	BRONZE	INSIGHT	DEFENDER
MentorSM by eDriving[®] App						
FICO [®] Safe Driving Score	✓	✓	✓	✓		✓
Micro-training Modules	✓	✓	✓	✓	✓	✓
Circles Gamification	✓	✓	✓	✓	✓	✓
Manager Coaching Toolkit	✓	✓	✓	✓	✓	
Automatic Crash Detection powered by Sfara + Bosch	✓	✓	✓	✓	Optional Add-On	✓
Personal SOS powered by Sfara + Bosch	✓	✓	✓	✓	Optional Add-On	✓
DVIR - Pre/Post Vehicle Inspection	✓	✓	✓	Optional Add-On	Optional Add-On	
Driver Event Report	✓	✓	✓	Optional Add-On	Optional Add-On	
Mentor TAG with CrashPACK	✓	Optional Add-On	Optional Add-On	Optional Add-On		
Virtual Risk Manager[®] Data Analytics Engine						
Manager Dashboard with FICO [®] Safe Driving Score (FSDS), and training completions	✓	✓	✓	✓	Without FSDS	
DriverINDEX [®] with FICO [®] Safe Driving Score, Collision, and MVR data integration	✓	✓	✓	✓	Without FSDS	
RoadRISK [®] Assessment & Analytics	✓	✓	✓	Optional Add-On	Optional Add-On	
MVRs / Driving Records (Available in USA, UK, and Canada only)						
MVR - Continuous Driver Risk Monitoring (excluding state fees)	✓	✓	✓	Optional Add-On	Optional Add-On	
MVR - One Per Year (excluding state fees)				✓	✓	
Insurance Tools						
Customer Loss Analysis	✓	✓	✓	✓	✓	
Customer Risk Assessment	✓	✓	✓	✓	✓	
Reporting for Underwriters	✓	✓	✓	✓	✓	✓
Professional Services & Support						
Benchmarking Forum/Support	✓	✓	✓	✓	✓	
24/5 Technical Support	✓	✓	✓	✓	✓	✓
Dedicated Customer Success Team	✓	✓	✓	✓	✓	
Privacy, Data Analytics & Risk Management Support	✓	✓	✓	✓	✓	
Three60 [™] Digital Road Safety Magazine	✓	✓	✓	✓	✓	✓
Professional Coaching (ProCOACH)	✓	✓	Optional Add-On	Optional Add-On	Optional Add-On	

The choice of industry leaders worldwide.

25 years' experience
1,200,000+ active fleet drivers
125 countries

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