



# First Notice of Loss (FNOL)

Research has shown that if a fleet can start the claims process with their insurance partner in under 30 days, the total claims cost can be **reduced by up to 40 percent**. FNOL enables drivers to initiate the claims process immediately, from the scene of the collision or incident.



## Benefits of Integrated Incident Reporting

After a driver reports an “event” the detail and images captured through this tool will help with:

- > **Improved causation analysis**  
Recalling specific details begins to diminish within a few minutes after drivers leave the scene of a crash/incident. Understanding the root cause requires accurate facts. Delays in completing accident report forms can be minimized by the use of a mobile reporting device at the accident scene.
- > **Connected professional coaching**  
FNOL information flows directly to our Professional Coaching process. eDriving’s experienced coaches use this information to help drivers understand there is almost always something you can do to help prevent a crash even if the other driver involved is at fault.
- > **Integrated risk scoring**  
Each FNOL-reported incident flows directly into eDriving’s DriverINDEX where it is scored and aggregated with other driver events.
- > **Faster repair & claims processing**  
FNOL’s electronic transfer of information and photographs from the accident scene helps speed vehicle repair and claims processing, minimizing vehicle down time and reducing overall claims cost.
- > **Improved benchmarking and analytics**  
True benchmarking measures year-over-year experience but can be hampered by inaccurate crash descriptions and codes. FNOL helps reduce “data clean-up work” usually associated with the benchmarking exercise.



FNOL is offered as a standalone app, FNOL by eDriving, available for download on both Apple and Android devices, and is incorporated as a feature in eDriving's award-winning, smartphone-based driver behavior improvement program, Mentor by eDriving<sup>SM</sup>.

## Simplified, Step-by-Step Reporting

Traditionally, fleets have provided Accident/Incident Reporting kits to their drivers to be carried in each vehicle. However, when an event does occur and the adrenaline starts flowing, these kits are often used incorrectly or ignored. eDriving's FNOL app guides the driver through the information-gathering process with easy-to-follow prompts and reminders.

- 1. Create Report** - Allows driver to enter Type of Incident (e.g., crash, collision, incident, license violation, near miss)
- 2. Add Incident Details & Images** - Drivers can upload up to eight images and provide incident details, such as Time and Date, Type of Event and Description
- 3. Submit Report** - A quick tap of the phone submits the report and sends the information to all interested parties simultaneously
- 4. Access Your Reports** - All saved reports can be accessed later for review and analysis

The FNOL app guides the driver through the photo capture process with precision, utilizing step-by-step prompts to ensure no detail is left behind. Inclusion of photos can dramatically increase the credibility of the event report by providing:

- an accurate visual record of the event,
- clear proof of property damage and personal injuries,
- evidence that can potentially help establish liability on the part of the other driver.

Drivers commonly overlook important details in the aftermath of a stressful incident. Sharp, deliberate, well-taken photos reveal both obvious and subtle evidence that may have been forgotten, and which may lend strong support to subsequent legal claims.



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