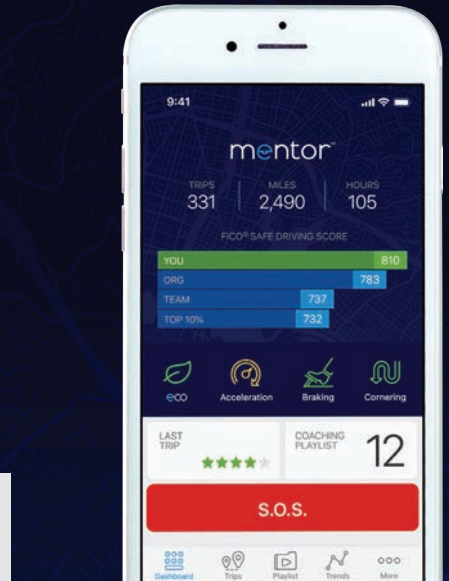


# Comprehensive Driver Risk Management Designed for Insurance



Risk Managed Insurance by eDriving (RMI) brings together our comprehensive toolkit of loss control measures, our award-winning telematics app, Mentor, and eDriving's global Crash-Free Culture® program into one tailored solution for the insurance value chain.



## Loss Control & Analytics

- Risk Managed Insurance by eDriving is a comprehensive loss control program focused on the components that affect insurance profitability.
- RMI provides an in-depth and constantly updated understanding of portfolio risk using technology and a patented, proven behavior change methodology to reduce customer risk BEFORE losses happen.
- Our analytics and reporting integrate seamlessly with existing systems' data sets enabling faster, better informed decision making.

## Mentor® Smartphone App

- eDriving's award-winning, smartphone-based telematics app includes insurance-focused features, such as Mentor TSP (integrates telematics data from other providers), event reporting, and crash reconstruction.
- Mentor helps identify and remediate risky driver behavior through its FICO® Safe Driving Score predictive of crash risk, as well as micro-training, coaching, and gamification.
- New features include Mentor TAG with CrashPACK, EcoDrive rating, and Emergency Rapid Response Services (crash detection & Personal SOS) powered by Sfera and Bosch.

## Crash-Free Culture®

- RMI includes eDriving's Crash-Free Culture® program used by Fortune 500 companies throughout the world. We enable a closed-loop approach to produce sustainable driver behavior change while reducing collisions, injuries, license violations, and total cost of fleet ownership.
- Sustainability and the reduction of carbon emissions is an important focus of our program.
- Our EcoDrive icon helps drivers remember that safe, defensive driving IS eco-driving.

## Proven Success



Achieved 10-20% reduction in Collisions per Million Miles throughout 2-year Mentor rollout to 10.5K North American drivers. Sustained improvement realized with addition of consistent, quality manager coaching.



Global program spanning 86 countries and 50K drivers cut claims frequency by over 50% & reduced Average Claim Cost per Vehicle by a staggering 76%.



One of Europe's largest driver risk reduction programs with 65K drivers enabled BT to halve its collision rate and cut costs by £13M per year over a 12-year period.

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### 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