



1st December 2021 | Webinar

The Path to Sustainable Low-Cost Motor Insurance for Small Businesses

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DRIVERFOCUS

OUR MISSION

We are early pioneers in data-driven fleet safety. Our mission is to help clients build more sustainable fleet operations by using best-in-class IoT and cloud technology.



Safety

Prevent collisions & harm



Efficiency

Improve insights & reduce losses





Compliance

Automate reports & boost ESG

LEARN MORE: [DRIVERFOCUS.IE](https://driverfocus.ie)

DRIVERFOCUS

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References


EXIT | Print Version | Sound Off

References | Acknowledgements

Acknowledgements

We would like to thank the UK's Department for Transport and the Health and Safety Executive for allowing us to reproduce part of the publication Driving at work: Managing work-related road safety.

We would also like to thank Ron McNamara of DriverFocus for his help in producing this CD-ROM.





WEBINAR OBJECTIVE

**Help SMEs discover
how to easily avoid
motor-related
loss and harm**

TOPICS



RISK



MOTOR INSURANCE



IMPROVING PERFORMANCE





Media Release
For Immediate Release
September 13, 2021

Survey shows that what drivers don't know can hurt them

A survey conducted by Road Safety at Work shows many people who drive as part of their job have misconceptions about motor vehicle crashes – and their causes – on B.C.'s roads. “Learning the facts can help prevent injuries and even save their lives,” says Louise Yako, program director for Road Safety at Work.

“Most motor vehicle crashes are preventable,” she says, yet roughly 84 per cent of people who drive at work believe they can't be avoided, according to the survey. “Careful planning, training, proper vehicle maintenance, and other proactive measures can reduce the risk and save lives,” says Yako.

84 per cent of people who drive at work believe they (crashes) can't be avoided

INSURANCE



INSURANCE

Direct - Insured Costs

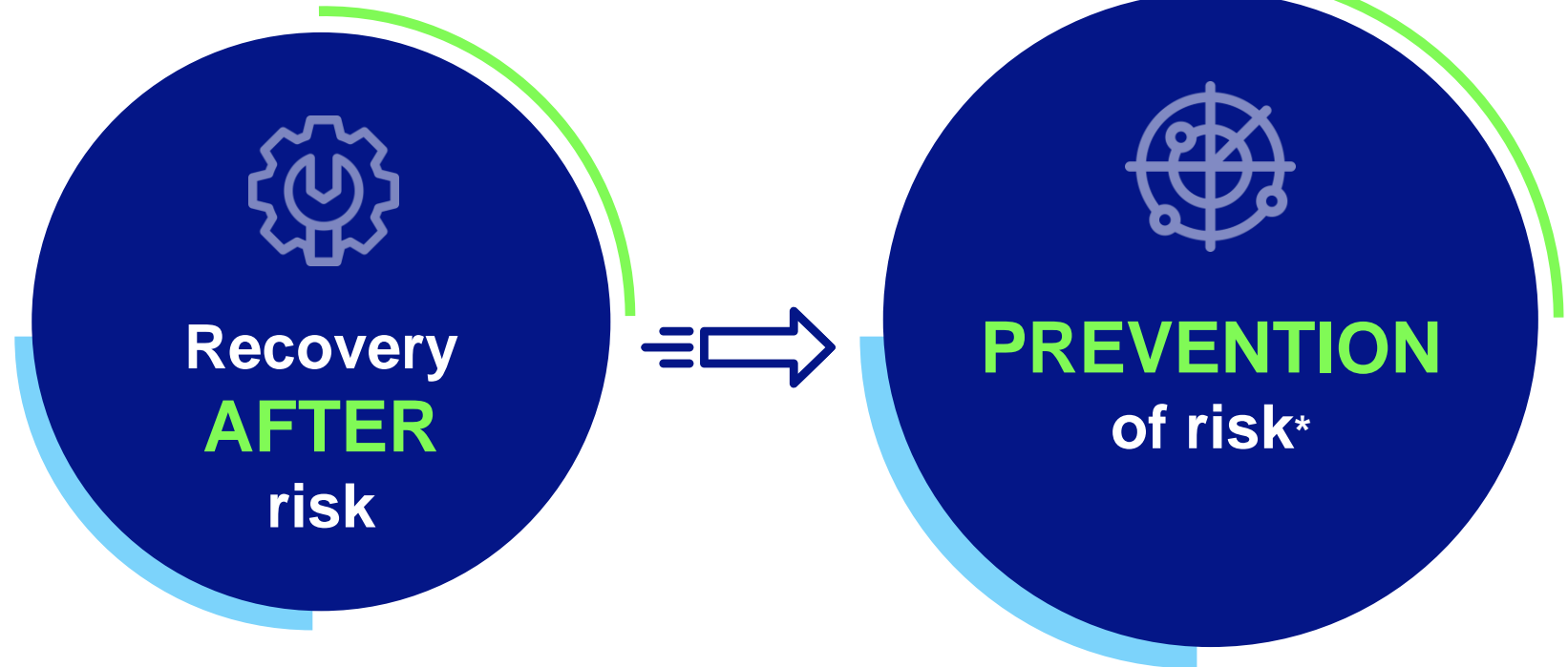
Indirect - Uninsured, Hidden Costs:

- Loss of brand reputation and contracts
 - Fines and costs of prosecution
- Damage to products/ plant/ building and equipment
- Staff down-time for medical / court appointments etc.
 - Replacement staff costs and sick pay
- Loss of production or production delays
- Increased insurance premiums and excess
- Incident investigation and paperwork
- Alternative transport for repair duration
- Management and administrative time.
 - Offenders' own legal fees
 - Claims from third parties
 - Inconvenience
 - Re-delivery

Unknown Costs:

1. Human Tragedy
2. Morale

Insurance is
transforming
from



Source: * From "Megatrends shaping the next decade" – Peter H. Diamandis

READ MORE: [DRIVERFOCUS.IE/BLOG](https://driverfocus.ie/blog)

Which Path?



Which Path?

€500+ LOSS
per vehicle, per annum



€500+ SAVING
per vehicle, per annum

LEARN MORE: DRIVERFOCUS.IE/DRIVINGCOSTS

**Management
culture and choices
strongly influence
driving behaviour
and outcomes****



IMPROVING PERFORMANCE



PLAN



COLLECT



REVIEW

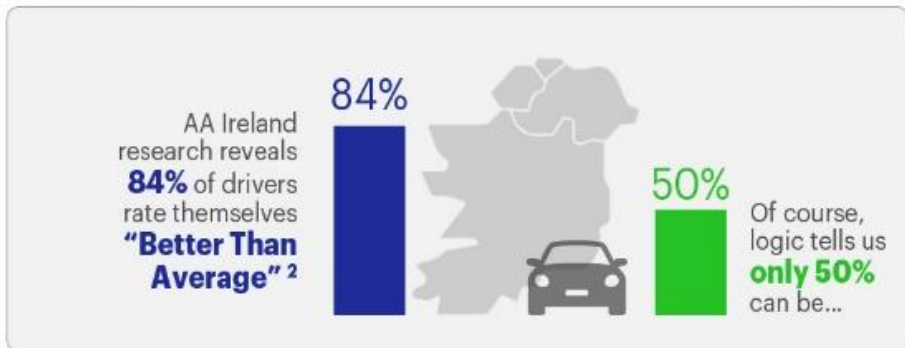
1. PLAN

		2022	2023	2024
PLAN				
1 Appoint a senior "Safe Driving Programme" champion		Q1	Ongoing	Ongoing
2 Set Programme goals / KPIs (e.g. incidents per 1M kms)		Q1	Ongoing	Ongoing
IMPLEMENT	Support Type			
Individual-level				
1 Do an objective driver risk assessment to find gaps and inform next steps	Instruction	Q1	Q1	Q1
2 Capture regular driver declarations e.g. licence status, expiry, penalty points, fitness to drive	Instruction	Q1	Q1	Q1
3 Issue a driver's handbook covering driver, journey, vehicle and emergency topics	Information	Q2	Ongoing	Ongoing
4 Share regular safe driving guidance via mix of posters, email, video, SMS, WhatsApp etc.	Information	Q2	Ongoing	Ongoing
5 Recognise good/safe/eco driving with a Top Driver of the Year/Month award	Information	Ongoing	Ongoing	Ongoing
6 Target use of online learning e.g. hazard perception, distraction, fatigue, speeding	Training	Q3	Q3	Q3
7 Host group workshop e.g. Zoom, most-in-need drivers, new vehicle familiarisation	Training	Q2	Ongoing	Ongoing
8 Encourage positive peer influence e.g. use a leaderboard	Supervision	Q3	Ongoing	Ongoing
9 Debrief staff post-incident/collision and share lessons learned, as appropriate	Supervision	Q2-Q4	Ongoing	Ongoing
Management-Level				
1 Have a Driving for Work policy as part of your overall health and safety system	Instruction	Ongoing	Ongoing	Ongoing
2 Include vehicles in your Energy Management programme	Instruction	Ongoing	Ongoing	Ongoing
3 Leverage road safety content from RSA, DfBB and DriverFocus websites	Information	Q3	Q3	Q3
4 Hold an annual Road Safety Day for all staff	Information	Q2	Q2	Q2
5 Brief line managers via workshop & FAQs	Training	Ongoing	Ongoing	Ongoing
6 Include driving policy and procedures into Employee Onboarding and reviews	Training	Q4	Q4	Q4
7 Share insights from telematics data - driver behaviour, vehicle health, journey metrics	Supervision	Ongoing	Ongoing	Ongoing
8 Schedule an internal, quarterly Driving for Work Forum to keep focus	Supervision	Q2	Ongoing	Ongoing
9 Search out road-risk management providers for the latest services and guidance	Supervision	Q4	Q4	Q4
REVIEW				
1 Review this Safe Driving Programme annually		Q4	Q4	Q4
2 Cross-check datasets e.g. mileage, incidents, collisions, points, servicing, maintenance, repairs		Q4	Q4	Q4
3 Consider adding other elements e.g. search "DriverFocus Roadmap" online for suggestions		Q4	Q4	Q4

READ MORE: [DRIVERFOCUS.IE/RESOURCES](https://driverfocus.ie/resources)

2. COLLECT

HOW'S MY DRIVING?



THE RISK FOR SMEs



Driver overconfidence is a real problem for SMEs. While **84%** of at-work drivers believe collisions are unavoidable³, the fact is most crashes are preventable with **85%** primarily caused by driver error⁴

So DriverFocus measured the actual performance of **two groups of at-work drivers** over a four year period.



Based on acceleration, braking, cornering, speeding and other driving patterns, an algorithm objectively calculated an overall score per driver








Businesses in the first group received no driver score data. This **NO DATA**⁵ group is comparable to any SME without telematics. An average **NO DATA** group driver scored 68 out of 100.




3. REVIEW

DATA-DRIVEN COACHING

 By contrast, 100+ drivers in the second group received coaching in the form of:

-  Data-driven goal-setting
-  Incentives and rewards
-  Group discussion
-  Feedback from their employers

Drivers in this **COACHED**⁶ group drove better and scored on average 83 out of 100. They were also 17 times more likely to achieve 83 than **NO DATA** group drivers and...



THE BOTTOM LINE

This **COACHED** group experienced:

-  **40% LESS INSURANCE CLAIMS**
-  **5% LESS FUEL USE**



Approaches

- Behaviour modification ++++
 - Incentive schemes
 - Group-based discussions
 - Goal-setting and feedback programmes
- Driving (re)training ?????

S. Newnam, B. Watson/Safety Science 49 (2011) 369–381

SME CASE STUDY



TURNING THE CORNER ON CRASHES

"Absolutely, ALLY works for us.

It is a very simple to use, driver support tool and in the five-years since we deployed it among our sales team, our collisions have reduced by 90%"

Ciarán McCourt
Managing Director



Executive Summary

Dublin-based Sales Cosmetics Limited (SCL) is the leading colour cosmetics supplier in Ireland, responsible for the distribution the brands essence and Catrice. SCL works with all major retailers and pharmacies.

Faced with rising motor insurance claims and costs, SCL engaged DriverFocus to deliver an effective safe and efficient driving programme.

ALLY - a pioneering mobile telematics app developed in Ireland - was rolled out to the SCL sales team and resulted in sustained reduction in crashes and a return on investment (ROI) of more than 900%.

Challenges

2015 wasn't a good year on the road for the SCL sales team.

A series of collisions involving SCL's company cars resulted in significant uninsured cost to the business along with a subsequent increase in fleet insurance.

Then SCL's insurance broker recommended a mobile telematics app from DriverFocus to monitor driving behaviour and reduce risk exposure.

READ MORE: DRIVERFOCUS.IE/CASE-STUDIES



WEBINAR QUESTIONS

1. Sample **Driving for Work Policy** can be found under Resources section of our website: <https://www.driverfocus.ie/resources>
2. **Road Safety Day** ideas used by our clients include ADI presentation (can be delivered remotely: <https://www.driverfocus.ie/drivesafe>) and online driver safety learning modules (can be trialled free: <https://www.driverfocus.ie/drivelaert>)
3. **GDPR** – according to the HSA, “GDPR does not trump duty of care”. Clear communication helps, especially around “who sees what and why”. More on this here: <https://www.driverfocus.ie/nontracking>)



AVERT

The easy way to avoid motor loss and harm in just 15 minutes a week...



5X return on investment

AVERT SERVICE < €2 per week | SAVE ~ €500 per annum

ASK your broker

learn more driverfocus.ie/avert



Thanks for listening!

LEARN MORE: DRIVERFOCUS.IE

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