#### **UPCOMING EVENTS**



[GI] All-Day Workshop - MO5 Insurance Law Revision Day

Tue 05 Feb 9:00 am – 5:00 pm

College Court

With Rod Smith - FCII FCILA

Rod Smith - FCII FCILA

View event details

(GI) Afternoon Seminar - Ogden Tables and IDD - Followed by networking opportunity - each subject 1 hour sessions.

Wed 06 Feb 3:00 pm − 5:30 pm
Alan Chandler, Alan Chandler Training

Marriott Hotel

With Alan Chandler - Alan Chandler Training

View event details

(GI) Lunchtime Seminar - How to calculate BI from an account executive and claim perspective- a basic level moving to moderate.

○ Wed 06 Mar 12:15 pm – 1:45 pm

Mercure Leicester The The Grand Hotel

A Mark Harries, Crawfords

With Mark Harries - Crawfords

View event details







Lunchtime Seminar 09.01.2019 CCTV in vehicles and the benefits.

Jason Denton ACII Insurance Relationship Manager Vue - video | telematics | cloud

Special thanks to today's sponsors:





# Objectives



- Awareness of the technology available & being developed to aid clients with fleet & driver risk management.
- Making clients understand that "Knowledge is of NO VALUE unless you put it into PRACTICE" & how systems can assist with risk management programmes.
- An understanding of the award winning VUEcloud system & how this benefits clients, brokers & insurers with reducing costs of claims & time taken to deal.
- Insight into future use of telematics & claims data to assist with managing driver behaviour.

### FACTS & FIGURES

- Vehicle telematics uses Global Positioning System (GPS) technology to triangulate the position of vehicle, and digital cellular networks to transmit a range of data from the vehicle to other software and hardware systems.
- 10 years ago: In-Vehicle camera technology installed in Blue Light Vehicles.

  Majority of Commercial sector deemed costs to high to invest in installing such systems.
- 2015 Sales of in-car windscreen mounted cameras increased by 395%.
- According to the Insurance Fraud Bureau 'crash for cash' costs the UK £340m every year.
- Telematics gives you an idea of what happened Vehicle Camera Footage confirms it

#### **FACTS & FIGURES**

- 2018 Dept of Transport statement "more than a quarter of road traffic collisions in the UK involve a vehicle being driven for work"
- Employers have duties under H&S Law for on-the-road work activities. Employer to ensure as far as reasonably practicable, the H&S of all employees while at work. Employer must also ensure that others are not put at risk by their work-related driving activities.
- 2018 Zurich Insurance
- "SMEs face an average of £6000 in vehicle repair bills and 5 days of vehicle downtime"
- "Larger businesses can face far higher bills"
- Govt. estimates road traffic collisions cost UK economy +£16.3bn per year

## FACTS & FIGURES



- Carter Report 2018 Ambulance Trusts

  Between 2014-18 over 30,000 vehicle accident claims submitted and cost over £60 million.

  Reduction in claim reporting time from 14 days to 5 days reduced claim costs on average by £300 per claim
- H&S Manager walking through site can monitor workers in action but unable to see drivers when out on the road.

  In-Vehicle Camera technology now allows live viewing of the driver/vehicle.
- Cameras & Telematics, if used & reported back correctly, have effect of improving driver behaviours as they know they are being monitored.





# Fleet Risk Management (FRM)



#### Hazard

something in your business that can cause harm

#### Risk

chance, however large or small, hazard could cause harm

## Risk Management

the identification, analysis, assessment, quantification, control, is risk acceptable or unacceptable? We take action to **avoid**, **minimise** or **eliminate** unacceptable risk





# Knowledge is of **NO VALUE** unless you put it into **PRACTICE** ...

... it's what you do with your

information that makes the difference!

## Midland Red (South)





11/18 - Bus company fined £2.3 million for failing to act on telematics warnings which led to a fatal collision.

Midland Red (South), which is part of Stagecoach, admitted breaching health and safety standards and was sentenced alongside its driver.

#### Fleet News 12/18:

"Opportunities offered by In-Vehicle technology could become "threat" to an organisation if not properly managed"







'VUEmatics 'Connected'





FleetVUE Data Analytics









Driver App

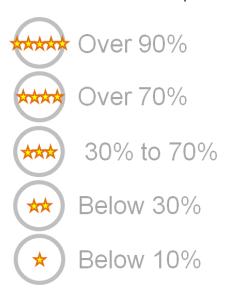


#### **Driver Behaviour**

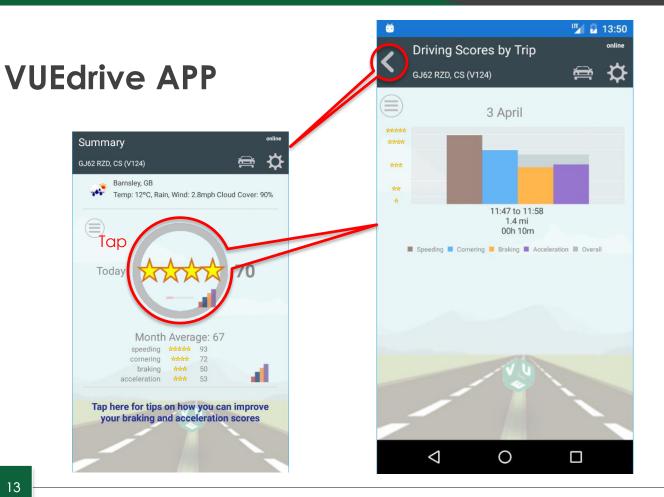
## Points mean prizes (or stars!)



We have a adopted a "star" rating system as follows:















'VUEmatics 'Connected'





FleetVUE Data Analytics









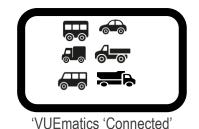
**VUEmatics** portal providing

vehicle telematics and video

**VUE**cloud











FleetVUE Data Analytics









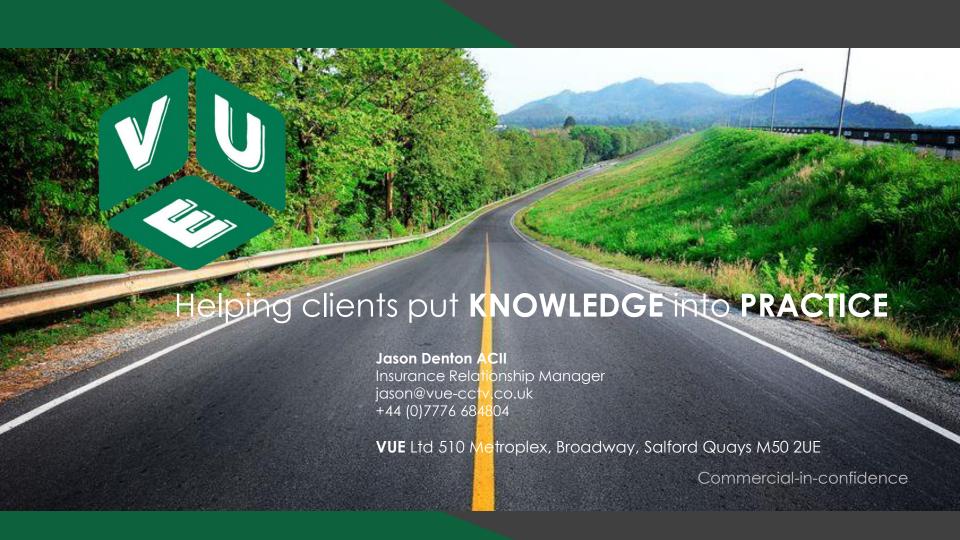


Commercial-in-confidence

# Summary



- Understanding of in-vehicle technology
- How technology can assist with fleet/driver risk management programmes
- VUE systems being used in a wide range of situations
- Bespoke propositions
- Put knowledge into practice!







**Any Questions?** 

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