

ZURICH FLEET INTELLIGENCE

ENABLING SAFER, MORE EFFICIENT AND ENVIRONMENTALLY FRIENDLY FLEETS

Corporate customers





ZURICH FLEET INTELLIGENCE: **ENABLING SAFER, MORE EFFICIENT AND** **ENVIRONMENTALLY FRIENDLY FLEETS**

Whether you operate a small domestic fleet of vehicles or a large fleet spanning international borders, the challenges are the same for all businesses. The safety of your drivers and other road users is paramount.

Optimizing operational efficiency is a must for business performance.

And, demonstrating commitment to environmental obligations is everyone's responsibility.

SAFETY

Your employees are your most valuable assets – without them your business cannot operate. Mobility is key to the modern workforce but driving is one of the most dangerous occupations in the world. The need to have the right vehicles in the right place at the right time has to be balanced with the overriding legal and social obligations to protect employees and other road users from the devastating effect of vehicle crashes.

FINANCIAL

In the current economic climate all businesses are coming under increasing pressure to contain and reduce costs. Fleet operations are a key cost for most businesses and municipalities. Fuel prices are at an all time high, whilst vehicle sourcing and maintenance costs continue to rise. Added to that customers are becoming increasingly demanding, whether it's the requirement to deliver a faster and better service, or service at a lower cost.

ENVIRONMENT

Governments, customers, employees and society all expect a modern organization to demonstrate its commitment to reducing its impact on the environment. For fleet managers this means reducing CO2 emissions, increasing fuel economy and extending vehicle life.

ZURICH FLEET INTELLIGENCE: HELPING YOU DRIVE YOUR BUSINESS FORWARD

Responding to these challenges Zurich as one of the largest fleet insurers in the world, has combined its in-depth understanding of fleet insurance, operations and fleet risk engineering, to create a unique solution called Zurich Fleet Intelligence.

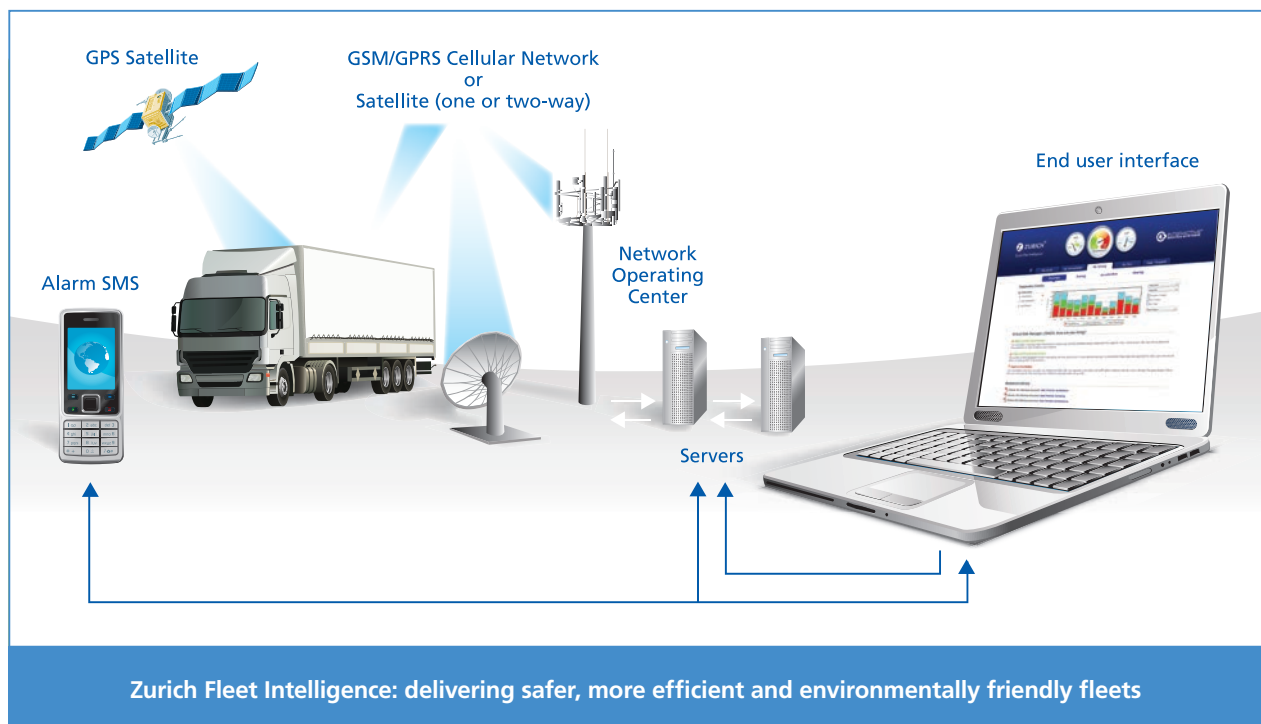
Zurich Fleet Intelligence combines the strength of vehicle Telematic systems with the power of extensive reporting tools to turn raw data into meaningful insights that help you to:

- enhance profitability by reducing fleet running costs;
- optimize vehicle journey planning and deployment;

- reduce the occurrence of vehicle crashes;
- achieve increased fuel economy;
- influence future insurance premiums;
- improve employees' driving skills and knowledge;
- reduce stress and fatigue amongst your drivers through coaching and development;
- evidence your commitment to reducing your fleet's impact on the environment.

WHAT IS ZURICH FLEET INTELLIGENCE?

Zurich Fleet Intelligence is a technology based solution that enables owners and operators of vehicle fleets to utilize vehicle performance and driver behavior data to improve all aspects of fleet operation.





AN INTEGRATED SOLUTION DELIVERED BY A LEADING GLOBAL FLEET INSURER

The incorporation of our global fleet risk expertise allows fleet operators to realize the full potential that this technology offers. So what makes Zurich Fleet Intelligence different?

- **Reassurance and authority:** Zurich has been providing commercial fleet insurance for over 100 years. Our established fleet operations in major markets all over the world ensure we have the global footprint, experience and resources to fully deliver and support this innovative solution.
- **Simple and user friendly:** Unlike many other Telematics solutions that simply deliver raw data, our online reporting and analysis tools deliver market leading and meaningful insight, in an easy to use manner, helping pinpoint areas of high risk and inefficiency.
- **Tailored solutions:** You will receive a suite of online driver and risk development tools that are focused on key areas of risk that affect your particular business and individual drivers' behaviors.
- **Flexibility and quality:** Zurich is not tied to a single technology provider. You can choose the Telematics provider that best suits your unique needs from our panel of carefully selected, market leading partners.
- **Superior customer service and support:** Working with our Telematics partners we provide a fully managed and supported installation process, ensuring minimal interruption to your business operations. Our motor risk engineers are on hand to deliver tailored support and advice on all aspects of the safety of your drivers and vehicles.
- **Financial savings:** The unique 'Estimator' tool will help you to identify and quantify the potential savings you could achieve by choosing Zurich Fleet Intelligence.
- **A transparent and single billing process:** You have one simple monthly cost to manage, with no hidden extras.
- **Unbundled:** Whilst Zurich motor vehicle insurance customers will benefit from favourable premium rates, you don't have to buy your motor vehicle insurance from us in order to use Zurich Fleet Intelligence.

The unique characteristics of Zurich Fleet Intelligence can help to make your vehicle fleet safer and more cost effective to run, whilst simultaneously reducing their impact on the environment. In addition to this, we will reward your commitment to improving vehicle safety by providing insurance coverages on attractive terms, with premiums based on your specific risks and subsequent improvement in your risk performance.

HELP AND SUPPORT

Zurich understands that companies who are serious about improving road safety, reducing costs and minimizing environmental impact cannot do this alone. Simply providing you with a solution is not going to help your company obtain the maximum benefits that Zurich Fleet Intelligence can provide, so we are here for the journey.

By working with leading Telematics providers, Zurich is able to offer independent advice on the most appropriate package of services for your company's individual needs. Flexible, fully guaranteed professional installation of equipment is available globally, wherever your business is together with the support of a 24/7 help line.

Our full pre- and post-implementation support service includes assistance with setting realistic objectives for your business. We will help you create and implement a structured plan, which establishes safety and efficiency 'business as usual' within your organization. It also provides advice on the most effective methods for encouraging employee engagement throughout the entire implementation process, thereby increasing the likelihood of employee 'buy-in'.

DELIVERING BENEFITS FROM DAY ONE



ENHANCED PROFITABILITY

Using Zurich Fleet Intelligence helps improve operational efficiency, which should potentially reduce fleet running costs, making your business more profitable. Optimizing vehicle journey planning and deployment reduces vehicle and driver redundancy, potentially lowering business operating costs by as much as 10%. The increased fuel economy and reduced wear and tear on replaceable components such as tires and brakes should help reduce vehicle running costs by a similar amount.

Increasing driver and vehicle safety reduces the occurrence of vehicle crashes and the associated costs. Using the driver development tools within Zurich Fleet Intelligence can result in up to 20% fewer collisions, reducing the direct costs of vehicle repair, vehicle replacement and third party liability. The impact of the indirect costs associated with collisions such as brand damage, lost customers and management time is also reduced.

The specially developed driver behavior and analysis tools within Zurich Fleet Intelligence identify the most appropriate training courses for each individual driver. Tailoring training in this way ensures you focus time and investment where it is needed, while still ensuring that the standard of driving is consistent across the entire fleet.

More immediate and direct financial benefits can also be achieved through implementing Zurich Fleet Intelligence. Not only are Zurich delivering a highly cost effective solution, but we will also recognize your commitment to improving your risk profile in our premium rates.

EMPLOYEE BENEFITS

Your drivers will experience many of the benefits that Zurich Fleet Intelligence offers. It analyses all aspects of driver behavior such as speed, braking, acceleration and location and provides the tools to help employees improve their own driving skills and knowledge. Better driving enhances road safety for both employees and other road users by reducing the likelihood of crashes. Working conditions can be improved by optimizing operational performance – ensuring that drivers are in the right place at the right time. The built-in coaching and development tools can also help drivers to manage their time more effectively, leading to reduced stress and fatigue.

REDUCED ENVIRONMENTAL IMPACT

Zurich Fleet Intelligence helps you to demonstrate your company's commitment to reducing its impact on the environment. Improved vehicle deployment and routing reduces the number of unnecessary journeys. Safer and more conscientious driver behavior naturally leads to improved fuel efficiency and a reduction in CO₂ emissions. Better driving behavior also leads to less wear and tear on vehicle components, extending the life of the vehicle and its replaceable components, such as tires and brakes.

ZURICH FLEET INTELLIGENCE CAN HELP **LOWER OPERATIONAL COSTS** BY AS MUCH AS **10%*** AND **REDUCE COLLISIONS** BY AS MUCH AS **20%****

CASE STUDIES

BABCOCK RAIL

Babcock Rail, supported by Zurich Risk Engineering identified that Telematics installed across a fleet of 200 trucks and vans would help protect employees, other road users and reduce fleet costs. This resulted in:

- 30% fewer crashes
- 5% less engine idling
- 25% reduction in speeding events
- 13% reduction in fuel consumption

PHS DATASHRED

PHS Datashred implemented Telematics across 100 trucks and vans resulting in a 10% reduction in fuel consumption, saving the company between GBP80,000 and GBP90,000.

Overall return on investment was achieved in less than eight months. PHS Datashred also saw the number of collisions fall by 60% while CO₂ emissions were also reduced during the trial period.

*Studies by Zurich Risk Engineering Actuarial Team

**Studies by GreenRoad Technologies

INSIGHTS THROUGH INTEGRATED TECHNOLOGY

Driver Name	Last Score	Age	New Date	Country	Distance	# Events	Value	Rating	On/Off
DRIVER1	100	25	2023-01-01	USA	1000	10	100	100	On
DRIVER2	95	28	2023-01-01	USA	950	9	95	95	On
DRIVER3	90	30	2023-01-01	USA	900	8	90	90	On
DRIVER4	85	32	2023-01-01	USA	850	7	85	85	On
DRIVER5	80	35	2023-01-01	USA	800	6	80	80	On
DRIVER6	75	38	2023-01-01	USA	750	5	75	75	On
DRIVER7	70	40	2023-01-01	USA	700	4	70	70	On
DRIVER8	65	42	2023-01-01	USA	650	3	65	65	On
DRIVER9	60	45	2023-01-01	USA	600	2	60	60	On
DRIVER10	55	48	2023-01-01	USA	550	1	55	55	On

Driver index – helping you track and manage drivers.

Telematics Events

My Telematics

- 1. Hard Braking
- 2. Hard Acceleration
- 3. Hard Steering

Virtual Risk Manager: COACH: How are you doing?

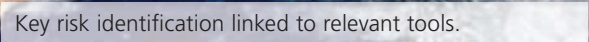
- 1. High Speed
- 2. High Speed
- 3. High Speed
- 4. High Speed
- 5. High Speed
- 6. High Speed
- 7. High Speed
- 8. High Speed
- 9. High Speed
- 10. High Speed

Resource Library

- 1. Review the following document: Best Practice: Acceleration
- 2. Review the following document: Best Practice: Steering
- 3. Review the following document: Best Practice: Braking

Key risk identification linked to relevant tools.

Driver index – helping you track and manage drivers.



POWERFUL REPORTING AND ANALYSIS AT YOUR FINGERTIPS

Zurich Fleet Intelligence's interface highlights major performance measures in simple, visually powerful formats that ensure key areas of risk are identified.

Our reporting suite offers multiple views and the ability to analyze information at different levels:

- Individual driver level.
- Depot or regional level data.
- Fleet or country level.

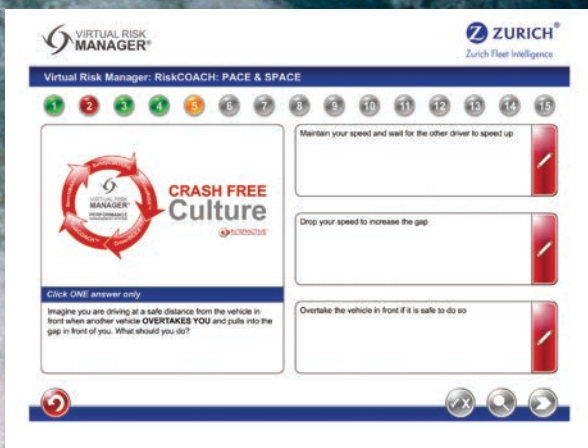
The interface is also the link for your drivers to access our wide range of development tools and best practice guides.

MARKET LEADING TOOLS TO TRACK AND MANAGE YOUR KEY RISK EXPOSURES

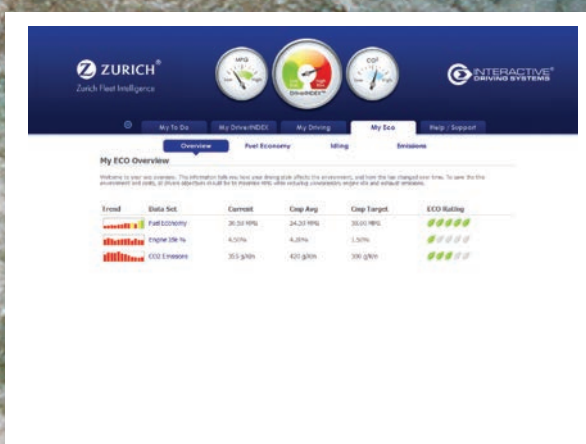
At the heart of Zurich's Fleet Intelligence solution is a comprehensive suite of proven driver management and development tools.

The first element of these tools is our driver indexing application. As well as holding all relevant driver data for you, this tool allows you to identify your most at risk drivers. Each driver is assigned a risk classification based on analyses across multiple data sets including driving license data, crash history and granular Telematics data.

By identifying your most at risk drivers, you can invest your risk management budget precisely where it's most needed. Zurich Fleet Intelligence then delivers a range of driver development tools, again reflecting the needs of individual drivers.



Market leading development tools helping you to reduce crashes.



Helping you reduce your environmental impact.



ZURICH FLEET INTELLIGENCE, AN ESSENTIAL TOOL FOR YOUR BUSINESS

The seamless integration of the latest in vehicle Telematics technology with Zurich's unrivalled industry insight and motor risk expertise ensures that Zurich Fleet Intelligence can reduce both the risks and costs associated with fleet management. It provides a comprehensive suite of tools that help you to optimize your business' performance and profitability while simultaneously improving road safety, and reducing the environmental impact of your fleet.

The solution's simple and intuitive reporting and analytical capabilities enable key risks to be identified and mitigated quickly, aiding driver development and empowering decision making. This allows organizations to take a holistic approach to fleet risk management, delivering a sustainable reduction in the number of collisions.

Zurich Fleet Intelligence is embodied with superior risk management expertise and support that you would expect from the world's leading global fleet insurer.



To find out more about how
Zurich Fleet Intelligence
can help your business, contact
your broker or usual Zurich contact.

Alternatively visit
www.zurichfleetintelligence.com

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