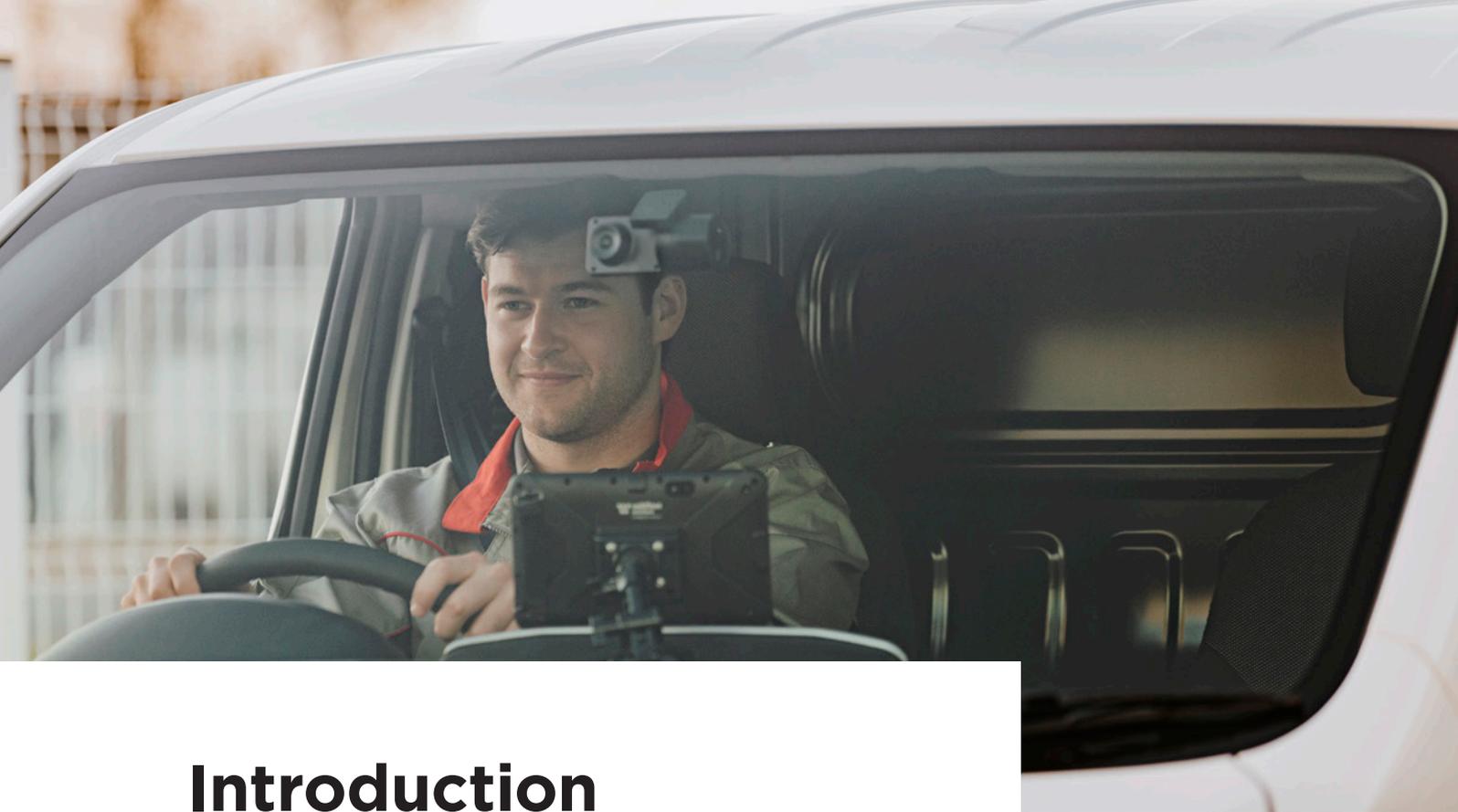


WEBFLEET Video raises the bar on fleet safety standards



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Introduction

No one knows more about the impact of incidents on cost and staff wellbeing than fleet operators and insurance companies. Across Europe, many businesses and their insurance providers are impacted as claims and operating expenses approach or exceed premiums. With distracted driving causing up to 80%¹ of preventable accidents per year, and average repair costs up as much as 40% over the last eight years³, insurance companies are advocating for the use of fleet safety technology to lower risk and improve safety standards.

80%

of preventable accidents are caused by **distracted driving**¹

€210B

the yearly cost of road crashes in the EU-equivalent to approximately **2% of GDP**²



Commercial insurers are losing more than £510 million / €600 million⁴ each year, and the impact of accidents has increased due to rising medical costs, more frequent litigation, and the rising cost of parts, according to insurance data solution, IMS.

Distracted driving is a significant concern to driver and passenger safety. Mobile phone use in particular is a growing source of distraction. According to a U.K. study cited in a World Health Organization report, 45% of drivers reported text messaging while driving⁵. The same report highlights that mobile phone use increases a driver's crash risk by a factor of four⁵.

Insurance companies are looking beyond reactive technology that provides a First Notification of Loss

(FNOL) after an incident. They are helping to drive the adoption of proactive technologies that identify risk before an incident happens, enriching telematics data with video that helps show the big picture.

This forward-thinking approach to fleet safety relies on First Notification of Risk (FNOR) data to help identify and mitigate potential issues. Preventing incidents saves time, money, and lives. To increase the adoption of this technology across the fleets they insure, and to reward the commitment to a safer driving environment, insurers can offer risk management funds or rebates as incentives.

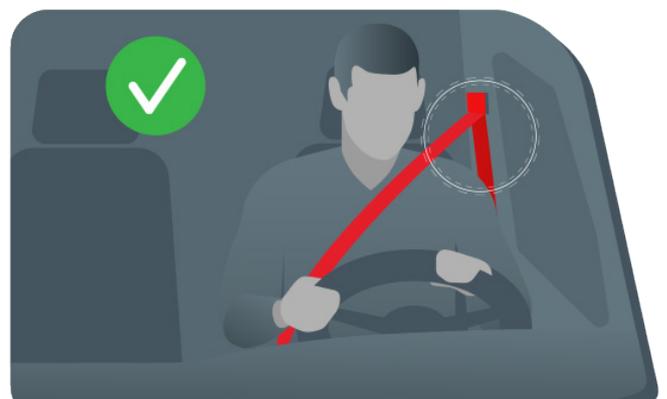
Keep reading to learn how FNOR is transforming how insurers and fleets are proactively managing risk to improve road safety.





What is First Notification of Risk?

First Notification of Risk (FNOR) is a real-time* alert of risky driving behaviour sent to the driver via smart video dashcams powered by machine vision and artificial intelligence (MV+AI) technology.



This empowers them to self-correct in real-time, refocusing their attention back on the road and preventing an incident. Progressive, in-cab coaching allows drivers to self-manage and take ownership of developing better and safer habits.

Driver empowerment

If a driver is engaging in risky behaviour, they'll receive an alert:

- Not wearing a seatbelt
- Using a mobile phone
- Smoking
- Eating & drinking
- Inattentiveness
- Tailgating

Driver support and training

If a driver persists with the risky behaviour and chooses not to self-correct, an alert is sent for review to the fleet manager, who is notified of the risk. Fleet managers can use this data to:

- Identify drivers who need additional coaching and support

- Pinpoint persistent, problematic driving behaviours throughout their fleet
- Create special training programmes or solutions specifically to reduce risky habits

The impact of proactive real-time alerts can benefit businesses and insurers in numerous ways, such as reducing the cost of insurance premiums, claims costs, and downtime of vehicles for repair.

With both the current global driver⁶ and supply chain shortage⁷ for new vehicles, replacements aren't readily available should a driver be injured, or a vehicle taken off the road for extensive repair. It's more important than ever that businesses take preventive measures to keep drivers and vehicles safe and working efficiently. FNOR can help.

Businesses that share their FNOR data and reports with their insurance company provide unprecedented visibility into real fleet risk and the ability for insurers to proactively manage their client's risk, premiums, and costs.



How it works: The technology behind FNOR

The WEBFLEET CAM 50 powered by Lytx® MV+AI is the key to receiving accurate, actionable FNOR.

Machine vision enables the WEBFLEET CAM 50 to see and recognise objects and behaviour by analysing images and video data. Artificial intelligence learns from the data to interpret what the MV sees. Together, MV+AI observes data, analyses it, and anticipates what might happen next—learning and becoming smarter as more data is collected and assumptions are verified.

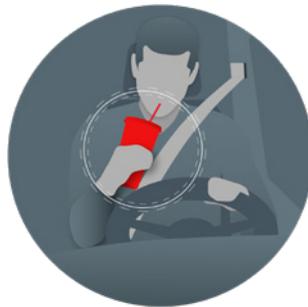
When a risky behaviour is identified, a real-time* alert is sent so the driver can correct their behaviour. If they don't change their risky behaviour within several seconds, a video event is recorded, and their manager receives a notification.

MV+AI progressive coaching makes it easy for drivers to self-manage, and for fleet managers to get objective data to identify drivers who need additional coaching. Together, drivers and fleet managers can take proactive measures to create safer driving habits and safer fleets.

Video with MV+AI can recognise distracted driving behaviours such as:



Mobile phone use



Eating and drinking



Unbelted driving



Smoking



Eyes off the road

The MV+AI technology is designed to respect driver privacy because it does not collect biometric identifiers or biometric information (i.e., scans of facial geometry). For more detail visit here: https://www.webfleet.com/en_gb/webfleet/legal/dashcam-information/



Why both fleets and insurers need FNOR

Imagine receiving detailed reports about driver behaviour patterns and using the data to determine how it impacts the safety of a fleet. Fleet owners can submit plans for how they will use the risk data to proactively train and provide incentives to drivers, which helps insurers recommend potential safety improvements in the fleet.

In 2019, Lytx technology helped clients achieve an estimated

\$1.3B

in savings on insurance claims including workers' compensation and insurance claims.



Here are some of the benefits of FNOR:

- WEBFLEET CAM 50 with MV+AI identifies risk and can result in saved lives, fewer incidents, fewer claims, and fewer injuries
- Allows insurers to identify risky behaviour to get accurate risk profiles of the fleets they insure
- Real-time* alerts empower drivers to correct risky driving behaviour and develop safer long-term driving habits
- Access video proof of why an incident happened with in-cab and road-facing video
- Use video to exonerate drivers in false claims
- Video footage quickly resolves liability disputes, saving time and costs



FNOR: Raising the industry bar

While incidents on the road still occur, FNOL can offer a direct reporting line to insurance providers to help speed up the claims process. But the era of being powerless to do anything except react to incidents is over.

Fleet managers and insurers no longer must settle for this antiquated approach. They can now embrace advanced technology and FNOR to proactively identify and mitigate risks early.

This forward-thinking approach can help reduce costs and improve overall fleet safety long-term, and change the way insurers work with their customers.





WEBFLEET Video: The ultimate FNOR solution

When choosing the right dashcam for your business, it's important to implement one that can provide the largest volume of accurate, data-rich insights.

The WEBFLEET CAM 50 is powered by Lytx, a leader in advanced video telematics for over 20 years.

Lytx's MV+AI technology uses an unmatched volume of high-quality data along with highly accurate, AI-based risk monitoring. Lytx MV+AI learns from a database of over 150 billion miles of driving data, which undergoes human review to confirm accuracy. With hundreds of thousands of vehicles providing new data every day, the technology is constantly learning, refining, and improving its precision.

The unrivalled accuracy of Lytx data is important to gain driver trust and provide managers with accurate, actionable risk assessments.



Sources

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- 2 https://ec.europa.eu/transport/themes/sustainable/studies/sustainable_en
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- 8 According to a survey by Kantar Added Value. <https://about.att.com/csr/itcanwait>

