azūga
Safe Driving Report
Loss Prevention Services

▷ More Info
www.azuga.com/premium-partner/usi-insurance-services

Insight summary:

The following analysis shows insights that would allow your customer to understand and address risks within its companies. The data used for this analysis is actual data. Name of fleets and drivers have been anonymized where consent was not provided. A sampling of insights:

→ Comparative analysis includes Pest Industry fleets.
  • SIC Code – 7342 - Disinfecting and Pest Control Services
  • NAICS Code – 561710 - Exterminating and Pest Control Services
→ There is an observable difference in the safety scores of different fleets (see page 3). Demonstrating:
  • The ability to segment fleet risks by distribution of driving behavior
  • The ability to segment driver risks within fleets by driving behavior
→ Speeding over the posted speed limit is a significant risk for fleet 3. Relative to other fleets, this fleet is an outlier (see page 4).
→ Driving trends and vehicle usage (miles per week and miles per trip) can correlate to driving behavior and risk factors. This can be benchmarked based on industry averages and broken down further by additional segmentation (see page 5).
→ Detailed reports enable identification of drivers and behaviors that are the likely causes of future losses. (See sample reports on pages 7 -12)
→ Realtime trip reporting provides data that show unacceptable driving behavior (speeds > 90 MPH). Coaching efforts can be focused on these incidents and supported with visual trip data. (see page 13)
→ Combining Azuga data with that of the insurance carriers, we see trends between driving behavior

and claims (See page 15). In these reports we see the difference between telematics data analysis and traditional methods using claims data and moving violations. Together they can tell a different story when viewed together verses separately.
→ Government data showing indication that speeding and the severity of accidents have increased during COVID-19 shut down where fewer vehicles are on the road. (See page 16)
  • National data and trends can lead to insights.
  • Access to real-time data can provide insight into the impacts on an insured book during uncertain times such this. Insights such as:
  • Vehicle miles driven
  • Trips per day
  • Speeding over limit
  • Unique drivers per week
  • Idled vehicles
  • Range and garage location of vehicles
→ Video telematics can be used to provide greater insight into fleet risks and mitigate claims. (See page 16) Applications of video telematics can include:
  • Requirements for fleets experiencing adverse loss trends as means to:
  • Address unknown driver behavior in a short time period
  • Exonerate drivers in markets known to have false claims
→ Video telematics can be applied to sub-segments of:
  • At risk fleets
  • At risk drivers
  • New drivers
  • At risk markets

---

azūga™

info@azuga.com | www.azuga.com
© 2020 Azuga, Inc. All rights reserved.

For more information: contact **Steven M. Backiel**
✉ stevenb@azuga.com   📞 (216) 232-2956

In collaboration with **USI**