

Insurance for safer roads

October 27th 2016, Nanterre

#RoadSafety



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Embedding road safety in insurance products & services



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Agenda

Time	Item
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11:00	The use of customer focused risk management support in Commercial lines Andy Price, Zurich & Will Murray, eDriving
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11:15	Case study: How have Iron Mountain achieved year-on-year improvements in reducing their collision rates and Total Cost of Risk? Rory Morgan, Iron Mountain
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11:30	Panel session: What opportunities do insurers have to embed road safety into their products and services? Andrew Bradley (Nestlé), Karl Gray (Zurich), Andy Price (Zurich), Will Murray (eDriving), Andrew Miller (Thatcham)
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12:20	Wrap up Andrew Bradley, Nestlé
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Using customer focused risk management support in Commercial lines

Andy Price, Zurich
Will Murray, eDriving



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The difference between a CL and PL driver...



CL driver



PL driver



GLOBAL
ROAD SAFETY
PARTNERSHIP

Who cause crashes?



Prince Michael International
Road Safety Awards



Debate

- Drivers are the main cause of work-related road collisions

- Managers are the main cause of work-related road collisions

The risk management process



	Management Culture (30%)	Journey (10%)	Road/ Site Environment (10%)	People - Drivers and Managers (20%)	Vehicle (10%)	External/ Societal/ Community/ Brand (20%)
Pre-Crash or Pre-Drive	Leadership Business case Legal compliance Safety review Benchmarking Pilot studies Goals & policies Safety culture Committee Pledge Communications Contractors	Travel policy Mode choice Journey planning Routing Risk assessment Emergency preparation Shifts/ working time	Risk assess Observation Guidelines Site layouts Work permits Site rules Road design Hot-spot mapping Engage local road agencies	Recruit Contract Induct Check qualified Handbook Risk assess Train Equip Communicate Engage Monitor Correct	Risk assess Select Specification Safety features Service Maintain Check Use policy Mobile comms ITS/telematics Wear & tear Grey fleet	Regulator/policy engagement CSR Benchmarking Communications Family members Community Road safety weeks/ days Awards
At Scene	Emergency support to driver	Engage local investigators	Manage scene	Process to manage scene	Crashworthy 'ITS' data capture	Escalation process
Post-Crash	Report, record & investigate Change process Data linkages, evaluation & KPIs	Debrief & review journeys	Investigate and improve Review site/road elements of collision data	Reporting and investigation Driver debrief Counselling, trauma support Reassess/train	Strong openable doors Investigate 'ITS' data Inspection & repair	Manage reputation and community learning process



Iron Mountain case study

Rory Morgan
Iron Mountain



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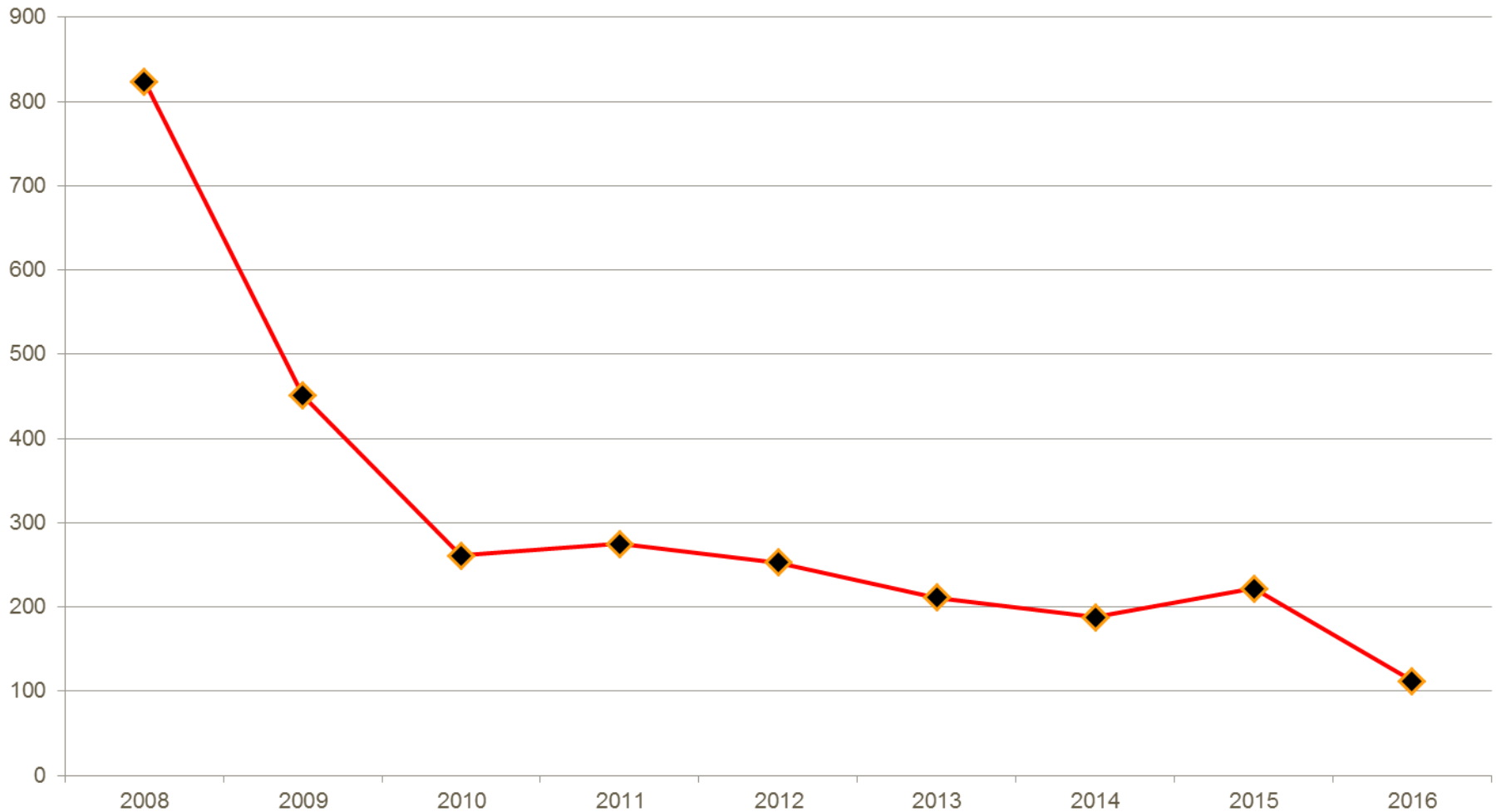
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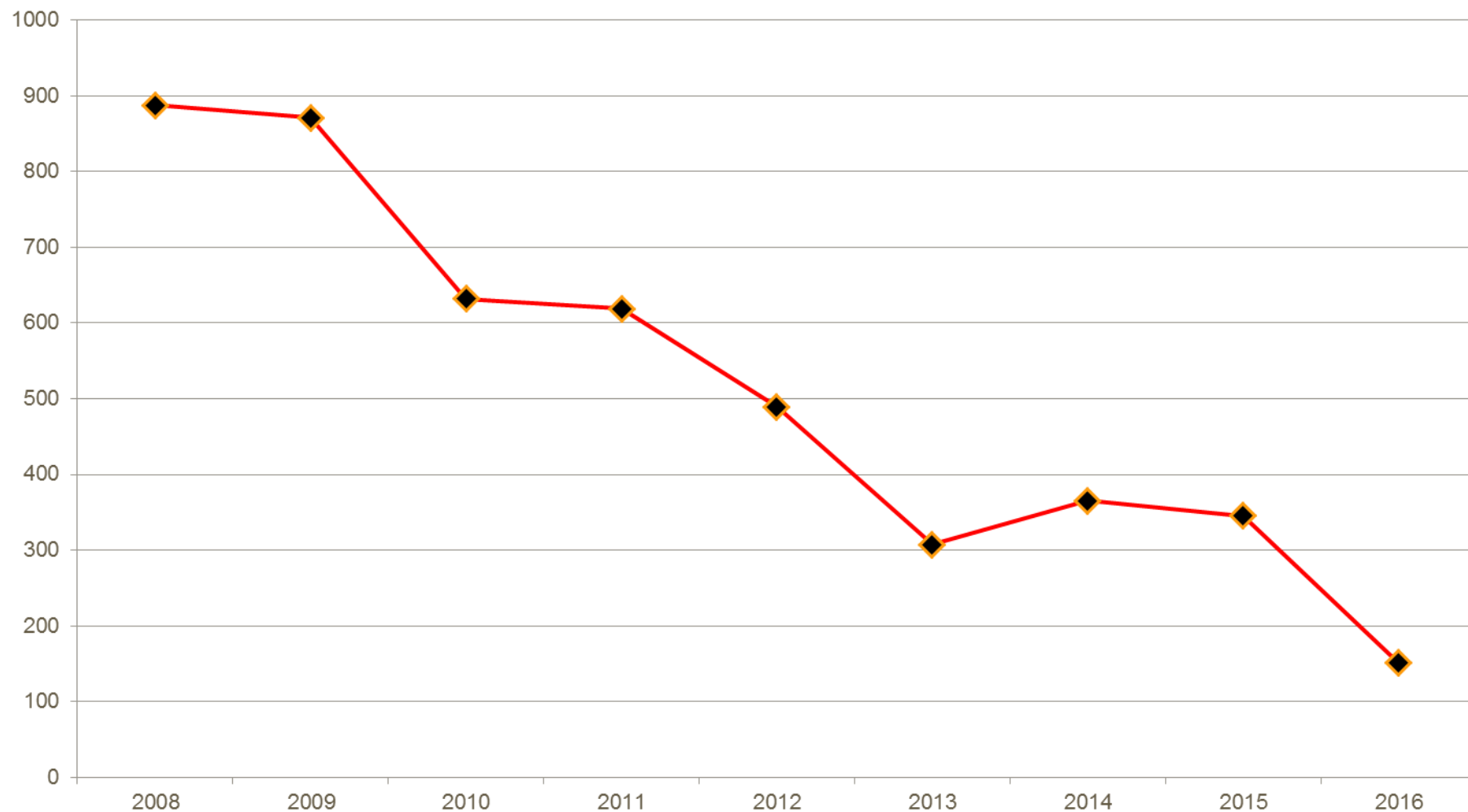
Who are Iron Mountain?

- Global leader – Information Management
- US company
- UK & Ireland - 2000+ employees
- 30 transport locations / circa 235 vehicles
- **8m miles pa**
- 7000 clients with 1.2 million orders pa
- **99.97% on time delivery KPI**

UK & Ireland - Incident numbers: 2008 - 2016



£ - Cost of UKI vehicle incidents



Initiatives...

- Understand what causes our vehicle incidents – analysis
- Gather data on fuel use and mileage
- The safest and most economic trip – *the one you don't do!*
- Synergies / rationalisation
- Business plan – work with Insurer – Best practice
- Recruit dedicated driver trainers
- Correlation between defensive and fuel efficient driving
- Engage / liaise / Communicate – Fleet Safety Policy

Present today...

Consisting of...

Driving assessments

Interview, probation, annual & remedial

Driver training / DCPC

E.G. Slow speed / reversing, ABS, post incident.....

Telematics – Driver behaviour

Reward & Recognition

Defect procedure

Driver **and** supervisor checks , audits

Full suite of RA / SWP's

Robust, consistent & comprehensive

**Driver Handbook &
Driver Code of Conduct**

Issued daily, regular updates

Telematics – Silver Bullet...?

- Debrief opportunities & Driving standards
- Communication
- Remedial coaching
- Reward and recognition
- KPI's and objectives
- Results



**If you don't measure it,
you can't manage it!**

Understanding trends – Why?

- **Telematics**

- Speed
- Lane / directional changing
- Acceleration

- **Incident type and probable cause**

- Collision - Observation / reading the road ahead
- Slow speed – rushing?
- Reversing – GOAL / presumption?

Other countries 2015-16 YTD

- Benelux – incidents down 41%
- France – down 36%
- Germany – down 82%
- Spain – down 65%
- Poland – down 34%
- Hungary – down 33%
- Brazil – pilot early 2016 = nil incidents....

Speed – does it contribute?

- Concentrated on habitual offenders
 - 5% of drivers accounted for 1/3 violations
 - Weekly report on all drivers > 10 violations

Violations 2016

- Reduced by over 95% since 2012
- Weekly report on ALL offences
- **Average 0.48 speed violation per vehicle pw**
- **SBSZ event circa 1100 miles**
- **No impact to On-time delivery service!**

Panel discussion

What opportunities do insurers have to embed road safety into their products and services?



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Thank you

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