

# Fleet Risk Engineering

Tailored for Your Business, Committed  
to Driver Safety



## Driver Risk Management Solutions

As an industry leader in Fleet services, Zurich Resilience Solutions (ZRS) understands the unique risks facing your business and the crucial role that fleet safety and efficiency resources play in effectively managing risks while delivering vital goods and services.

For companies with fleet vehicles, ZRS Risk Engineers can assist your organization with our comprehensive Fleet Program Review, FMCSA Compliance Review, fleet training, and other services to support customer-specific needs.

In addition, ZRS offers a broad range of telematics and Motor Vehicle Record (MVR) continuous monitoring services targeting driver development and coaching, fleet efficiency, safety, and overall business performance.

Improving your fleet management and safety performance provides opportunities to reduce inconspicuous and unnecessary expenditures, which can boost your bottom line.



## Using telematics

Drivers have been found to reduce their distraction and associated accidents by 20% after just 3 months of participation in a telematics program.

Source: Cambridge Mobile Telematics. *The State of Distracted Driving in 2023 & the Future of Road Safety. 2023*, <https://documents.ncsl.org/wwwncsl/Transportation/CMT-2023-Distracted-Driving-Report.pdf>.

For companies with fleet vehicles, telematics—the integration of technology to monitor and transmit data about vehicles and driving behavior in real-time—offers a broad range of benefits. Implementing telematics into your fleet management system can significantly transform operations, driving improvements in efficiency, safety, and overall business performance.

Telematics, which can include application-based systems, can **improve efficiency and productivity** by providing real-time data on vehicle location and maintenance needs, enabling optimized route planning, reduced vehicle downtime and more effective fleet management. These measures further assist in providing **fuel and maintenance cost reduction, loss mitigation, enhanced fleet utilization** and **an improved environmental impact** compared to the absence of telematics.

It can also **improve driver safety** by monitoring driving behaviors such as speed, harsh braking and acceleration, allowing for the identification and correction of risky behaviors to limit the likelihood of preventable accidents. Furthermore, telematics assists in **accident response** as more immediate alerts and detailed data allows for quicker response and investigation. This is particularly true if dash-cameras are utilized as part of a telematics program

The use of **data analytics** in measuring and tracking various behaviors and logistics can help protect your organization against **security issues**, improve **theft recovery** and overcome various challenges to maintain **regulatory compliance**. Telematics can provide your team with **performance metrics** and **trend analysis** for both fleet and driver efficiency, safety and overall business optimization.

## MVR monitoring

It is critical to know who is behind the wheel of your fleet vehicles and impacting your bottom line. Reviewing an MVR at the hiring stage is essential, but much can change between day one and day 364 if the MVR is only reviewed annually. Unidentified risks can escalate into significant liabilities. This is an easy exposure to eliminate.

Additional benefits to monitoring MVR:

- **Enhanced Safety:** Identify high-risk drivers and implement targeted training or appropriate corrective actions to help limit unsafe behaviors and resulting accidents.
- **Reduced Liability:** Capture employee driving history to help mitigate any legal or financial challenges associated with negligence.
- **Improved Hiring Decisions:** Screen MVRs during the selection process to better ensure you employ responsible drivers with clean records.
- **Compliance with Regulations:** Utilize MVR checks to enhance compliance with standards and regulations and avoid related penalties.
- **Increased Productivity:** Promote operational efficiency and productivity with safe driving initiatives that may lead to fewer accidents and vehicle downtime.
- **Enhanced Reputation:** Help build and maintain trust with clients, partners and the public by demonstrating a commitment to safe driving practices.
- **Cost Savings:** Help prevent costly accidents and associated expenses by identifying and remediating dangerous driver behaviors early

## Online training for your fleet team

Driver refresher training is crucial for maintaining a successful fleet operation. Effective training not only reminds drivers whose behaviors may have negatively impacted operations but also reinforces management's commitment to good driving practices. When in-person training isn't feasible, our online training program helps ensure that your team receives vital safety messages conveniently and effectively.

With the support of carefully selected solution providers and our Risk Engineering fleet specialists, we are proud to offer a wide range of service capabilities, including:

- Comprehensive Fleet Program Evaluation
- Detailed Driver Selection Guidance
- Advanced Driver Safety Training and Orientation Strategies
- Online training drivers can take from anywhere
- Innovative Telematics Solutions and Data Utilization Strategies
- Loss and Root Cause Analysis: uncovering underlying causes to prevent future incidents
- Real-Time Driver Monitoring System
- In-vehicle observation Train-the-Trainer course
- Effective Controls for Your Non-Owned Fleet-Mitigating Unrecognized Liabilities
- On-site workshops
- Comprehensive Crash Management Strategies and Training Programs
- Extensive Regulatory Compliance Support
- Solution based simulated DOT audits

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