

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

Zurich customers who have had a telematics program in place for four years on average saw a 15% reduction in auto claims. Those customers also saw reductions in key auto loss areas such as rear-end, sideswipe and backing collisions.

Zurich preferred telematics and motor vehicle record (MVR) continuous monitoring vendors, on a broad basis, market improvement results of 14%-50% in claims, collision frequency and unsafe behavior.

*The testimonials, statements, and opinions presented reflect the real-life experiences of individuals and/or companies who have used or produced telematics products and/or services. Individual results may vary, and past performance is not a guarantee of future results.

Fleet Telematics

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

Contact Us:

800- 982-5964

risk.engineering@zurichna.com

ZRSmarketplace.zurich.com/us

This is a general description of services such as risk engineering or risk management services provided by Zurich Resilience Solutions, which is part of the Commercial Insurance business of Zurich Insurance Group and does not represent or alter any insurance policy or service agreement. Such services are provided to qualified customers by affiliates of Zurich Insurance Company Ltd, including but not limited to Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, USA, and The Zurich Services Corporation, 1299 Zurich Way, Schaumburg, IL 60196, USA. The opinions expressed herein are those of Zurich Resilience Solutions as of the date of the release and are subject to change without notice. This document has been produced solely for informational purposes. All information contained in this document has been compiled and obtained from sources believed to be reliable and credible but no representation or warranty, express or implied, is made by Zurich Insurance Company Ltd or any of its affiliated companies (Zurich Insurance Group) as to their accuracy or completeness. This document is not intended to be legal, underwriting, financial, investment or any other type of professional advice. Zurich Insurance Group disclaims any and all liability whatsoever resulting from the use of or reliance upon this document. Nothing express or implied in this document is intended to create legal relations between the reader and any member of Zurich Insurance Group. Certain statements in this document are forward-looking statements, including, but not limited to, statements that are predictions of or indicate future events, trends, plans, developments or objectives. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties and can be affected by numerous unforeseeable factors. The subject matter of this document is also not tied to any specific service offering or an insurance product nor will it ensure coverage under any insurance policy. No member of Zurich Insurance Group accepts any liability for any loss arising from the use or distribution of this document. This document does not constitute an offer or an invitation for the sale or purchase of securities in any jurisdiction.

In the United States, risk engineering and risk management services are provided by The Zurich Services Corporation.

©2025 The Zurich Services Corporation. All Rights Reserved.

A1-P0843848-AED (06/25) P1025762

