



Baldwin & Lyons, Inc.
The Pledge of Excellence

AUGUST 25-26



CLAIMS

SAFETY 
2014 SEMINAR



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Telematics-Based Driver Management

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Baldwin & Lyons, Inc.



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OUR TELEMATICS COMMITMENT

Take our insurance customers to the next level by:



Using telematics data



Managing drivers



Saving on insurance



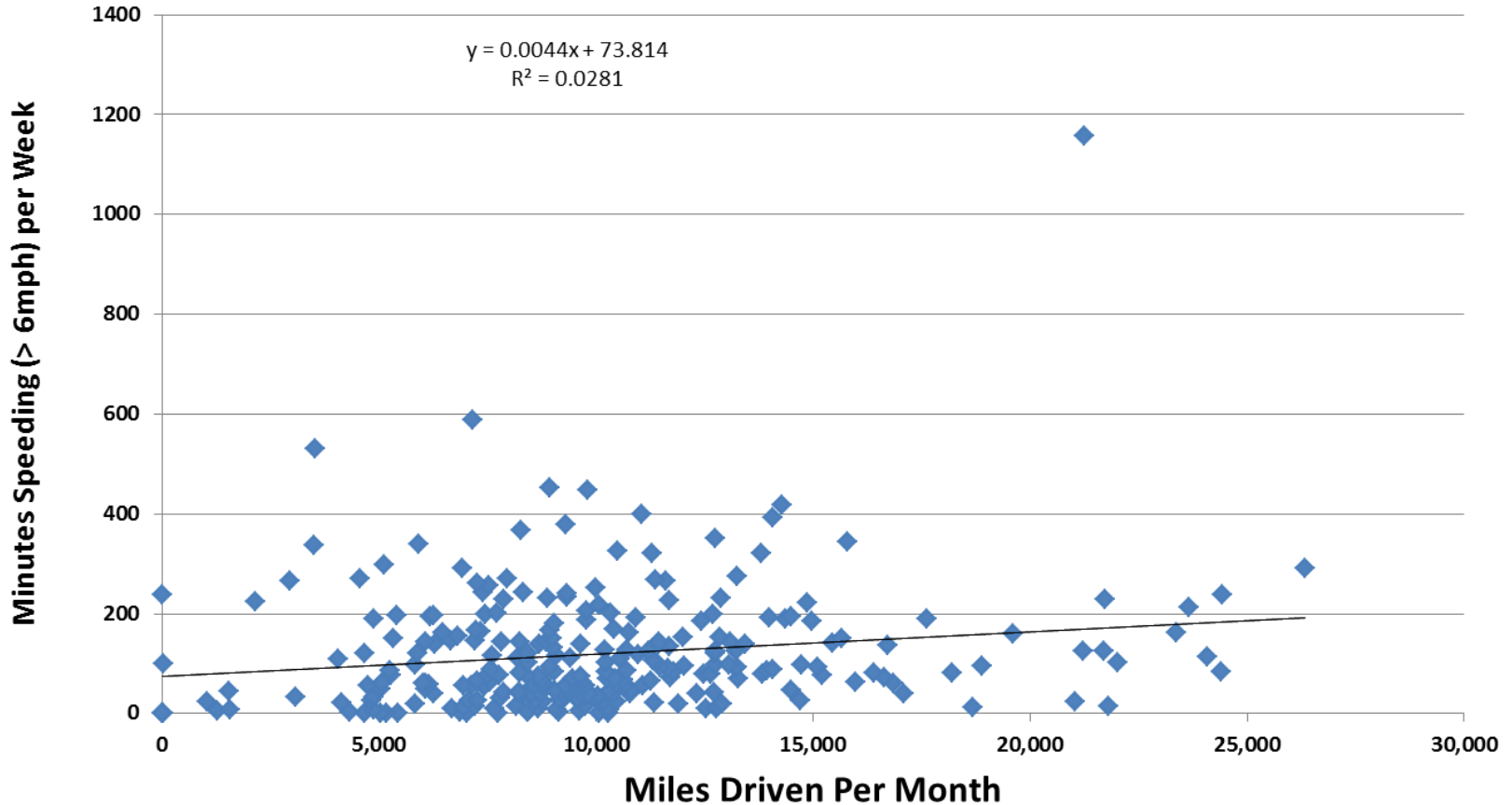
Why Do Drivers Speed?

- + Keep up with traffic
- + Increase pay
- + Meet customer requirements
- + Complete work day – go home
- + Habit



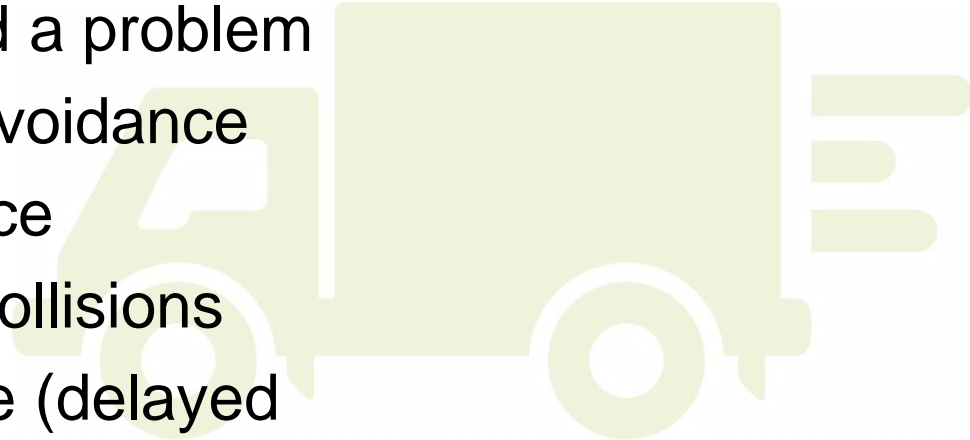


Miles per month vs. speeding



Why We Focus on Speeding

- + Less distance to respond when distracted
- + Reduced distance to avoid a problem
- + Reduced stability during avoidance
- + Increased stopping distance
- + Increased energy during collisions
- + Magnifies effects of fatigue (delayed recognition and increased reaction time)



Speeding increases the frequency and severity of crashes





Driver Management

- + Establish fair and reasonable standards
- + Communicate standards clearly to drivers
- + Provide drivers with timeline when standard enforcement is to begin
- + Establish a progressive disciplinary program for drivers who violate standards
- + Focus on most obvious problems first
- + Be patient but consistent

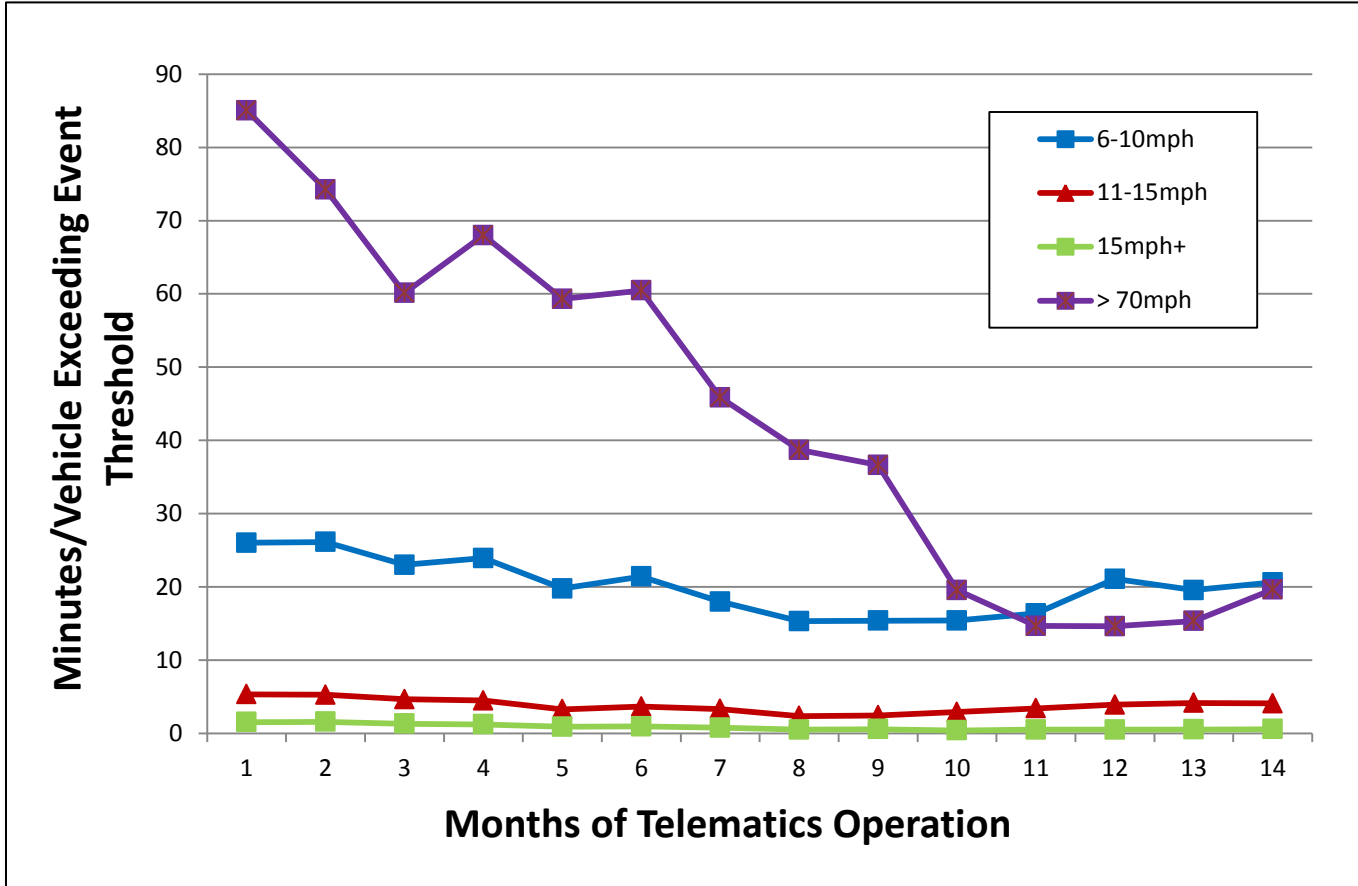


Problems Encountered

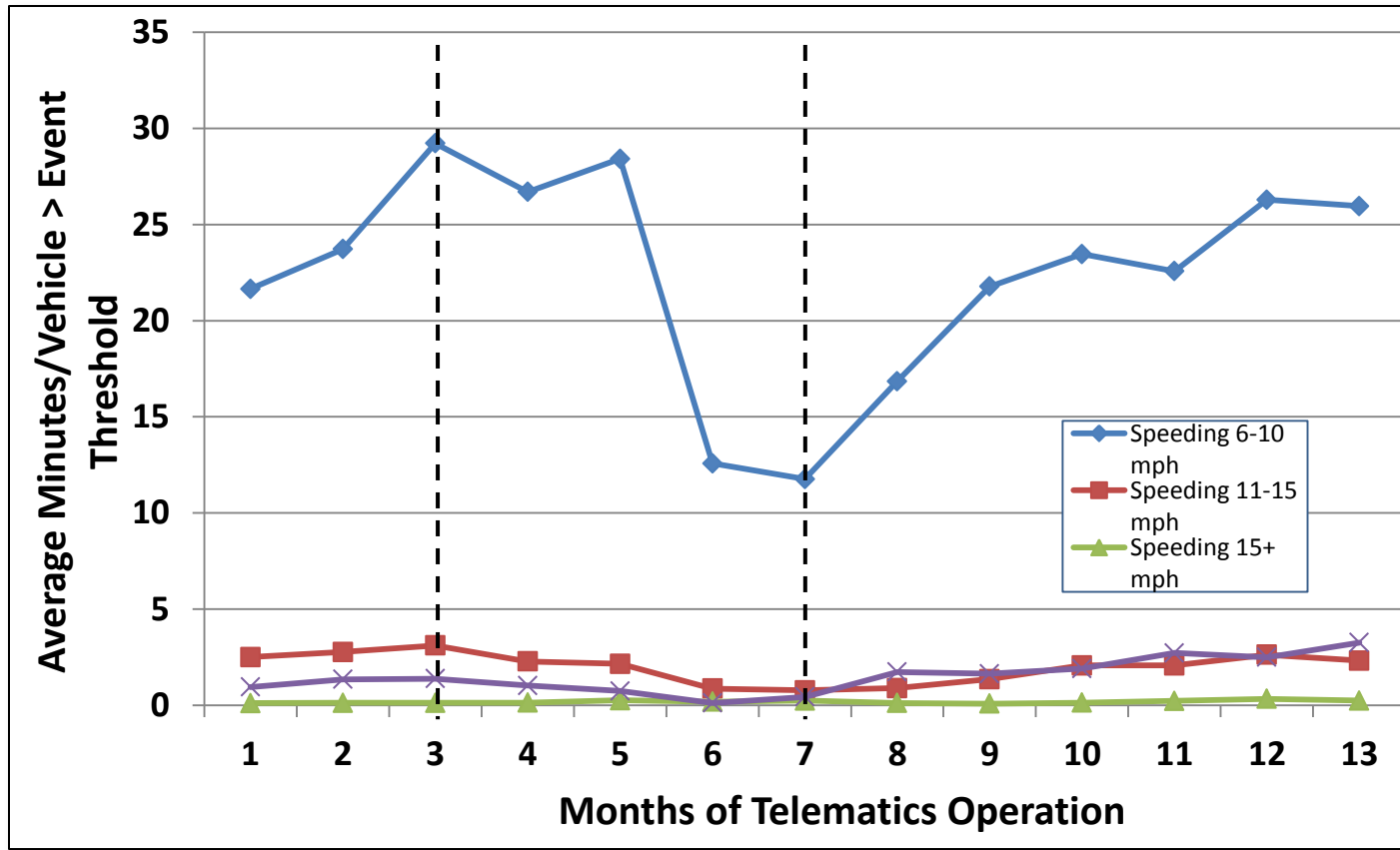
- + Technical training
- + Managerial skills
- + Data errors
- + Denial, frustration, anger
- + Conflicting objectives
- + Uncertain cost/benefit



Driver Management Program Impact



Driver Management Program Impact



Lessons Learned

- + Telematics is a powerful safety tool
- + Training required
- + Not perfect
- + Much to learn
- + Excited about the possibilities





TELEMATICS-BASED DRIVER MANAGEMENT

Customer Testimonial



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Implementation

- + May 2013 (phased in over 3 months)
- + Letter mailed to driving associates homes
- + Fall Safety Meetings – what and why
- + Weekly follow-up with Operations





Empowered – Self Motivation

- + Do you believe you can do it?
- + Will it work?
- + Is it worth it? (consequences)
- + We are controlled by consequences.
- + “Success seekers” or “Failure avoiders”





When observing at-risk behaviors

- + 90% of employees “should” give feedback
- + 85% are willing
- + 60% actually do

There is a big difference between “intentions”
and actual behavior.



Buy-in cycle



History with Technology



Tripmaster



Omnitracs



Telematics

(Speed, idle, over 70 mph, hard brake)





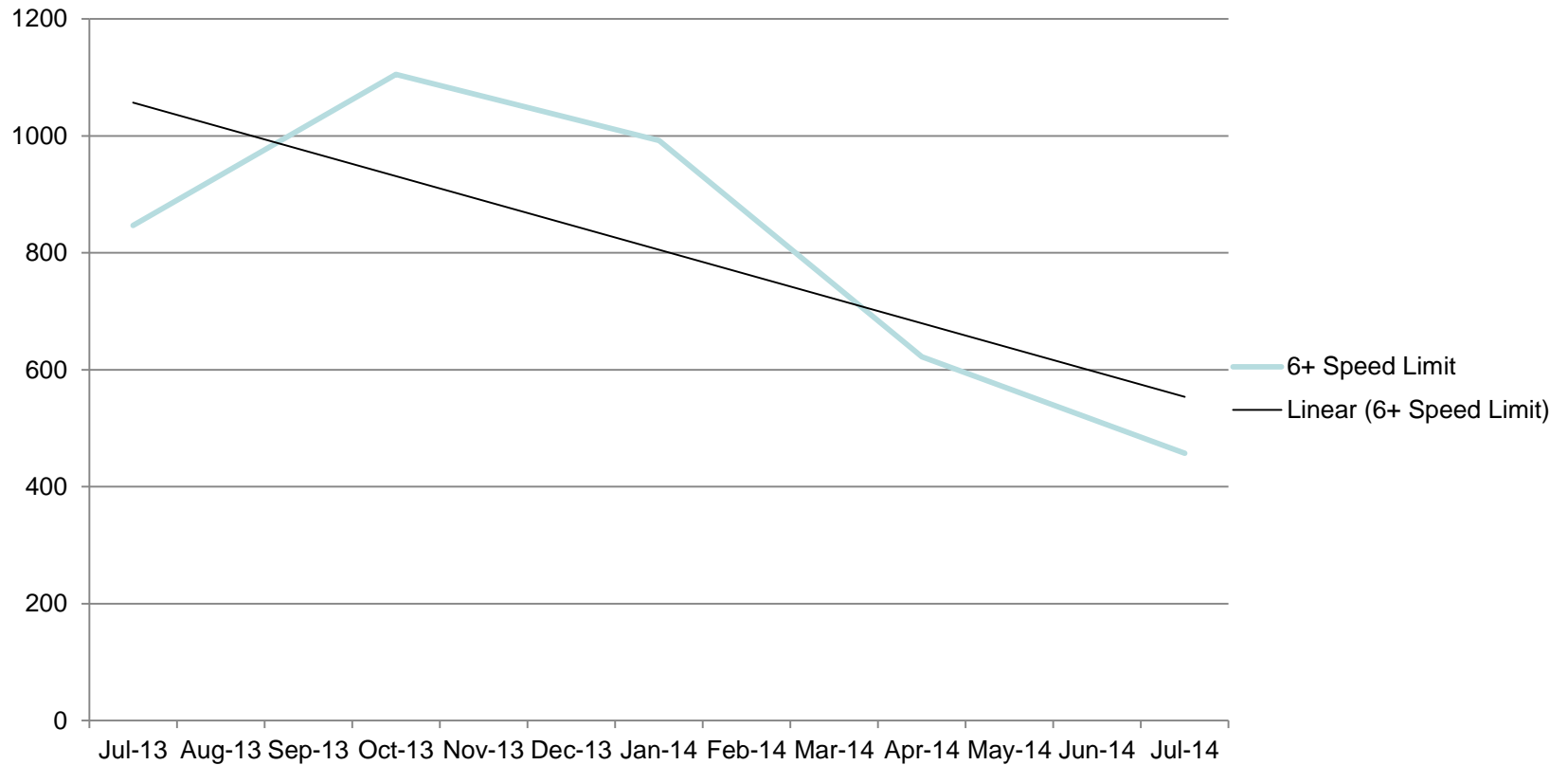
Value

- + Problem identification: At-risk
- + Dashboard: Top 10
- + Bread crumb: Reflect actual location





Total Minutes per Month 6+ Speed Limit

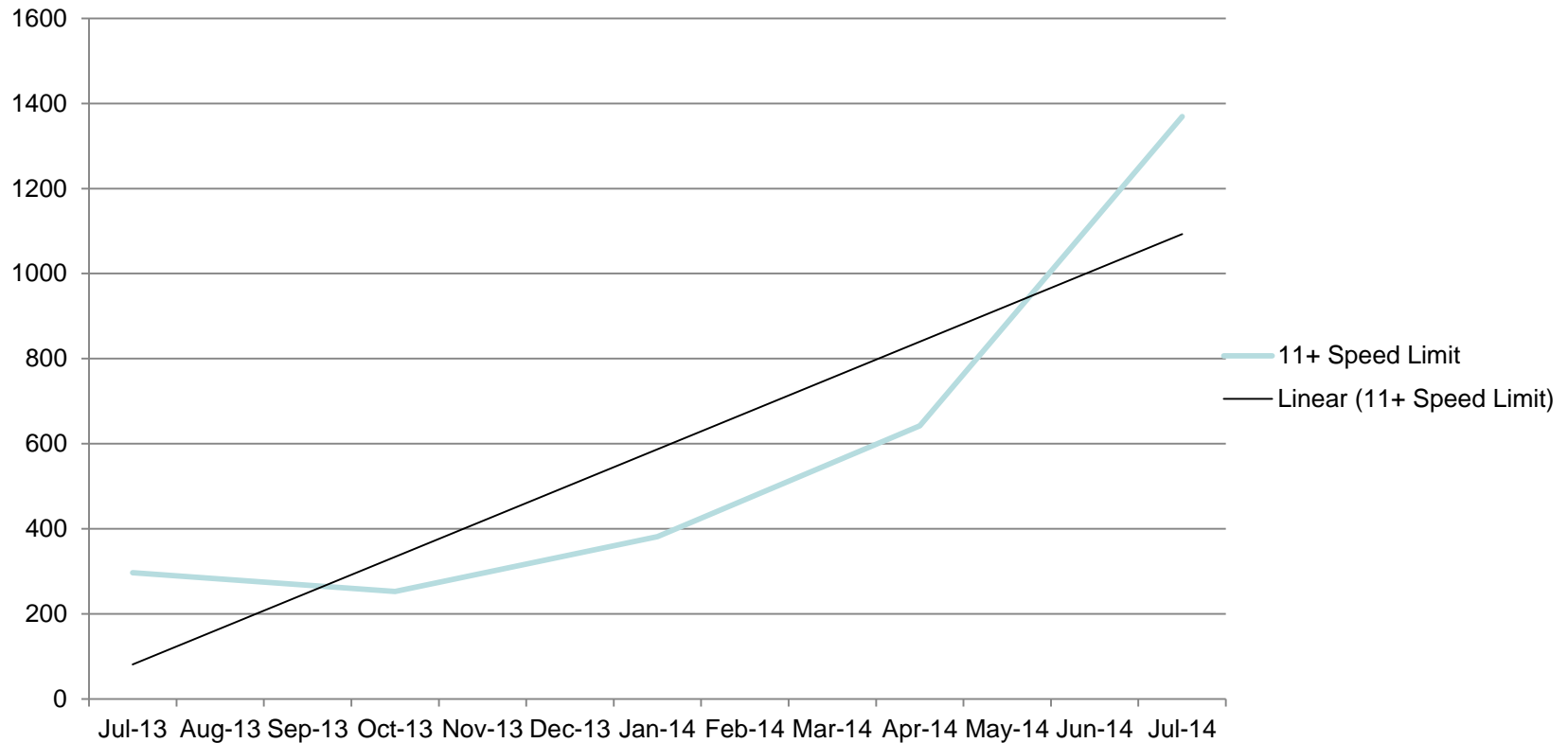


Don't Make an Accident Scene in 2014!





Total Minutes per Month 11+ Speed Limit

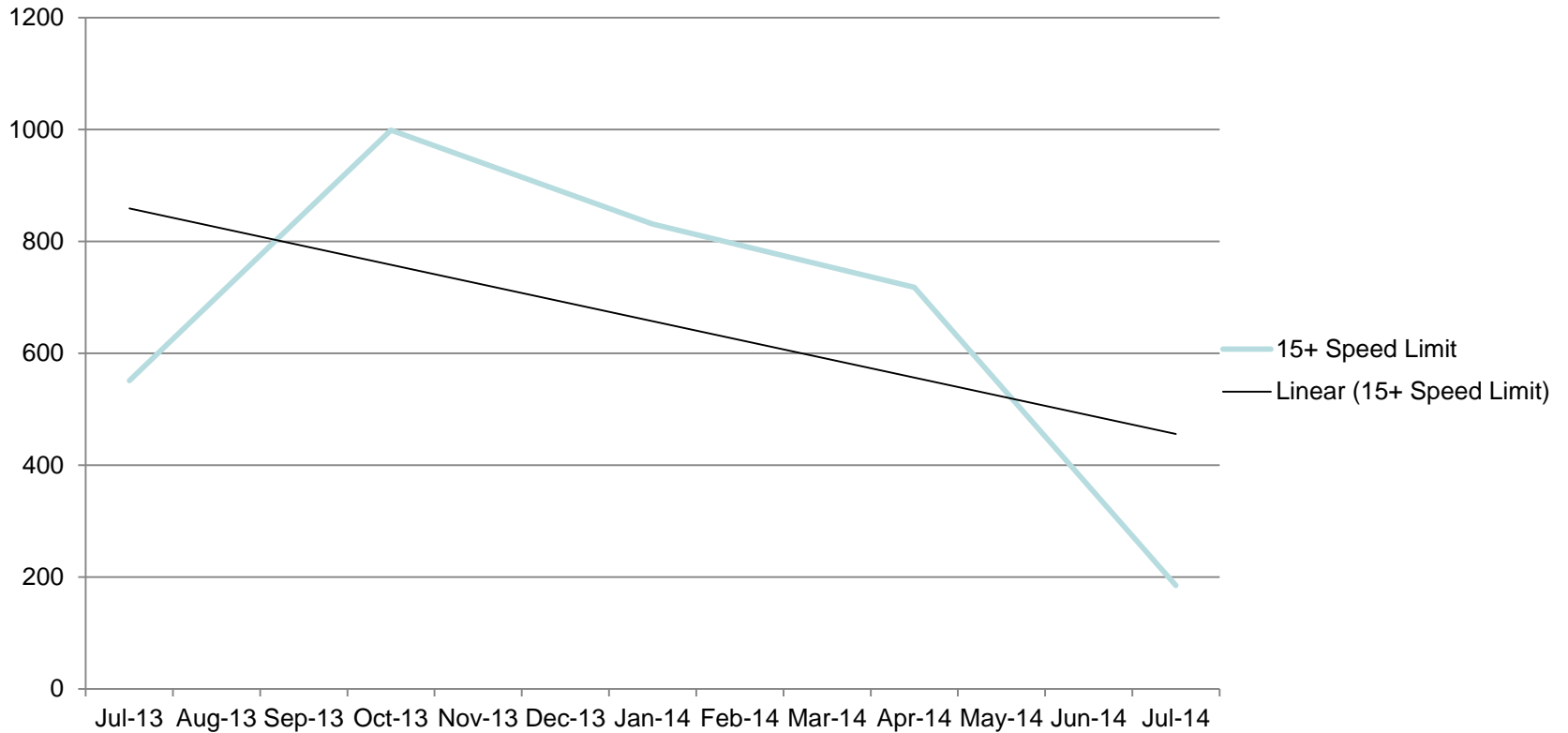


Don't Make an Accident Scene in 2014!





Total Minutes per Month 15+ Speed Limit

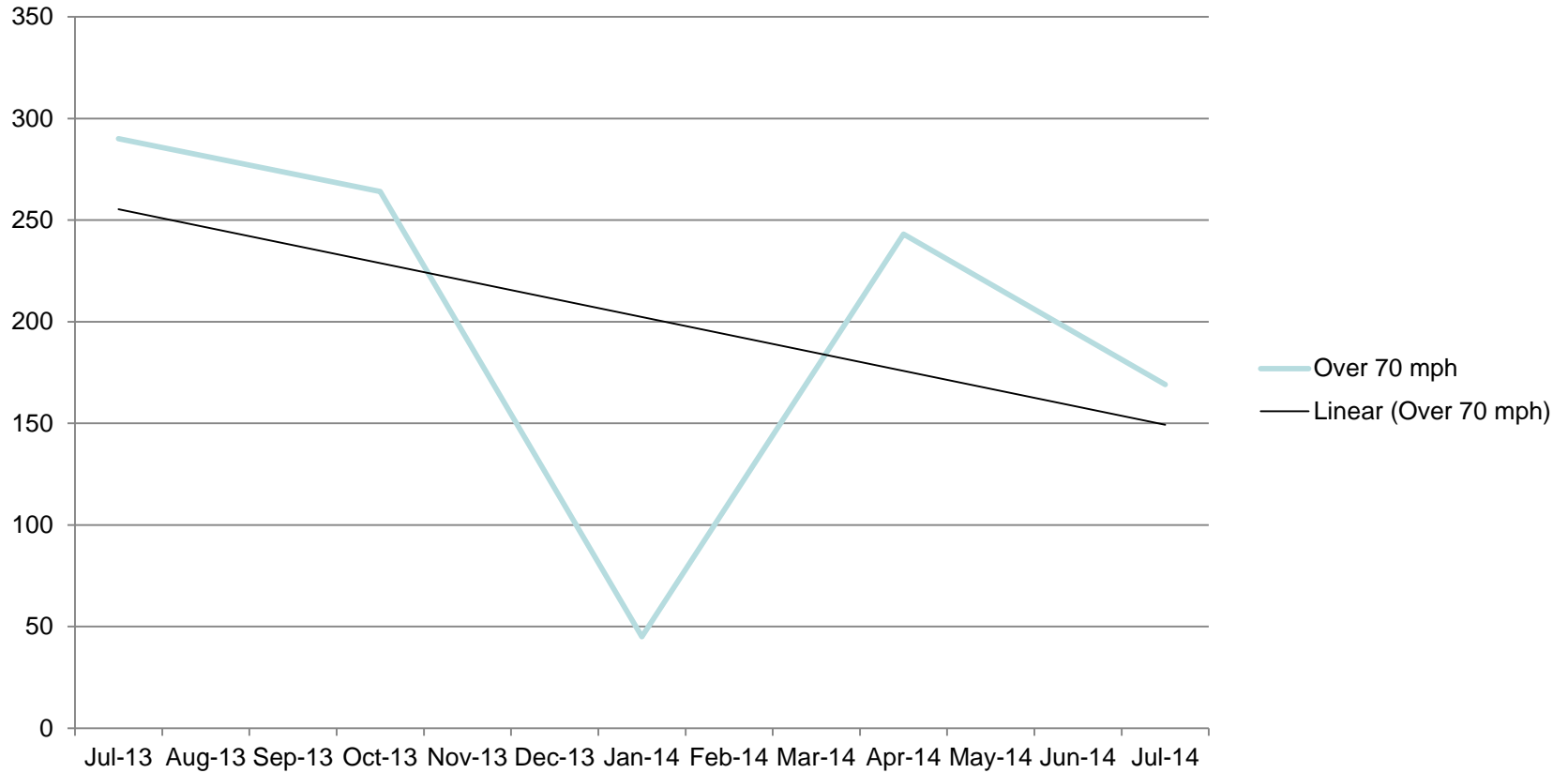


Don't Make an Accident Scene in 2014!





Total Minutes per Month Over 70 mph

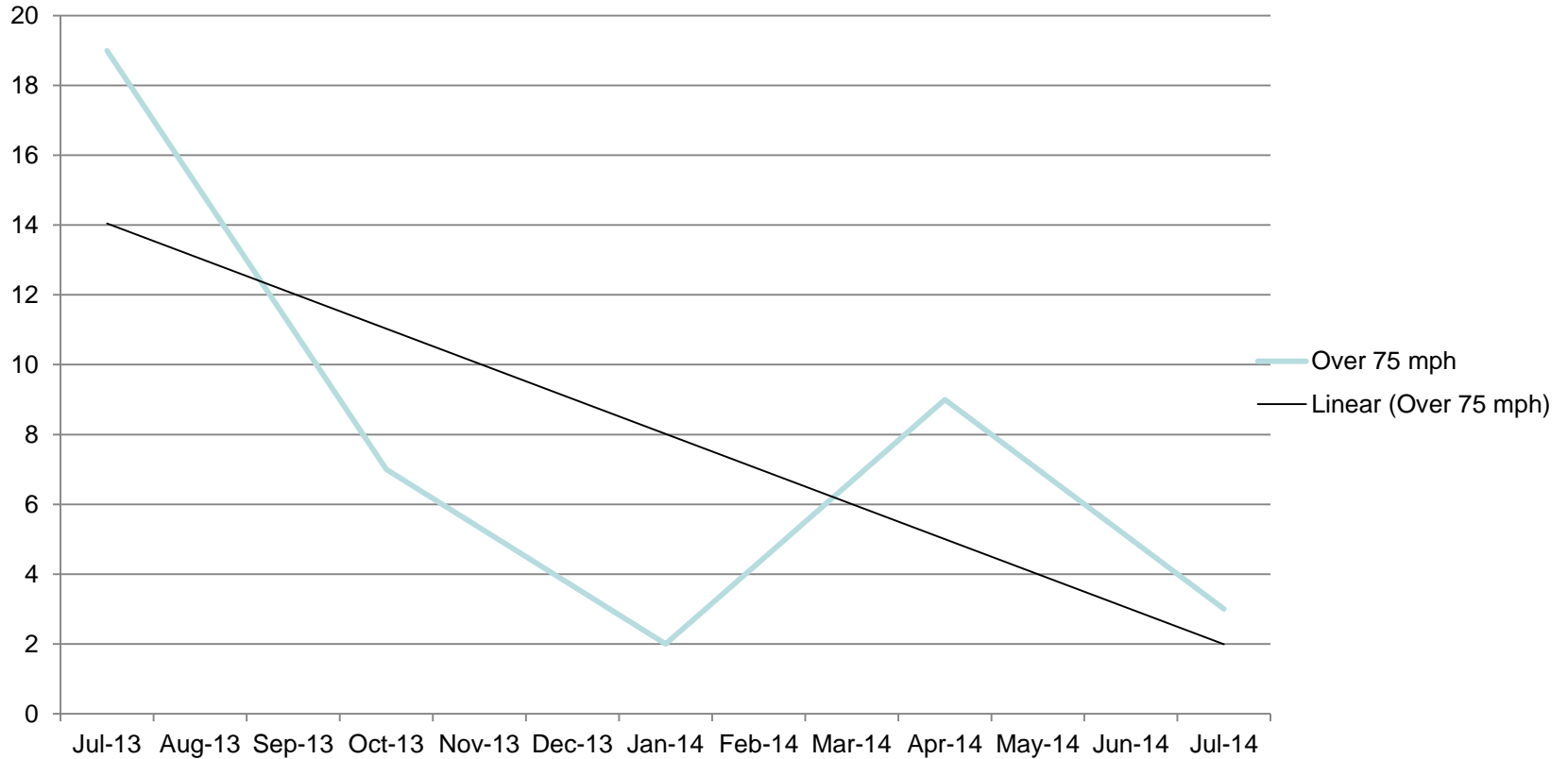


Don't Make an Accident Scene in 2014!





Total Minutes per Month Over 75 mph



Don't Make an Accident Scene in 2014!





Objective is to reinforce a more open, positive and trusting safety culture, resulting in improved safety performance.





QUESTIONS?

