



4 ways to protect and
engage your drivers
while reducing costs.

Enhancing Fleet Safety for Cost Efficiency

Introduction

Fleet Safety + Driver Engagement = Insurance (And Other) Savings

According to a 2022 Fleet Safety Report, "Fleets reported an average of 4.5 accidents per driver per year, with over a third of those attributing fault to the driver."¹ In addition to the apparent risks these accidents pose to drivers' health, the costs absorbed by enterprises continue to grow. This is especially true for monthly insurance premiums, which have steadily risen over the last five years.

As mobile workforces, drivers, fleets, and enterprises across industries navigate uncertain economic futures, record-high inflation, and subsequent wage expansion, cost efficiency is critical for business growth. This eBook outlines a best practices-based strategy for developing a "safety-first" culture. With this guide, enterprises can lower insurance premiums while providing the tools and innovation necessary for high-performing mobile workforce management.

Keep reading to...

- **Go beyond traditional telematics** to separate the riskiest from the risky and the safest from the safe to make data-driven interventions.
- **Capitalize on innovative automation** that accelerates operational efficiency by removing manual processes.
- **Establish, evaluate, & enhance your driver safety program** using modern technology for enterprise-wide savings.

¹ GPS Insight, "GPS Insight 2022 Fleet Safety Report," published 2022, [GPS Insight 2022 Fleet Safety Report](#)

- **Accidents can be costly**, not only in terms of vehicle damage but also in terms of lost productivity, legal liabilities, and brand reputation. Considering this, businesses must take proactive steps to reduce risk in their fleets continuously.
 - **According to the National Safety Council, the average loss caused by a car accident costs almost \$70,000** – almost twice as much as the average workplace injury.²
 - **Risky behaviors** are commonly associated with non-cell-phone electronic device distractions, cell phone distractions, failure to pay attention, and eating behind the wheel.
 - Aggressive driving (Rapid acceleration and deceleration, harsh braking)
 - Hard turns, aka hard cornering
 - Not wearing a seatbelt
 - Speeding
 - Failure to use signals when changing lanes
 - Failure to yield to traffic or pedestrians
 - Tailgating
 - Cutting off other vehicles
 - Other safety events
- **These behaviors dramatically increase the risk of accidents** (so, insurance premiums), maintenance costs, and increased fuel consumption.
 - 2022 Fleet Safety Report from GPS Insight >> (3,356 survey responses were collected in the spring of 2022 from fleet safety professionals across various job functions, industries, and fleet sizes.).
 - “Surprisingly, the top reason given for what motivates fleets to address safety concerns was to reduce fleet maintenance costs.”
 - “For 41% of fleet safety professionals surveyed, turning plans into reality was the primary pain point in achieving their organization's safety goals.” ³

² National Safety Council, "Mobility, Technology and Safety: The Next 20 Years," July 26, 2022, <https://www.nsc.org/road/future-of-mobility> Safety Report

³ GPS Insight, "GPS Insight 2022 Fleet Safety Report," published 2022, [GPS Insight 2022 Fleet Safety Report](#)

#1: Upgrade from Telematics to AI

Telematics has been the industry standard for fleet management for years, but like any digitally based technology, it's constantly evolving. Luckily for enterprises, your fleet of vehicles, and your drivers, mobile app-based solutions are the new gold standard.

Artificial intelligence (AI)-powered platforms are replacing and supplementing traditional telematics with accurate, near-real-time insights, situational context, and hands-free automation.

Why Should You Upgrade?



Total Visibility

Gain behavioral and contextual insights from third-party and internal drivers while processing mobility data and existing telematics devices for a comprehensive perspective.



Information Accuracy

Utilize automation, system-generated exceptions, and exception management available with AI deliver a higher level of data validity and reliability than what's possible with legacy telematics.



Custom Reporting

Share, apply, and analyze your data quickly and easily with flexible reporting that can be automatically generated based on company definitions to accelerate outcomes.

#1: AI-Powered Savings

You may think upgrading from legacy telematics to modern AI isn't in the budget, but the ROI extends throughout your fleet management operation. In fact, best-in-class AI-powered platforms integrate with your telematics device to increase performance without requiring a complete overhaul.

How You Save:



Automated Workflows

Streamline the following business processes to improve human and vehicle productivity, safety, satisfaction, and sustainability to increase efficiency and reduce recurring costs.

- Workforce Operations
- Video Operations
- Operations Insights
 - Fuel and CO2
 - Driving Behavior
- Safety Solutions for Fleet Vehicles



No More False Positives

AI automation reprocesses and corrects inaccurate information to prevent unnecessary red flags from requiring costly intervention.



Self-Service Analytics

Speed up time-to-insights, facilitate cross-team collaboration, and encourage data-based decision-making to fuel outcome-driven strategies that work the first time.



Real-Time Context

Respond quickly to unsafe scenarios based on contextual insights to proactively prevent accidents from occurring or risky situations from continuing.

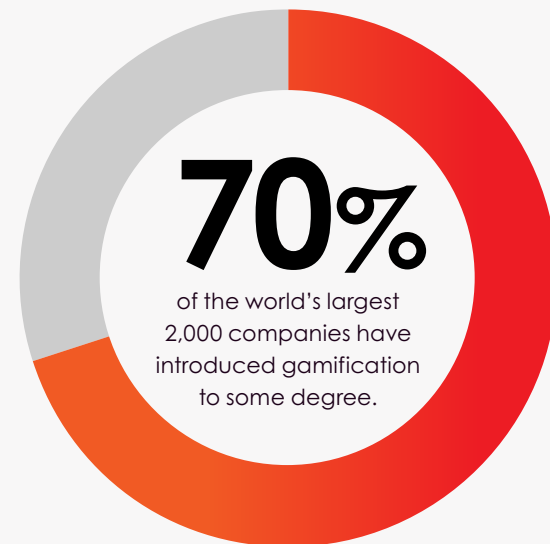
#2: Gamify Safety with Context

Enterprise fleets are only as safe as their riskiest driver. No amount of money, AI, telematics, or "1-800-How's My Driving" can force drivers to change their behavior on their own. It's up to enterprises to embed safety into fleet management to achieve the financial benefits tied to safe driving.

Gamification is a tried-and-true method across industries for encouraging participation in corporate-led initiatives. By harnessing context-aware data in AI-powered platforms, enterprises can create an environment where safe driving is a constant measure of success rather than an obstacle for drivers.

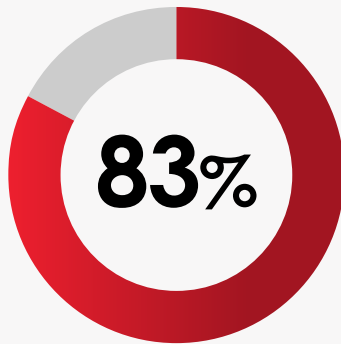
Why Should You Gamify?

- **Support driver buy-in** with a positive recognition experience that proactively increases safety awareness with rewards on an ongoing basis.
- **Create healthy competition** among drivers by showing them how they compare to one another.
- **Encourage constant improvement** by sharing safety results regularly.
- **Target areas needing attention** with individual, team, or campaign-based competitions.
- **Automate driver feedback, coaching, and recognition** in near-real time using fair and unbiased analysis.
- **Quickly correct poor driving** based on contexts like weather, terrain, traffic, and type of vehicle.

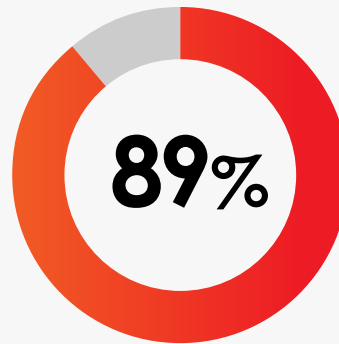


#2: Gamification Savings

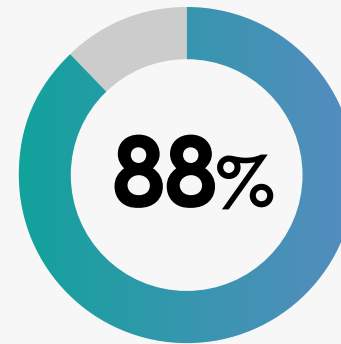
If you think a traditional driving improvement program is good enough, think again. In-person or virtual training for enterprise-size fleets is typically expensive, time-consuming, difficult to scale, and yields low engagement and retention. Consider these statistics from a Gamification at Work survey:⁴



of those who receive gamified training feel **motivated**, while **61%** of those who receive non-gamified training feel **bored and unproductive**.



of employees say gamification **makes them feel more productive** at work.



of employees say gamification **makes them feel happier** at work.

⁴ TalentLMS, "The 2019 Gamification at Work Survey," Published: Aug. 19, 2019 by Aris Apostolopoulos, <https://www.talentlms.com/blog/gamification-survey-results/>

#2: Gamification Savings

How You Save:



Increased
Safety =

- Lower insurance premiums.
 - Fewer vehicle incidents and accidents.
 - Fewer driver injury claims.
 - Reduced maintenance costs.
 - Decrease in idling.
 - Lower fuel consumption.
 - Less risk of owing fees and penalties for breach of compliance with safety standards.
 - Lower employee hiring costs due to better driver retention.
- ★ **Improved company reputation supports sales growth and positive brand awareness.**



Ultimately, the operational savings available to enterprises with safe driving fleets are limitless. How much could you save if ALL of your drivers were as safe as your safest driver?

#3: Incentivize Driver Safety

While gamifying safety is shown to increase workplace productivity, engagement, and enjoyment – incentivizing drivers for continuous improvement is vital to supporting their intrinsic motivation to achieve safety goals. Gamification gets drivers using the app – incentives keep drivers striving for wins.

Why Should You Incentivize?



Get More Out of Your Data

Continuous improvement programs benefit from deeper data analysis to assess contextual driver performance than what is necessary for non-incentivized programs. With this level of insight, enterprises can also precisely optimize program components for better results.



Improve Driver Retention

Today's historically high driver shortage financially motivates enterprises to retain safe, high-performing drivers to avoid the labor costs associated with driver churn.⁴ Incentives are positively associated with job satisfaction which supports driver loyalty.



Boost Buy-in for Safe Driving

The more drivers who actively engage in a driver safety program – and are personally invested in meeting enterprise-defined safety guidelines (i.e., via incentives) – the more likely they proactively prioritize safe driving and behave accordingly.

Driver-Motivated Participation in Safety Program > Mandatory Participation in Safety Program = Increased Safety =
See pages 14 and 16 for ways safe driving delivers enterprise savings.

⁴ ATA, "Driver Shortage Update 2022," Published: Oct. 25, 2022, [Driver Shortage Update 2022](#)

#3: Incentivization Next Steps

At this point, you're probably on to the cause and effect of safe driving. The bottom line is that it saves you time, money, and improves customer satisfaction. It keeps your drivers and communities in which you operate safer. With that said, incentivizing drivers to reduce costs may seem counterintuitive, but not all incentives have to be financial. Of course, money talks, so if it is feasible, bonus checks and gift cards yield positive results.

Additionally, enterprises can leverage...



**Active
communication
through in-cab
audio
notifications**



**Regularly
updated
individual
driver
scorecards**



**Multi-
dimensional
scoring that results
in redeemable
points**



**Company swag
(e.g., clothes,
hats, sunglasses,
coolers,
key chains)**

#3: Incentivization Next Steps

How to Incentivize:

1

Carrot > Stick:

Increase the likelihood of more frequent safe driving with positive behavioral reinforcement instead of only issuing incident-based penalties.

2

Proactive Safety > Reactive Response:

Encourage safety self-coaching before getting into a vehicle and while driving instead of only after an accident has occurred.

3

Positive Recognition > Negative Recognition:

Celebrate safe drivers to strengthen your safety-first culture instead of only engaging risky drivers who raise red flags. Measuring and coaching (in person and automated on leading indicators) always leads to improvement.

4

Context > Guessing or Assuming:

Rely on an apples-to-apples, in-context comparison of drivers for a fair and unbiased assessment instead of only considering some factors.

The ROI of incentivization comes from the financial benefits associated with safe driving.

#4: Automate Safety

Automation is the fourth and final strategy for enhancing fleet safety and cost efficiency. Unlike traditional telematics, AI-powered platforms empower enterprises with built-in automated workflows and escalation processes. This type of automation enables more feedback and coaching. It fuels ongoing and reliable safe driving program support for your drivers and your fleet of vehicles.

Why Should You Automate?



Continually support safe driving behaviors and vehicles as reported by highly accurate mobility data.



Consider context during driver assessments for fair, unbiased, and consistent incentivization.



Offload manual tasks and communications that can introduce human error and slow outcomes.



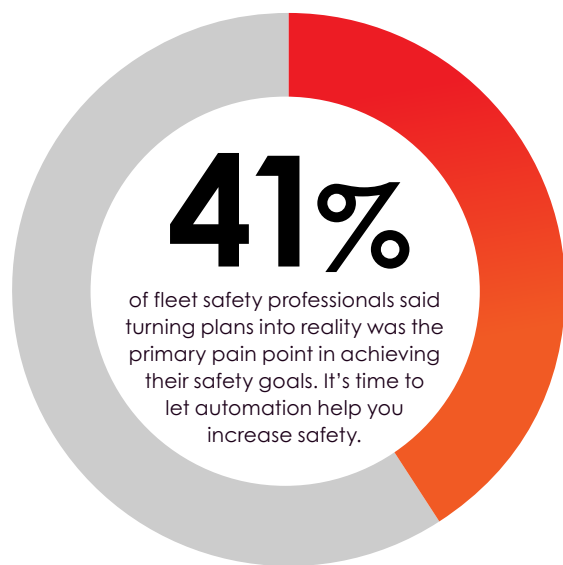
Reduce unnecessary manager involvement that distracts from higher-value tasks.



Anticipate and avoid potential incidents based on real-time driver behavior and in-vehicle diagnostic systems.

#4: Automation Savings

Millions of enterprises across industries utilize AI-based business intelligence because it makes things easier, faster, more consistent and more straightforward. Critical features like built-in automated workflows, integration with external systems, and context-specific data allow enterprises to build robust and effective driver safety programs efficiently.



How You Save:



Predictive Maintenance

Vehicle-diagnostic alerts ensure vehicle care is up to date for road safety, long-term reliability, and extending your fleet's lifecycle.



Unsafe Driver Detection

Real-time monitoring and alerting of unsafe driver behaviors correct risky drivers immediately to prevent further incidents.



Fewer Resources Required

Reallocate the resources you used to use for manual tasks like compiling reports and communicating problems and add value instead.



Business Enablement

Automation empowers your workforce to deliver faster and more reliable results so that your enterprise can achieve more.

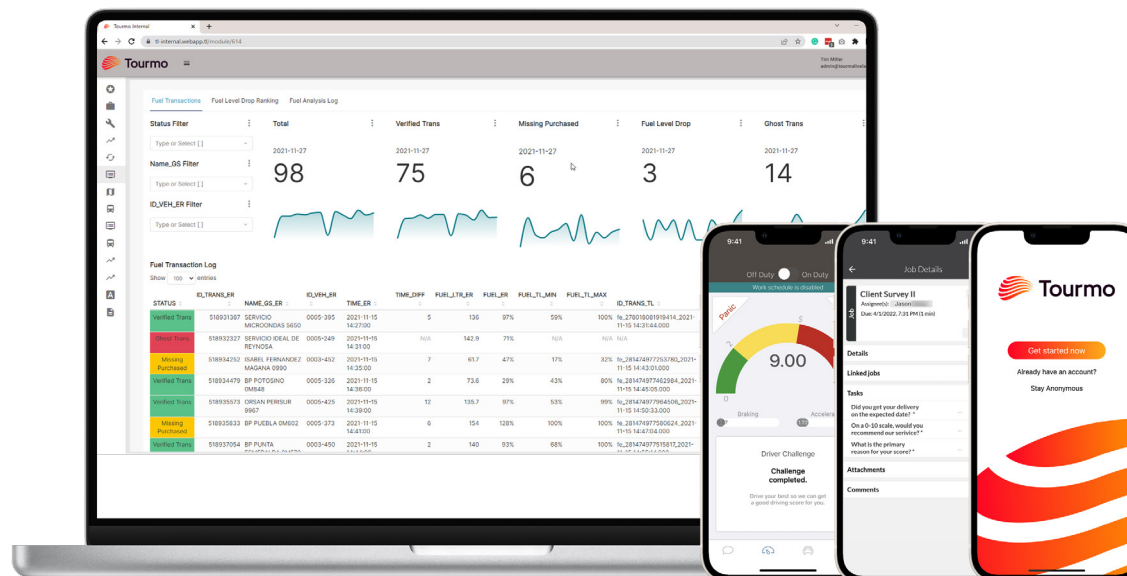
Conclusion

Ready to Start Saving on More Than Just Premiums?

Gamifying your driver safety program on an AI-powered platform with driver incentives is a massive step forward from typical safety training and traditional telematics. While lowering insurance premiums and reducing at-fault accidents is a common strategy for enterprise cost-cutting, it's apparent that embracing AI for fleet safety delivers various financial benefits.

Of course, not all platforms enable the functionalities outlined in this eBook. But Tourmo's AI-powered platform does.

The AI-powered Tourmo platform provides contextualized business intelligence and real-time workflow decision-making to support your enterprise's network of people, vehicles, customers, and partners. With automated business process workflows, you can improve the productivity, satisfaction, sustainability, and safety of humans and vehicles.



What Could You Accomplish with Tourmo?



**Maximize
Safety**

Up to
25%
reduction in
accidents



**Lower
Cost**

Up to
10%
reduction in
insurance premiums



**Improve
Participation**

Up to
50%
increase in driver
engagement



After implementing and getting the full benefit of Tourmo's platform, we've seen a **drastic reduction in rollovers**. In fact, we had zero rollovers in Q4 – a reduction of 100%! This, together with fewer incidents, **reduced our insurance premium by \$500,000**. I've been in the fleet/driver management business for a long time, and I never thought I would hear my drivers approaching their managers, asking, 'How else can I improve my score?' The **in-app gamification and coaching have transformed the business**.

**– VP of Operations and Tourmo client
at a large U.S. building supply company**



Maximize Safety and Savings with Tourmo:

Talk to a Mobility Workflow Automation expert today to see how you can reduce risky driver behaviors, improve safety, and reduce costs with Tourmo.

[Schedule a Demo](#)

About Tourmo

The Tourmo Mobility Workflow Automation Platform is designed for Enterprise organizations with business-critical mobile operations. The AI-powered Tourmo platform provides **contextualized business intelligence and real-time workflow decision-making to support** the critical network of people, vehicles, customers, and partners these organizations rely on.

Tourmo's SaaS solutions generate automated business process workflows that **improve the productivity, safety, satisfaction, and sustainability of humans and vehicles.**

Unlike telematics and infinite disjointed point products that provide data that must be manually analyzed and actioned through trial and error, Tourmo **enables self-service**, Automated Artificial Intelligence, and Machine Learning insights to generate and communicate actionable workflows in real time.

For more information, visit www.tourmo.ai

