



## BUSINESS OVERVIEW

### Insurance Programs

**"The link between GreenRoad's in-vehicle digital recorder analysis and a driver's collision history is significant and pronounced. Results show the reduction in the number of collisions exceeded 50%."**

*-Dr. Tomer Toledo, Transportation Research Institute Technion,  
Israel Institute of Technology*

#### *GreenRoad Customer Results:*

- *54% average reduction in driver crashes*
- *50% reduction in risky teen driving behavior*
- *38% average reduction in at fault crashes*
- *65% average reduction in crash costs*
- *7% reduction in fleet fuel consumption*

**GreenRoad** develops driver safety technologies that stop risky driving behavior, and dramatically reduce crash rates for insured drivers. Our solutions *empower drivers* to manage their own safety by giving instantaneous, in-vehicle driver coaching—without privacy invasions. We focus on how they are driving, not where, and we don't create a need to watch intrusive videos of driving behaviors. Over time, GreenRoad *changes driver behavior* behind the wheel. The result is *fewer accidents, lower accident costs, lower claim costs* and *safer drivers*.

We work with insurance companies to create targeted programs for commercial fleets, teen drivers, or other high risk drivers. By working with GreenRoad, insurance companies can improve loss ratios while fleets and drivers reduce claim frequency and costs, provide unique pricing and incentive programs for drivers and fleets and have increased confidence when insuring high risk drivers. Our approach

combines in-vehicle coaching for drivers with web reporting for insurance companies to help them monitor risk and recommend action before an accident occurs. Our non-invasive in-vehicle coaching changes driver behavior behind the wheel, and improves driver safety without invading privacy.

# GreenRoad Fleet Safety Programs

GreenRoad's customers have achieved dramatic results:

- 54% reduction in driver crashes
- 50% reduction in risky teen driving in the first six months
- 38% reduction in at fault crashes
- Up to 83% reduction in crash costs, and a 65% average cost reduction
- 7% reduction in fuel consumption

Our technology has been in development since 2002, and has been tested globally with commercial fleets in the US, UK and Israel. The results have been verified by five years of GreenRoad R&D and by independent studies from leading groups such as the Transportation Research Board in the US, the Israel Institute of Technology-Technion and the Or Yarak National Program for Road Safety.

## *How it works*

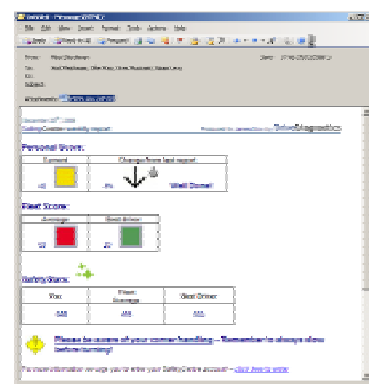
The GreenRoad Safety Center system combines in-vehicle technology with integrated web applications for an advanced approach that continuously rates driving skills and safety levels, trains drivers in real time by providing feedback as they drive, and helps maintain the change through continuous reinforcement. Sensors installed in the vehicle collect information that analyzes driver skill and detects maneuvers the driver performs such as braking, accelerating, lane changing, passing, cornering, swerving, speed and much more. A simple "green, yellow, red" display in the vehicle alerts the driver about their current and ongoing safety status, and a tone can be set to alert the driver that their driving is unsafe.



In-Vehicle Feedback provides continuous driver feedback via an indicator with a "Green, Yellow, Red" overall safety indicator.

Our technology instantly analyzes every driving minute, not just isolated events. Each time a maneuver is detected, it is sent in real time to Safety Center's web server for further analysis and evaluation.

Drivers or insurance companies can look at continuously updated reports on the Safety Center Web Dashboard.



Safety Center Web Dashboard provides fl and high risk driver assessments.

# GreenRoad Fleet Safety Programs

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Using these reports drivers or insurance companies can:

- Assess high risk driving activities that need further attention
- See which driving categories require improvement;
- Compare performance with the rest of the fleet or other demographics across their book of business;
- Observe historic performance data and risk analysis;
- View their monthly driving profile;
- Evaluate ongoing improvement;
- Drill down into every trip to see specific risky behaviors;

GreenRoad Safety Center provides a comprehensive service that helps reduce risk and lower accident rates. The service offering includes:

- Safety Center web reporting application
- In-vehicle hardware
- Full hosting of the web reporting application
- Installation and account activation
- Airtime connection between the vehicle and server
- Software upgrades, maintenance, and support
- Ongoing account and project management to ensure goals are met and success is continuously measured.

## *Empowering Drivers*

GreenRoad Safety Center empowers drivers to reduce risk and manage their own safety. Drivers have embraced our approach because it gives them an opportunity to correct their driving on their own before intervention from a parent or their insurance company. Each Safety Center driver has access to in-vehicle coaching, a personal driving profile, and a host of real-time feedback tools, including:

- Real-time in-vehicle coaching. An easy to read red, yellow, green indicator on the dashboard provides real-time safety feedback, and encourages drivers to be “green drivers.” A tone can be set to alert drivers that their driving is unsafe
- Personalized web pages that deliver driver-specific safety assessments and recommendations for improvement



Drivers can access Web reports that show how they performed on each trip, and areas for improvement

# GreenRoad Fleet Safety Programs

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- Regular safety reporting via email or SMS
- Incentive programs to reward safe drivers
- Consultation on effective training and guidelines to achieve sustained “green driving” behaviors

GreenRoad Safety Center empowers drivers, for the first time, to receive real-time coaching on their current driving performance, and to actively manage their own safety.

## **GreenRoad Technology Accurately Identifies High Risk Drivers**

Existing profiling tools used by insurers are based on demographic data, driver history, credit history, and indirect driver data such as speed, mileage, and time of day. However, GreenRoad’s research shows that high risk drivers can be involved in accidents for reasons that go beyond driver profiles, the amount of hours driven, or time of day. Many drivers are consistently engaging in high risk driving behaviors that relate to their level of skill or attitude toward driving. Our research further demonstrates that these attitudes can be changed over time and driving skills can be improved with targeted training.

GreenRoad Safety Center’s system uses unique algorithms to combine many different data points that relate back to overall driver skill and safety level and then generates a unique report descriptive of driver skill, attitude and vehicle handling. Independent research has shown this information relates directly to driver risk.

## **GreenRoad Insurance Programs**

GreenRoad works with insurance companies to develop targeted programs that improve safety for teenage drivers, fleets, and other high-risk drivers. Our programs enable insurance companies to offer competitive programs to their customers that do not invade driver privacy, and are proven to reduce crashes and decrease crash costs.

Our experienced team of safety coaches has over 30 years of experience in the insurance and risk management industry, and works with insurance companies to customize a program that meets customer needs and measures success.

## GreenRoad Fleet Safety Programs

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For more information about GreenRoad's Insurance Programs, please go to [www.greenroadtech.com/insuranceprograms](http://www.greenroadtech.com/insuranceprograms) or contact us at [info@greenroadtech.com](mailto:info@greenroadtech.com).