Fleet telematics for commercial auto: how you can increase safety and savings.



A primary focus for business owners is the bottom line. And when you have a fleet of vehicles that help with day-to-day operations, you want to optimize their performance for savings and results. That's where telematics comes in. Frankenmuth Insurance is proud to offer a fleet telematics program for commercial auto customers like you. Curious to learn how this program benefits your company's safety, efficiency, savings, and success? Read on.

What is telematics and what are the benefits?

With telematics, a small device is installed in each vehicle that monitors things like driving habits with GPS and on-board diagnostics (OBD). Then, the insights are delivered to business owners via a simple, emailed report as well as access to a full online dashboard report with customizable report settings. The report shares information like fuel usage, behaviors that might be wasting fuel, vehicle maintenance information, driver performance metrics, engine idling time, and more. Because telematics gives business owners knowledge about their drivers and gives drivers information to be safer on the roads, it's a win-win for your business.

Telematics devices can improve fleet safety on the roads. Telematics devices, on average, deliver powerful safety benefits like:

- 45% fewer vehicle accidents
- 75% reduction in speeding events

- 80% reduction in aggressive driving, including hard braking, hard cornering, sustained speeding, and sudden acceleration

Fleet telematics helps business owners save money. Telematics can help drivers save gas by encouraging them to accelerate less quickly, drive the speed limit, and more. Armed with insights, business owners can also be proactive about reducing wear and tear on company vehicles, leading to lower maintenance or replacement costs. The greatest savings of all: you may be eligible for a discount on your commercial auto policy by participating in a fleet telematics program.

Built-in rewards for your drivers. Business owners aren't the only ones who can benefit from a fleet telematics program … your drivers can too. To incentivize consistent safe driving habits and reward drivers for making improvements, some fleet telematics programs include driver incentives like gift cards to restaurants and stores. Business owners can track progress and issue rewards to employees all from their customized dashboard.

What are some other fleet safety tips to follow?

While we're talking safety, encourage your fleet drivers to follow these tips every single time they're behind the wheel.

- **Reduce distractions.** Follow these five tips to prevent distracted driving. Store your cell phone away so you're not tempted to reach for it. Always finish a meal before driving so you don't eat while driving. Don't drive drowsy.
- **Know where you're going before you leave.** Study the route so you don't have to look at your phone or risk a wrong turn.
- **Follow signs closely.** With large vehicles especially, pay attention to signs for bridge clearance, tight turns, hills, reduced speed zones, and more.
- **Accelerate and decelerate slowly.** Especially if you're carrying cargo, but during every drive as a rule of thumb, don't start going or stop too quickly.
- **Leave space between vehicles.** This is critical during inclement weather, but essential always.
- **Mind your blind spots.** Small vehicles may be harder to see in a large truck. Check multiple times before changing lanes and stay alert for vehicles around you.
- **Perform a pre-trip inspection.** Look your vehicle over before driving. Check all tires, look under the vehicle for hanging objects, and check gas and oil levels.
- **Be smart. Smart driving is safe driving.** Don't take risks on the road and remember, your actions affect the safety of others.

Interested in learning more about Frankenmuth Insurance's fleet telematics program for commercial auto policies? We're happy to share more about the advantages and how it has improved safety and savings for commercial fleet policyholders. Talk to a local, independent agent about this offering today.