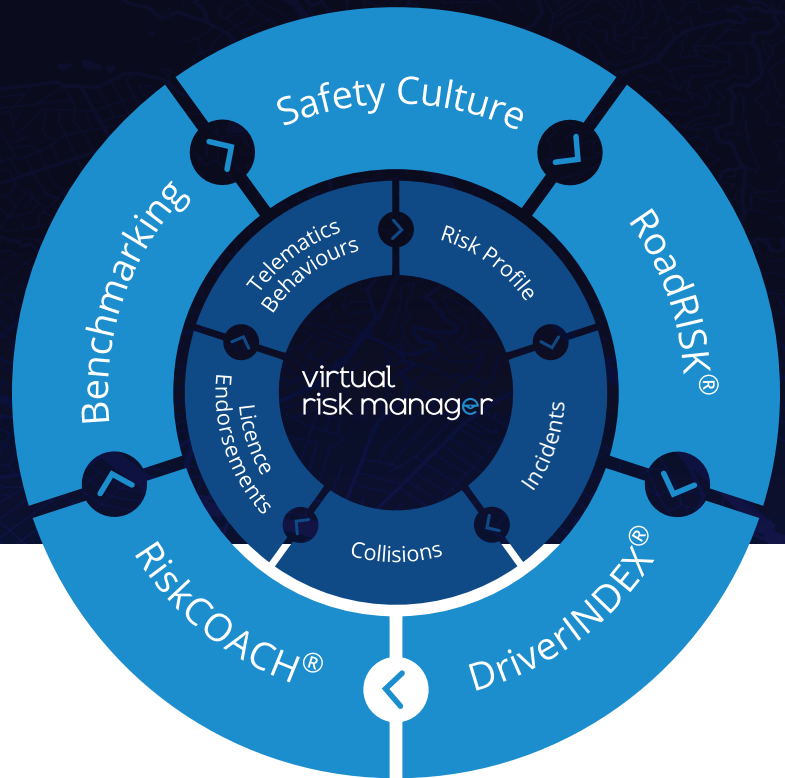
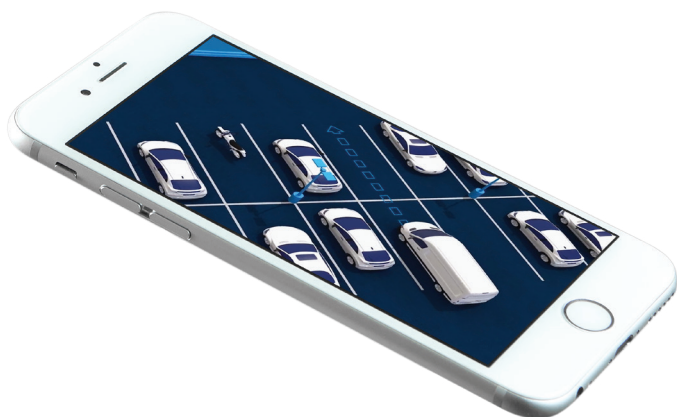


# Virtual Risk Manager®



## Our solution is comprehensive, award-winning, proven...

eDriving's flagship patented fleet offering, Virtual Risk Manager (VRM), is a holistic, integrated driver risk management programme composed of 5 interrelated components designed to work together to measurably reduce collisions and incidents caused by risky driving. Used by over 1,000,000 active drivers and refined over 23 years serving some of the world's largest global fleets, VRM is the most globally respected and validated comprehensive risk management solution available. A solution unmatched in its depth, breadth, efficacy and proven ROI.



## ...and extendable.

**Mentor by eDriving<sup>SM</sup>** combines VRM's patented, proven, continuous improvement methodology for driver risk reduction with the latest smartphone technology, proven behavioural change techniques, micro-learning and gamification. The result? An integrated, smartphone-based driver risk management solution with **unique advantages**:

- **No hardware required.** The Mentor app uses smartphone sensors to collect & analyse driver behaviours most predictive of risk including phone distraction.
- **Validated FICO® Safe Driving Score.** Through eDriving's partnership with industry analytics leader FICO®, drivers receive an individual FICO® Safe Driving Score validated to predict the likelihood of a driver being involved in a collision or incident.
- **In-app training.** In addition to identifying and reporting on risky behaviour, Mentor helps remediate it by providing engaging, interactive micro-training modules (3-5 mins.) delivered directly in the app.

# How VRM Works

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## Safety Culture

The heart of VRM is establishing clear cultural context and accepted norms within the organisation. We help establish or augment each client's culture of safety including building or improving a company's fleet safety policy, creating and securing commitment to the driver pledge, and communicating expected driving best practices and privacy policies related to driving.

## RoadRISK®

VRM's predictive psychometric risk assessment tool helps fleet managers understand the likelihood of a driver being involved in an incident/collision. Input to the model includes driver history, trip and vehicle information, assessments of attitudes, behaviour and knowledge of defensive driving best practices, and real-time hazard identification challenges using full motion video.

RoadRISK produces a risk classification ("Low", "Medium", "High" risk) for each driver. The predictive accuracy of RoadRISK's classification model has been independently validated by four large-scale research studies and has been borne out by over 1,000,000 drivers.

## DriverINDEX®

VRM's analytics platform integrates comprehensive fleet driver performance data from disparate sources (including 3rd parties) into a single system, providing an unprecedented unified view of total risk across an organization. These data sources can include:

- RoadRISK results
- Licence Checking
- Collision/Incident reports
- Telematics data – eDriving Mentor<sup>SM</sup> or other
- Additional or custom data 'universes'

DriverINDEX ranks drivers to identify an organisation's most at-risk drivers. Fleet managers can focus on execution of a high-risk response plan that we help develop while VRM delivers a less intensive annual training plan for those in the lower risk categories. A manager's toolkit is provided to support fleet managers in coaching and providing intervention for at-risk drivers.

## RiskCOACH®

Our extensive library of 24 subject-specific online training courses available in 45 languages with country-, region-, and culture-specific content. A core set of six courses is recommended for all drivers during years 1 and 2 of programme implementation, while additional courses will be automatically prescribed to at-risk drivers to address gaps identified by RoadRISK assessment results. 36 Best Practice guides are also included for quick review of key topics.

## Benchmarking

Monthly, quarterly and annual reporting allows fleet managers to monitor key metrics regarding collisions, injuries and incidents (standalone and per million miles driven). Scorecards provide benchmarking at industry, organisation and country/division levels to help calibrate results and identify areas requiring attention.