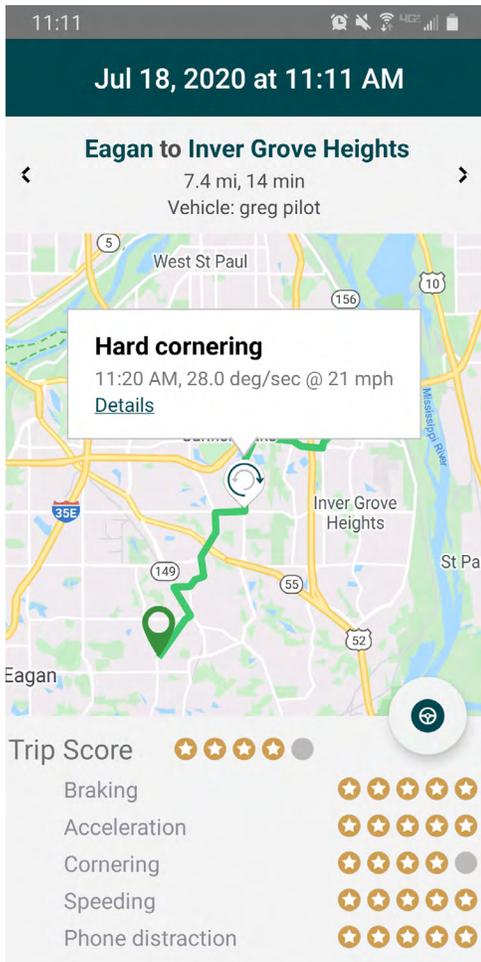




Telematics-Related Smartphone Apps: Improving Driver Safety



Providing drivers with immediate post-trip feedback can assist them in future drives.

Telematics systems have rapidly evolved over the last five years to become an effective tool for identifying unsafe driving behavior. The ability to monitor speeding, hard brakes, harsh acceleration, and hard cornering provides insight into a driver's behavior. Most systems provide a score for each of these unsafe events as well as an overall safe driving score. Scoring enables a supervisor to quickly identify drivers who need coaching.

Accident frequency and severity typically improve if organizations manage this data effectively. To enhance this process telematic vendors have added associated driver smartphone apps. The apps generally provide the same information directly to the driver, keeping them informed of their own driving behavior.

Smartphone Apps - Changing Driver Behavior

These smartphone apps typically:

- Provide the driver with their overall safe driving score as well as sub-scores for speeding, hard brakes, etc.
- Provide a safety score for each trip.
- Allow the driver to view their entire trip, with indications where any unsafe events occurred.
- Provide scores of other drivers on a team, letting a driver know where they rank compared to their peers.
- Offer a distracted driving component.

Drivers can view their own performance and improve instead of waiting for a manager to bring it to their attention. Often, they identify spots along frequent routes where they consistently get the same alert, such as going too fast into a specific curve, and adjust going forward - positively changing driver behavior.

Gamification and Rewards

In the telematics realm, gamification refers to scoring, trending and competitive features of the app. Drivers can use information from the app to improve their performance, ultimately resulting in improved driving behavior. As with any game, the objective is to get better scores and perform better than your competition; other drivers on your team. Sound enticing just for younger drivers who have grown up gaming? Not so, older drivers often feel they are better drivers and take seriously the need to improve their scores when other drivers on their team are performing better. Gamification quickly results in behavior modification due to the challenge, peer pressure or pride, all without management intervention.

Commercial Fleet Safety: Telematics and Smartphone Apps

Reward features are also becoming popular in telematic driver apps. Funded by the organization, drivers can receive small gift certificate rewards automatically when they achieve certain safe driving levels. Or managers can choose to assign rewards on a case by case basis when appropriate, such as a driver significantly improving their score. Reward denominations are often minimal, such as \$2 to \$5, and issued in the form of a gift certificate to an establishment selected by the driver from their app; such as a coffee shop or restaurant.

Distracted Driving

Many telematics systems provide a distracted driving feature which functions through a smartphone app. Depending on the system, features include:

- Restricting use of the phone while the vehicle is moving (calls, texting, swiping, etc.).
- Allowing only handsfree use or only allowing calls from/to specific approved numbers.
- No restrictions, but full tracking/monitoring of phone use with scoring and alerts.

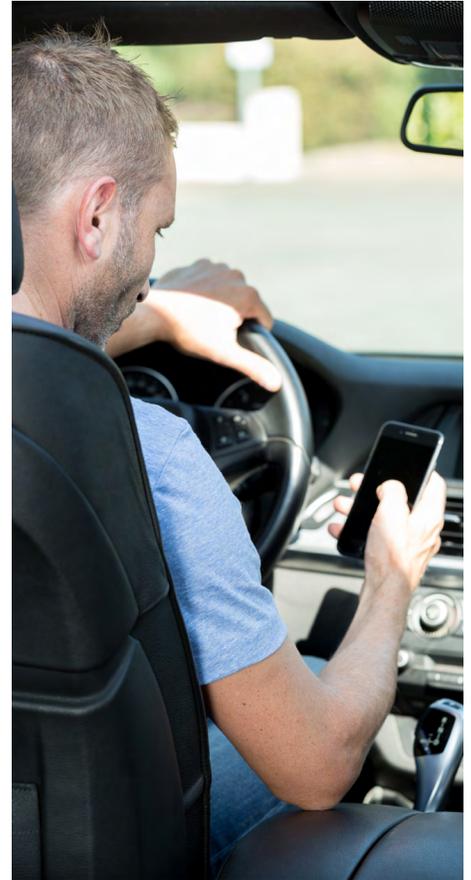
Common Smartphone Use Questions

- Telematics apps only function when in an organization vehicle, typically activated when a Bluetooth connection is made to a tag, dongle, or other device in the vehicle.
- Telematic safety related apps take very little data. Nationwide's Vantage 360SM telematics app, for example, uses approximately 500 KB of data per hour of driving.
 - That is less than 1% of the data that is used when browsing Facebook or using Snapchat for an hour.¹
 - For extreme use, driving eight straight hours for 30 days, that would comprise 1.2% of a 10 GB cell phone data plan.
- While data usage is minimal, and unlimited data plans are common for employees, organizations need to research state laws in which they operate to determine if they need to reimburse their drivers for data utilized by the app. Some states are silent on the issue and some may require some reimbursement.

Is Offering a Company Cell Phone a Better Solution?

Some organizations decide to provide a smartphone to drivers for other business reasons as well as the ability to control the phone. Organizations need to remember that a driver could still use their personal phone while driving and have strong policies restricting such.

¹How Much Mobile Data Do I Need? WhistleOut.com, <https://www.whistleout.com/Cell-Phones/Guides/Mobile-Data-Usage-Guide>



Many telematics apps have a distracted driving feature that prohibits or monitors phone use.

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