RSA SMART FLEET

Fleet Manager Frequently Asked Questions

What is RSA Smart Fleet?

RSA Smart Fleet is a unique tool available as an optional extension to RSA Mini Fleet customers that provides easy fleet management dashboards using smart phone apps and Bluetooth instead of fixed boxes to collect data, which keeps costs low.

How does RSA Smart Fleet differ from traditional telematics? How is it more effective?

Unlike traditional, fitted box telematics, RSA Smart Fleet uses smart phone technology to record driving data and Bluetooth connectivity to link drivers to vehicles.

While a traditional, fitted box approach to telematics is very robust, it can only be used to monitor the location and speed of vehicles, whereas RSA Smart Fleet captures each individual's driving data, in addition to data on specific vehicles.

How does it work?

Information recorded using a smart phone's in built hardware and GPS signals is sent in small data packets from the phone to our servers once per minute. This data is output to the Fleet Manager Portal in close to real time and pushed back to the smart phone following the end of the journey for drivers to review.

Drivers will receive notifications and regular driving score updates through their phones and customers will receive the same information via the Fleet Management Portal. The Portal is browser neutral, meaning that it can be accessed on smart phone, tablet or PC and is designed to give useful information in an easy to understand format.

How will the data affect my insurance premiums at renewal? Are there any eligibility criteria?

There is no minimum requirement of use to be eligible for access to the app and portal. However, a minimum of 75% of the vehicles insured on your Mini Fleet policy must be registered and linked to drivers with regular journeys recorded in order to be eligible for renewal discounts based on your driving score.

We do not intend to use data recorded to take rating action mid-term and prices will not fluctuate throughout the year based on driving score.

Is it compatible with all phones?

All drivers will need either an android or Apple smart phone (not blackberry) using at least Android Lollipop, iOS 8.0 or later and will need to download and register with the app once invited by their manager / employer.

How do I prevent my drivers recording a journey as a passenger by mistake?

This should only happen if they are already paired to that vehicle and have connected to it prior to the actual driver.

Disabling Bluetooth on their smartphone prior to the journey will prevent this occurring. They should only look to connect to the vehicle's Bluetooth prior to setting out as a driver.

Why have I not received a registration e-mail?

If you have not received a registration e-mail from your broker, please contact them to discuss. You will need your policy number and e-mail address to hand.

Who do I contact for further help?

If you are having problems with RSA Smart Fleet then please refer to these FAQs or our handy User Guides in the first instance. If you cannot find the answer to your problem then contact your broker to discuss further.

I want to print off a journey to keep on file / I want to send a copy of a journey to one of my drivers – how can I do that?

If you click Export on the screen that shows the particular journey, this will create a PDF file that you can email directly to your driver, to your own email address, save to a file, or send to be printed if you are connected to a printer.

When does the data update?

The 24 hour view will be updated in real time as soon as our servers are able to send the information recorded by your drivers to your Fleet Manager Portal.

All other views are updated overnight in order to reduce the amount of calculations required, which means we can keep our servers running smoothly.

Why can my drivers not see their historic maps?

This can happen if they have logged out of the app for any reason, as the app will only hold journey maps while active, to reduce the size of the app on your smartphone. For the same reason, the app will only hold the most recent 20 journeys.

It may also occur if they have recently received an update for the app.

You will still be able to see these journeys on your Fleet Manager portal and can provide a PDF summary if required.

How much mobile data will the app use?

The RSA Smart Fleet app is not sending any heavy data to our servers like photos or movies, so the data usage will be low. On average it will use 10KB of data per hour.

To compare this to a monthly data allowance, there are 1 million KB in one GB. You would need to record 100,000 hours of data in a month to hit a 1GB cap. There are on average 720 hours in a month so you would expect no more than 7,200KB to be used per month if driving for 24 hours a day – this is equivalent to 0.7% of 1GB and in reality should be far less. A driver completing 5 hours of driving per day for example should expect to use 1,550 KB at most, or 0.15% of 1GB.

If you or your drivers are worried about this then mobile data can be switched off after logging in to the app and journeys will only be updated when the phone has a Wi-Fi signal. However, the journeys may not be as accurate as they would be if mobile data was on and you will not be able to see journeys in real time, reducing the effectiveness of the app.

How much battery will the app use?

Battery usage can vary dependent upon the smart phone brand and operating system. Newer phones will tend to outperform older models.

In general though, the RSA Smart Fleet app will use more battery than most other apps while monitoring driving behaviour and location. This is because it makes use of location services, much the same as a smart phone's in-built map functionality and satellite navigation apps.

When not recording driving data, the app can be left to run in the background with only minimal impact on a phone's battery usage.

To reduce the likelihood of running out of battery, encourage your drivers to keep their phones at a reasonable level of charge (50% or higher) before setting out on a journey. Alternatively, an in-car phone charger will keep the battery topped up at all times when driving.

I do not have Bluetooth in my vehicles – what can I do to benefit?

If your vehicles do not have in-built Bluetooth connectivity, the simplest means of benefiting from RSA Smart Fleet is to get aftermarket Bluetooth devices.

Devices are available at a variety of cost points from £10 to £200 from several high street stores like Halfords and Argos, as well as online suppliers like Amazon.

If you use any aftermarket devices, remember to keep them charged up and switched on and make sure that your drivers phones can connect to them correctly before setting out on a journey.

My drivers do not have smart phones – what can I do to benefit?

Unfortunately smart phones are required to benefit from RSA Smart Fleet. Smart phones can be obtained at a variety of cost points.

Your drivers' smart phones will need to utilise either the most recent Apple iOS platform or the most recent Android platform (Lollipop or later) in order to be able to install and run RSA Smart Fleet.

One of my drivers has missing journey data, how has this happened?

Some smart phones will record less data if the battery is low, as they try to conserve power for vital tasks. If that is the case, then the phone may automatically disable Bluetooth or location services, which could result in a journey cutting short.

To reduce the likelihood of this occurring, encourage your drivers to keep their phones at a reasonable level of charge (50% or higher) before setting out on a journey. Alternatively, an in-car phone charger will keep the battery topped up at all times when driving.

If low battery is not the cause then it is possible that the journey (or more specifically the end of it) may be in a backlog in our servers. Ask your driver to check again later, ideally when they have got access to Wi-Fi.

The journey will only appear on your driver's app once the entire journey has been processed by our servers.

You should still be able to see the journey however on your Fleet Manager Portal.

There may be another technical reason for parts of a journey not appearing, or for journeys being split into two or three separate trips:

- GPS might have been unavailable for part of the journey – typically this can happen in tunnels, under dense tree cover or in very poor weather conditions

- Your driver's Bluetooth may have cut out briefly and made it appear as though multiple journeys have occurred instead of one

- Connection to their Bluetooth device may have failed. If you are using aftermarket Bluetooth devices then make sure they are switched on and fully charged before setting out on any journeys

Why are some of my driver's journey lengths inconsistent?

This can occur even when your drivers make the same journeys regularly. The main cause is the quality of their GPS signal.

Sometimes it might take a minute to get a GPS link at the start of a journey, which can make small variances in recorded journey mileage.

We generally wouldn't expect the impact to be more than half a mile but in the event of poor weather conditions or some other blockage to the GPS signal, this could be heightened.

Other technology that makes use of GPS is affected in the same way, such as black box telematics devices and satellite navigation equipment.

For the best possible GPS results, encourage your drivers to keep their smart phone in a cradle in the window of the vehicle, unobscured from view of the sky.

I can see a journey that says it lasted all night – how has this happened?

This is most likely due to your driver's smart phone remaining connected to their Bluetooth device overnight. Bluetooth can remain connected to a smart phone anywhere up to 100 yards.

Factory fitted Bluetooth devices should shut down at the same time as the vehicle's ignition is switched off. However, aftermarket devices will need to be switched off manually – encourage your drivers to switch off the device or the Bluetooth connection from their phone when returning home for evening.

My drivers have problems logging in to the app – why and what can I do about this?

When they log in to the app, they will need to have a decent data signal – 3G/ 4G / Wi-Fi.

If they leave the app running in the background then they shouldn't need to do this again unless they log out, reboot the phone or run out of battery.

If connectivity is not an issue then make sure they are using the correct log in details. If they have forgotten they password then they can reset this via the app.

My driver doesn't remember speeding, why have they been given a low speed score?

You may sometimes see a different speed recorded than was showing on the vehicle's speedometer. The RSA Smart Fleet app uses GPS to measure your speed and not the vehicle's speedometer.

Speedometer readings can vary depending on the weight of a vehicle and the air in its tyres. GPS measures the amount of time it takes for a vehicle to travel from point A to point B and calculates the speed based on this data.

If you have ever used a satnav that shows your speed, then it works in the same way as the RSA Smart Fleet app using GPS.

Why are some very short journeys appearing on my drivers' journey lists?

When their smart phones first connect to Bluetooth, they might suffer from something called 'GPS bounce' – this means that the phone is looking for a GPS signal and it can make it seem as though they have moved a small distance. These small journeys should have a neutral score and will not have any impact on their overall driving scores.

What do the scores mean?

Scores will be displayed showing a range from -10 (worst) to +10 (best). Overall scores per driver and individual journey scores are available.

Speed: The speed measurement is a comparison of your speed to the speed limit of the road. Poor scores are generated for extreme speed events and regular speeding.

Smoothness: This is a measurement of how steadily you accelerate and brake, as well as how safely you take corners. A poor score here is likely to indicate that you brake and/or accelerate heavily.

Usage: This is a measurement of the times you drive and whether you take the safest route. A poor score here is likely to be caused by driving at rush hour, through high congestion areas, for lengthy periods without a break or late at night.

Because this data is recorded with a smart phone, drivers should make sure that their phones are secure and steady in the vehicle before setting out on a journey.

What data is being collected?

The app collects and transmits data about your drivers' braking, accelerating, journey locations and distances, routes travelled, journey times and times of day. This data is used to calculate their driving score and can help you and your drivers plan vehicle usage, routes, submit mileage expenses and ensure vehicles are correctly maintained, improving your business performance, driver safety and reputation.

How secure is the data?

We use the highest level of security to safeguard your data. Data is held securely in RSA servers.

Who will be able to view my drivers' information?

Driving information will be made available to you, to your drivers, to your insurance broker and to your insurer, RSA. RSA will only use information in relation to driving scores for the purposes of rating your insurance policy and vehicle locations, smoothness and speed in the event of claims defensibility.

Will my information be shared with other organizations?

No information will be sold or passed on to any third parties. RSA will only seek to provide information recorded by the RSA Smart Fleet app for the purposes of claims defensibility.