



RSA smartfleet

DRIVING GROWTH
THROUGH EFFICIENCY



HOW IT WORKS

Driver smartphones

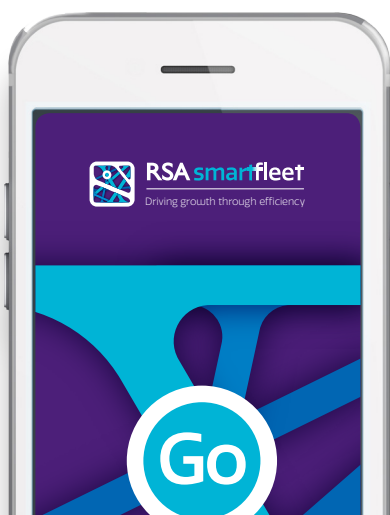
- Driver smartphones link to insured vehicles via Bluetooth.
- Records data on driving behaviour, location and speed.
- Shows information to the driver.
- Sends information to the Fleet Manager.
- Allows easy submission of expenses based on recorded journeys.

Fleet Manager Portal

- Real-time vehicle tracking.
- Records mileage and journeys by both vehicle and driver.
- Ranks driver performance by speed, smoothness and usage.
- Easy to use summaries and reports.
- Shows who has been driving which vehicles.

Broker Portal

- Shows a league table of all your RSA SmartFleet customers.
- Gives you access to the Fleet Manager view where you can see the same information that is available to them.
- Allows you to sign up new RSA SmartFleet customers and renew existing ones quickly and efficiently.



HOW IT WORKS IN DETAIL

Unlike traditional, fitted box telematics, RSA SmartFleet uses smartphone technology to link to Bluetooth enabled vehicles (factory fit or post-manufacture), allowing us to record driving data on vehicles and drivers alike.

As long as a vehicle is Bluetooth enabled then RSA SmartFleet will be able to link to it and record driving data. While traditional fitted box telematics are robust, they can only be used to monitor the location and speed of vehicles, whereas RSA SmartFleet captures each individual's driving data, in addition to usage data on specific vehicles.

Information recorded using the in-built hardware and GPS of a driver's smartphone is sent from the phone to RSA. This data is then available to review on the Fleet Manager Portal in close to real time and on the driver's smartphone following the end of the journey.

Drivers receive notifications and regular driving score updates through their phones and Fleet Managers receive the same information on the Fleet Manager Portal. The Portal can be accessed on smartphone, tablet or PC and is designed to give useful information in an easy to understand format.

Fleet Managers can then use this information to run safer, more efficient fleets, saving their business time and money.

How will RSA SmartFleet affect insurance premiums?

RSA SmartFleet will not use driving behaviour data to change premiums mid-term.

We will, however, be able to provide more accurate quotes at renewal based on the results of each driver's performance, rewarding those with a positive control of their fleet.

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 a Mini Fleet policy must be registered and linked to drivers with regular journeys recorded in order to be eligible for any renewal discounts based on driving score.

RSA SmartFleet can deliver efficiency by:

- Saving money on fuel and wear and tear to fleets by helping customers plan journeys better from the data gained.
- Reducing accidents and claims through safer driving habits.
- Promoting safer driving through healthy competition between drivers.
- Protecting businesses and employees with evidence in the event of an accident or false claim made against them.
- Allowing them to manage customer expectations by providing more accurate estimated delivery times and updates.
- Contributing to each customer's duty of care to employees who drive their vehicles.
- Helping them to reduce their carbon footprint and become greener businesses.

