



Intact Inland Marine | Driver Monitoring

How prepared are you to monitor your drivers while they are on the road? Do you have a program to track driving infractions and provide appropriate feedback? Do you have a system in place to provide appropriate counseling to your drivers when caller reports have been received?

Intact Inland Marine wants to help your organization identify drivers with poor driving behaviors that could lead to a potential loss. Working with a leader in the driver monitoring field, we are pleased to partner with DriverCheck to monitor driving behaviors and a system to provide follow-up to help ensure drivers are correcting their over-the-road operational errors.

DriverCheck Vehicle Monitoring Program

Operating a fleet exposes an organization to a wide variety of potential losses, some of which are very difficult to control. How drivers operate their vehicles day in and day out is a major exposure that an organization can face. The fact that drivers are out operating their vehicle independently, away from your control makes it a situation that is difficult to control. Studies show that in excess of 95% of vehicle collisions occur due to driver error and these errors (poor driving behaviors) have occurred many times with the driver before they result in a collision.

How tattletale Works

Being able to see who will be involved in a loss before it happens is a luxury that employers don't have. But with driver monitoring, employers can see which drivers exhibit behaviors that are known causes of losses. With this

knowledge, pre-emptive training and corrective action can be taken before a loss occurs. With DriverCheck monitoring, companies see an average collision frequency reduction of more than 25% in the first year. Your fleet management team can receive valuable information identifying both drivers with positive and poor driving behavior. Drivers with poor driving behavior can receive specific on-line training to address these behaviors.

Service Offerings

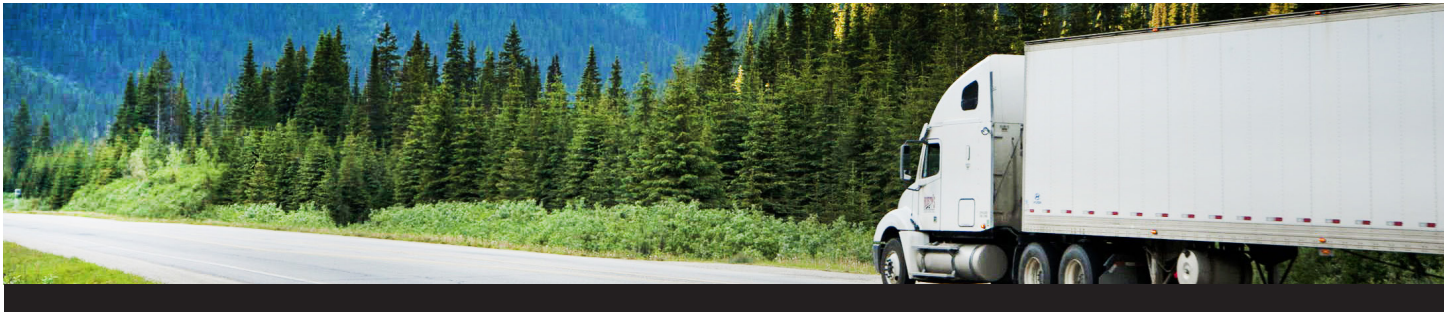
DriverCheck services include the following to help Intact Insurance policyholders improve their fleet safety program and reduce potential costly losses:

✓ 'How's My Driving' Decals

1-800 'How's My Driving' decals for all vehicles in your fleet with call centers staffed 24 hours a day to receive driver reports.

✓ Driver Reports

Driver safety reports customized to your drivers' actions with safety tips that are tailored to each individual's driving infraction, as well as reports to track program savings.



Special Policy Holder Pricing

As an Intact Inland Marine policyholder, DriverCheck services can be purchased at a special preferred annual pricing per vehicle. DriverCheck will guarantee a minimum reduction of 10% of the prior year losses (incidents). This applies to fleets with more than 500 vehicles enrolled. If a 10% reduction in losses (incidents) is not achieved, DriverCheck will refund all fees.

Risk Control Contact

For additional information contact Rich Triplett, Intact Inland Marine at 781.332.8575 or rtriplett@intactinsurance.com.

About DriverCheck

DriverCheck is a company that offers a full range of services around driver monitoring. Since 1986, they have been recognized all across North America by the familiar "How's My Driving" decal. The DriverCheck risk Management Program is now used by thousands of companies in the United States and Canada to lower collision frequency and costs, to save lives, and to add money to the bottom line. For more information about the company, their website can be accessed at www.drivercheck.net.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

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