



Intact Technology | DriverCheck: Driver Monitoring and Online Safety Training

Where innovation meets experience to solve your technology risk management needs. Working with Intact Insurance Technology means you can rely on an exceptionally responsive team that is highly knowledgeable about the dynamic technology industry. We don't just know tech, we're passionate about it and those who share our focus. Because of our flat organization, you will always reach an empowered decision-maker who can promptly solve your risk management needs.

Our risk management services are built to deliver high-quality solutions to help safeguard against risks that threaten your business success. And our flexible, innovative risk control services identify loss mitigation strategies for existing—and emerging—issues and technologies.

Operating a fleet exposes an organization to a wide variety of potential losses, some of which are difficult to control. How drivers operate their company vehicles is the major exposure that any fleet faces. You trust your drivers to operate their vehicle independently, away from your control. However, studies show that over 95% of vehicle collisions occur due to driver error. And errors or poor driving behaviors have occurred with those drivers many times before they result in a collision.

Are You Prepared?

How prepared are you to monitor your drivers while they are on the road? Do you track driving infractions and provide appropriate feedback? What about having a system in place to provide appropriate feedback when an employee's driving has been reported?

Intact Technology wants to help—before a driver's behaviors lead to a collision. Working with DriverCheck, a leader in the driver monitoring field, we are pleased to offer services that will monitor driving behaviors and provide follow up counseling and training resources to help ensure that drivers are correcting their over-the-road operation errors.

Business Motivation

Being able to see who will be involved in a collision 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 collisions. With this knowledge, preemptive training and corrective action can be taken before a loss occurs. They also receive immediate feedback to identify the key problem drivers in their fleets and to provide specific counseling to address their behaviors. What's more, they can reinforce positive driver behaviors and an overall safety culture.

Service Offerings

Through our partners at DriverCheck, we offer a comprehensive package of driver monitoring services that includes:

- "How's My Driving" decals for all vehicles in your fleet with call centers staffed 24 hours a day, 7 days a week to receive driver reports.

- Driver safety reports customized to your drivers' actions along with counseling and training safety tools that are tailored to each individual's driving infraction, as well as reports to track program savings.
- Assistance with designing behavior modification programs with DriverCheck's in-house driver safety consultant. Online training is also available to enhance drivers' knowledge and situational awareness.

Additional Options

The following fleet safety management solutions available to Intact Insurance clients are highly competitive with the industries best prices:

- **FleetTRAC** – A GPS/telematics tracking solution that includes hardware and a robust tracking system with a full range of GPS services. This service can pay for itself with potential fuel savings alone plus less wear and tear to your vehicles. Measurements of driver behavior include speeding, harsh braking, fast acceleration, idling, geofencing and more.

Online Driver Safety Training Program

DriverCheck's Online Driver Safety Training can help your company save lives, money and jobs as it helps increase your driver's skills, reduce company risk and eliminate costly driving violations and accidents. There are currently 15 driver safety training courses available, including topics such as Distracted Driving, Tailgating, Speeding, Right of Way, Changing Lanes, Aggressive Driving and Backing. Each safety training course will take your drivers roughly 20 minutes to complete, including a test to demonstrate their knowledge—keeping them productive and on the road. You will also have access to DriverCheck's proprietary Learning Management System to assign training, distribute courses and track progress and results. These online programs can be utilized for new drivers, post-incident training and annual refresher training.

DriverCheck offers a full range of driver monitoring services. Since 1986, they have been recognized all across North America by the familiar "How's My Driving" decal. The DriverCheck risk management program has been 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. DriverCheck has recently added telematics solutions (GPS) and on-line driver safety training to their service offerings. Visit drivercheck.net for more information.

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.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.



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