



LeasePlan

Active Prevention

LeasePlan Insurance
2018

Active Prevention is part of 3D Coverage insurance proposition



Competitive Cover

Tailored covers

Flexible solutions



Accident Management



Claim Handling



Active Prevention

Lowering accident frequency

Safety Board



Data analysis



Preventative actions



Easier Fleet Management

Optimised fleet processes

One-stop-shop



Efficient Administration



Preferred network

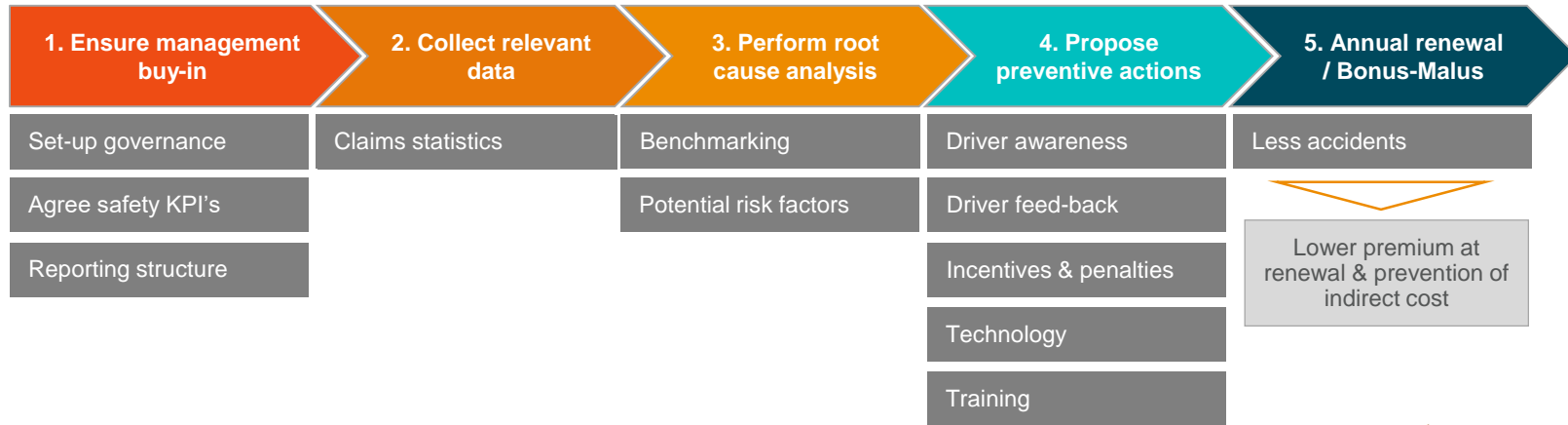
Preventing accidents is the best way to lower the total cost of insurance

- Preventing accidents is the best way to lower the total cost of insurance
- Increasing driver safety leads to reduced premiums, business continuity, and lower fuel costs and CO₂ emissions
- Our smart technologies will further enable the effectiveness of this journey
- Successful prevention programmes require a partnership approach, comprehensive driver reporting and active management involvement

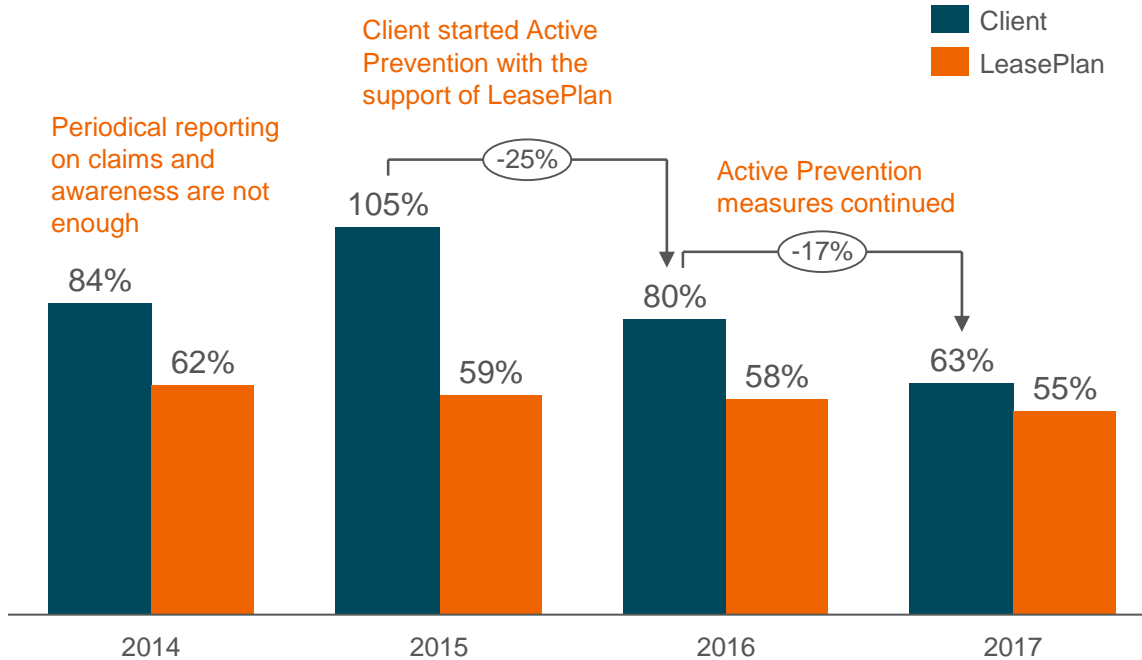


Active Prevention requires a 5-step approach

5-step approach of Active Prevention



Client's frequency decreased by 42% after successful implementation of Active Prevention 5-step approach



- **Key to success:** Client took ownership and campaign was driven by senior management (HR Director)
- **Actions taken:**
 - Communication directly from the Managing Board
 - One minute safety video to all drivers once a month
 - Individual 45 minutes driver safety e-learning (participation rate: 80%)
 - Periodical information to drivers on their own claims history including driving tips

1. Ensure management buy-in

- **Full engagement** from client's management on Active Prevention:
 - Ownership by client
 - Full support from LeasePlan
- Setting up **proper governance** is key for successful implementation:
 - Set-up **Safety Board** with senior management representation: HR, Risk or Safety from client and Insurance & Commercial from LeasePlan
 - Define KPIs (accident frequency)
 - Set clear targets
 - Quarterly meeting for monitoring progress



2. Collect relevant data

- client is insured by LeasePlan, therefore we have all relevant **claims data** available already. The following data is used primarily:
 - Accident frequency
 - Type of accidents (accident code)
 - Cost of accidents
 - At fault indicator
 - Worst drivers list
 - Bodily injury indicator
 - Make / model
 - Business unit
 - Region
 - Etc...



3. Perform root cause analysis

- Establish whether accident frequency is high or low compared to a relevant **benchmark** (e.g. companies with similar fleet size, in same industry or similar types of vehicles)
- **Breakdown the data** to identify where the frequency is highest within the company
- **Interview** with client to know what is going on inside the company
- Understand the **root cause** of accidents



4. Propose preventive actions



Awareness	Feedback	Incentives & penalties	Technology	Training
<ul style="list-style-type: none">• Workshops (creating action plans on an organisation or departmental level)• Communication (Management presentations, Newsletters, Videos, etc.)	<ul style="list-style-type: none">• Driver coaching (based on risk profile and shown behaviour)• Performance review with (line) Manager• Driver report (accidents, fines, fuel consumption)• Instant driver feedback (App, Telematics)• External feedback (1-800 How's my driving)• Vehicle inspection	<ul style="list-style-type: none">• Incentive programme (individual or collective rewards for improved behaviour)• Penalties (individual, for example pass-on deductible to driver, or collective if KPIs are not met)• Gamification (Contest with rewards for best drivers, departments, etc.)	<ul style="list-style-type: none">• Vehicle safety options (Park distance control, Lane assist, Alarm, ABS)• Smart technologies (Driver Distraction Solution, Telematics, Nauto)	<ul style="list-style-type: none">• Online training• On-road training

Active Prevention



5. Lower the premium at renewal

A structured **renewal discussion** is a key element for Active Prevention because tangible **benefits are passed on to the client** when accident frequency is reduced

New premium is then based on improved performance:

- Bonus – malus, or
- Negotiated premium adjustment based on loss ratio, or
- Lower deductibles, or
- Other benefits to be offered to the client

