

The new standard

Bill Hebron discusses the industry-changing benefits of telematics.



Telematics systems raise the bar for fleet management.

As many people in the commercial driver industry know, companies are abuzz with discussion about telematics systems. In the past decade, telematics have become a staple of commercial fleets' risk management toolbox. They've quickly risen from being a novel new addition to becoming a new standard for proper fleet management.

When the "Moving Ahead for Progress in the 21st Century" (MAP-21) bill passed in 2012, it required fleets to adopt the use of electronic logging devices (ELDs) by 2017. The integration of telematics into commercial fleet operations has opened up a myriad of possibilities for data collection and analysis led by fleet managers.

Since the technology was introduced, increasing numbers of companies, fleet managers, and insurance providers have quickly adopted telematics systems to keep track of their fleets remotely, thereby gaining newfound access to their drivers' behavior, incidents and working conditions. Telematics solutions allow companies to meet Federal Motor

Carrier Safety Administration (FMCSA) regulations more efficiently, giving fleet managers a way to instantly respond to potential violations.

Instantaneous information can also help insurance companies investigate incidents almost as soon as they occur. This provides insureds with stronger claims protection, regardless of fault. Fleet managers can also make big-picture, real-time decisions about their drivers' unsafe behavior, such as distracted or reckless driving.

Paradigm shift

With all of these advantages for fleet managers, the industry has shifted from seeing telematics as a cutting-edge tool for fleet efficiency to relying on them as a vital component of daily operation. As the industry becomes ever more litigious, a majority of fleets not only employ telematics – they actively seek out new telematics solutions.

Why? Because telematics systems raise the bar for fleet management. And most companies are equipping their fleets just to remain competitive. With proven decreases in vehicle theft, driver misconduct and operating costs, telematics are helping create new standards for companies' bottom lines.

From video and GPS, to onboard sensors and mobile apps for drivers, companies have a wide array of options for driver insights. Individually and in-tandem, each technology provides unprecedented access to fleet operations and on-the-road behaviors. Used correctly, telematics

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can save time, reduce costs and provide increased potential for safety.

By combining incident and violation history with driver data, managers can identify at-risk drivers in their fleets and intervene before they have another incident, stopping problematic behaviors in their tracks. NBIS – like many insurance providers – offers driver training modules dealing with specific risks, which insureds can target towards specific drivers.

These advantages alone offer plenty of justification for telematics spending, especially as they translate to risk mitigation. But what about the various types of non-incident-related data, and the insights such data can provide?

With a massive influx of data comes opportunities for companies to take proactive measures towards fleet efficiency. Fleet managers can use vehicle

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data to better schedule maintenance, increase fuel efficiency, and reduce the risk of theft. Rather than waiting for incidents to occur, companies can spot opportunities to curb unsafe driving before it becomes a problem.

Managing data proactively

Fleet data becomes useless without proper implementation. It takes proactive fleet management and a competent telematics provider to truly reduce risk using the data at hand. Most importantly, a company must make a wholehearted commitment to driver safety and accountability, positioning telematics as one key tool in a wide arsenal.

Each incident, violation and instance of unsafe driving behavior is a potential opportunity for a teachable moment, and with video evidence, companies can show new drivers examples of how to navigate (or avoid) specific situations. To develop a culture of safety and accountability, fleet managers need to discourage problematic habits during training, before drivers ever sit behind the wheel. Telematics can help.

As the commercial vehicle industry moves further into the 21st century, and

commercial vehicles become a larger part of the Internet of Moving Things (IoMT), commercial fleets will face unprecedented challenges.

In the future, the responsibilities of fleet managers could shift significantly due to telematics. Managers could be required to shift their focus towards data analysis as the industry comes to rely upon these systems even more. As technology develops, companies will have to continue to adapt and learn new skills to properly accommodate the depth, breadth and volume of telematics data.

Big data

For now, fleet managers face a challenge. Many companies don't have the capability to effectively manage a high volume of driver and vehicle data, especially as fleet sizes increase. Hundreds of trucks could mean unfathomable amounts of information.

Fleet managers can become overwhelmed with the available driver and vehicle data – if companies aren't prepared, Big Data could quickly become another obstacle rather than a useful tool.

Which is precisely why many companies

look to their insurance providers to present telematics data in an already actionable format. Generally, insurance providers look favorably upon insureds willing to adapt to telematics, and some providers sell full-service telematics packages that companies can easily integrate into their operations.

To that end, NBIS partners with some of the best companies in the business to offer our own telematics and video solutions. Our Driver Insights Truck Telematics System offers policyholders a comprehensive fleet-management solution, and our Camera Discount Program provides policyholders exclusive access to dash-cam systems for your entire fleet.

Remember that telematics is more than just one more tool in your risk management toolbox – it's a powerful solution you can use in all sorts of ways to help ensure that you're propelling your fleet toward success.

For more information on NBIS telematics solutions, or to speak with us about how to leverage this and other risk management tools, visit **NBIS.com** or call **866.668.6247**.

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