



# Mentor by eDriving®

 INNOVATION  
GROUP

 eDriving®

 **Crash Management**  
Vehicle accident prevention services  
& 24/7 incident response

# Creating a crash-free culture with Mentor by eDriving®

Innovation Group is an authorised reseller of eDriving®



# Road safety is moving in the **wrong** direction.



- Surge in road fatalities and injuries over last three years<sup>1</sup>
- 2/3 of drivers' self-rate as very good or excellent but still text, speed or engage in other unsafe behaviours
- Distracted driving occurs in 52% of trips that result in crashes<sup>2</sup>
- 92% of drivers use their phone while driving<sup>3</sup>
- 70% of severe collisions involve distracted drivers.<sup>4</sup>

1) [http://www.nsc.org/News\\_Documents/2017/12-month-estimates.pdf](http://www.nsc.org/News_Documents/2017/12-month-estimates.pdf)

2) *Is Everyone Texting and Driving*, Portland Press Herald, April 16, 2017

3) AutoConnected Car News, April 12, 2017

4) [https://blog.nauto.com/introducing-nauto-prevent?utm\\_campaign=Product%20Launch:%20Nauto%20Prevent&utm\\_content=72586191&utm\\_medium=social&utm\\_source=linkedin](https://blog.nauto.com/introducing-nauto-prevent?utm_campaign=Product%20Launch:%20Nauto%20Prevent&utm_content=72586191&utm_medium=social&utm_source=linkedin)



# 94% of crashes are caused by human error (attitude and behaviour).

## A crash is no accident!

Source: NHTSA study looked at the major crash causes and found that a mere 2% of crashes were caused by the environment, another 2% were caused by the vehicles, and 2% came from "unknown" causes. A full 94% of crashes, meanwhile, were caused by mistakes made by drivers.

# Mentor App. The heart of the program.



# Duty of Care and Risk Management is a key issue for all boards

Corporate Manslaughter and financial risk is driving fleets to do more...

- Chain of responsibility and corporate manslaughter issues are growing

Innovation Group have introduced a world leading risk management tool with eDriving

A tool designed to reduce:

- ❖ Collisions and driver inattention costs
- ❖ Liability challenges
- ❖ Repair and loss cost
- ❖ Traffic infringements and demerits

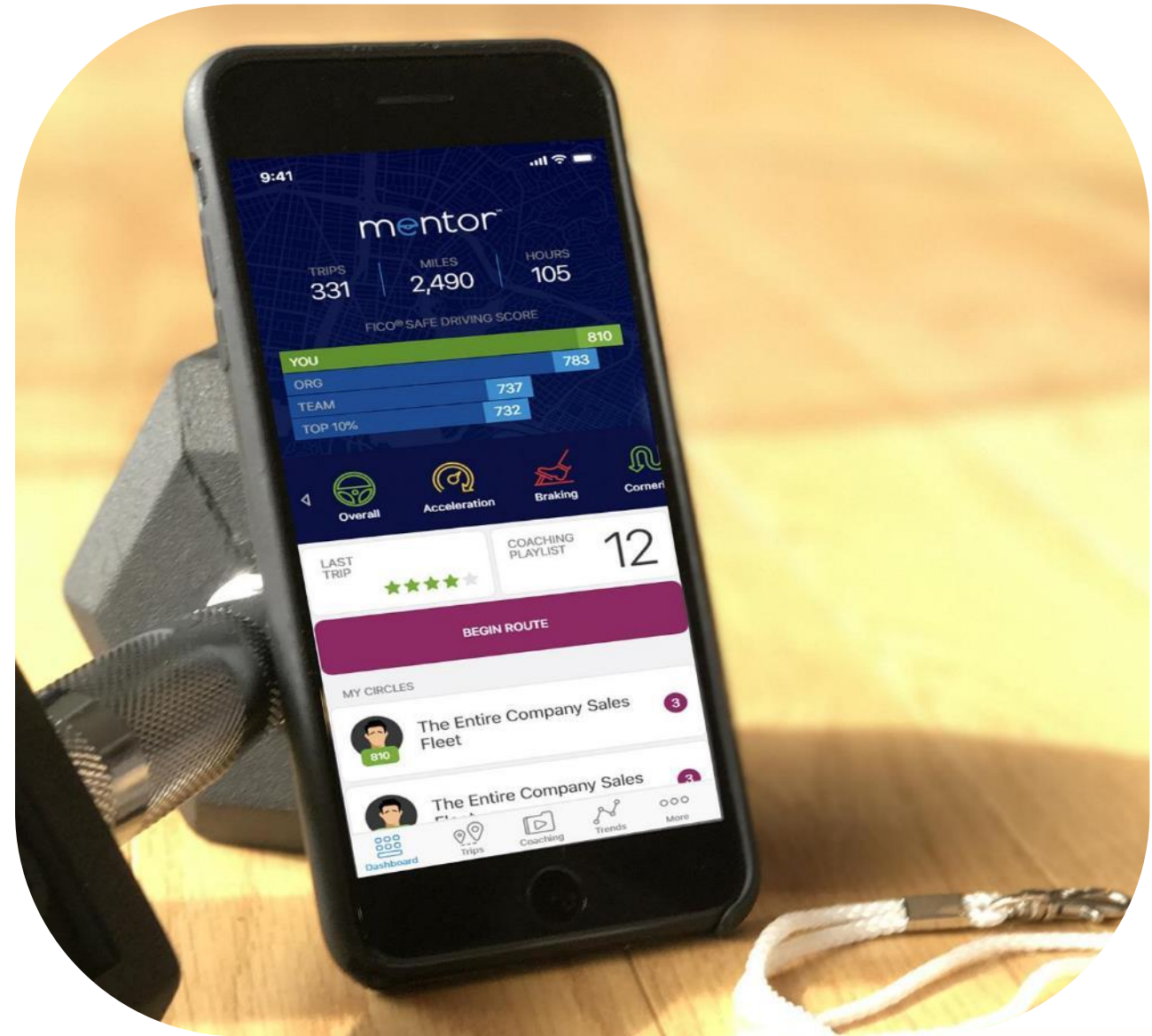




# What is Mentor?

Personalised driving fitness program for corporate and grey fleets

- Encourages, measures and rewards small incremental steps forward.
- “Weighs” results continuously and encourages drivers to replace risky behaviours with safer habits.
- Actively inspires personal engagement and accountability among drivers, colleagues and their families (authorised drivers).
- Provides ongoing "micro-training" to address risk factors.
- Coaching for the most “at-risk”.
- Gamification opportunities to encourage continuous improvement and engagement.



# Mentor behaviours

- Collects & analyses data for the most predictive driving behaviours using the smartphone's accelerometer and GPS sensor
- Incorporates positive behaviours (smooth maneuvers), as well as risky maneuvers – Acceleration, Braking, Cornering, Distraction (Calls, Texting, Emailing, Handling), & Speeding.
- Reflects trip distance and duration
- 7-day rolling score



Acceleration



Braking



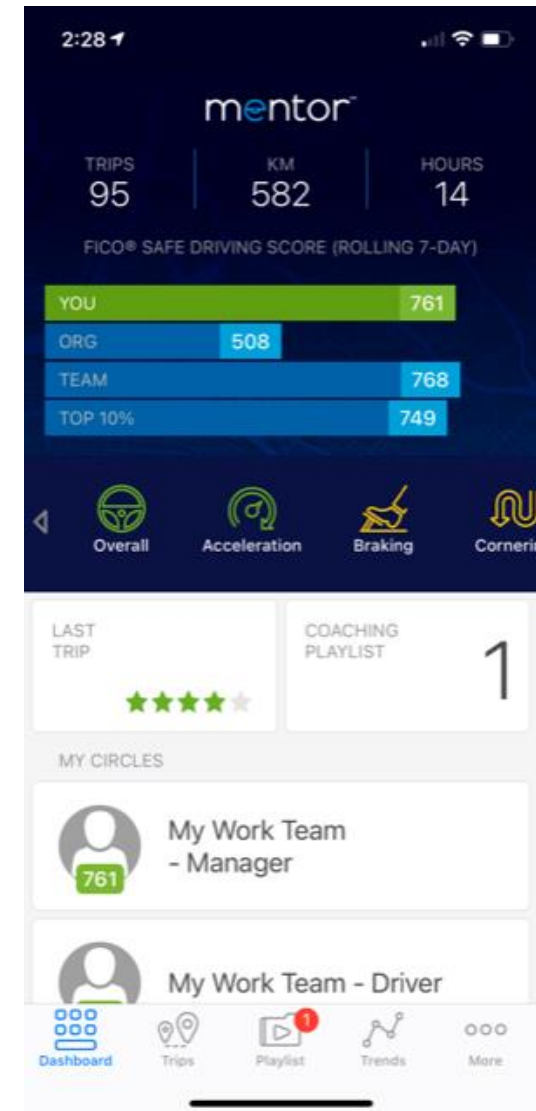
Cornering



Distraction



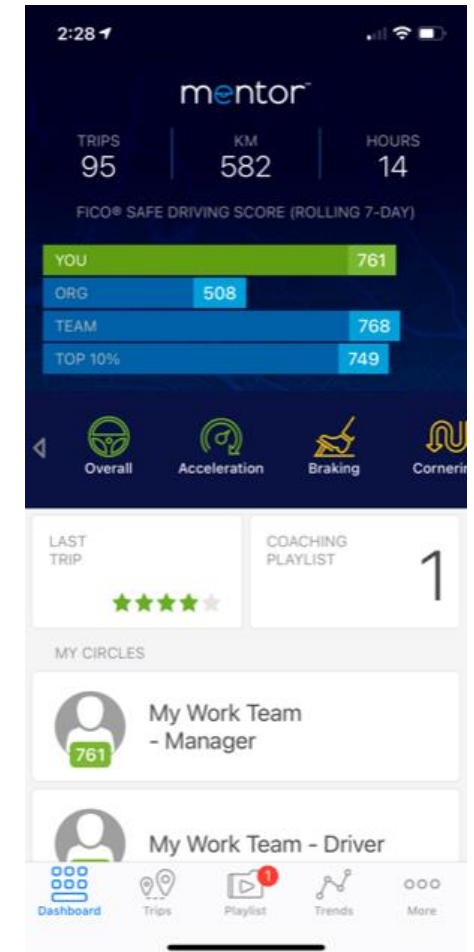
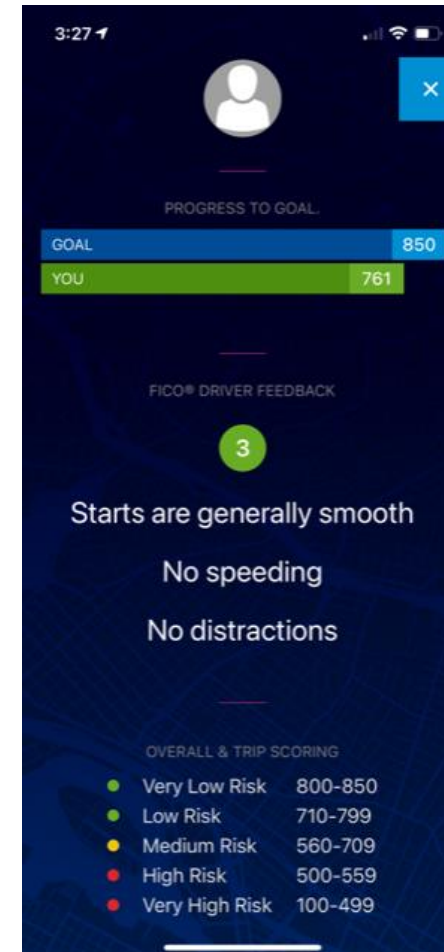
Speeding





# Mentor: FICO® Safe Driving Score

- A predictive score that identifies drivers' likelihood to be involved in future incident or collision.
- Drivers with low scores have a much higher crash involvement rate than drivers with high scores.
- Validated using data from 2nd Strategic Highway Research Program\*, a large driving study with 3,500+ participants and nearly 32 million miles of driving data.
  - Corroborated high importance of Acceleration and Braking variables.
  - Amplified contribution of Cornering variables.
  - Overall, improved collision prediction by 18%.
- Mentor and the FICO® Safe Driving Score have no relationship with FICO® Credit.
  - Mentor does NOT pass any Personally Identifiable Information (PII) to FICO® – Score is calculated anonymously and passed to Mentor where it is re-associated with Driver ID
  - Mentor does NOT pass any PII to any insurance partners without explicit permission.

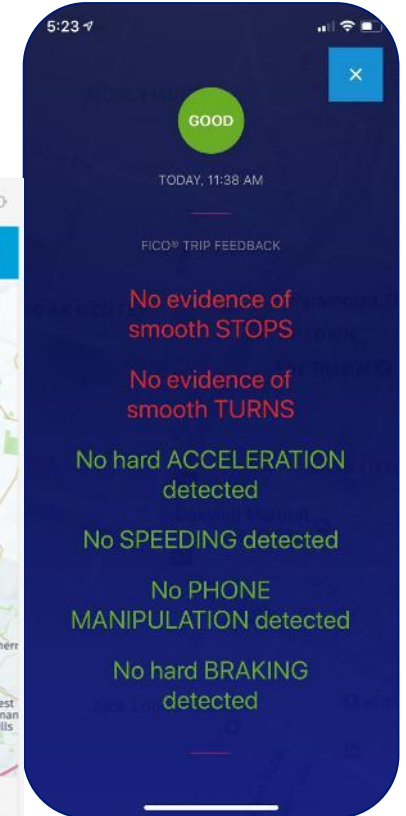
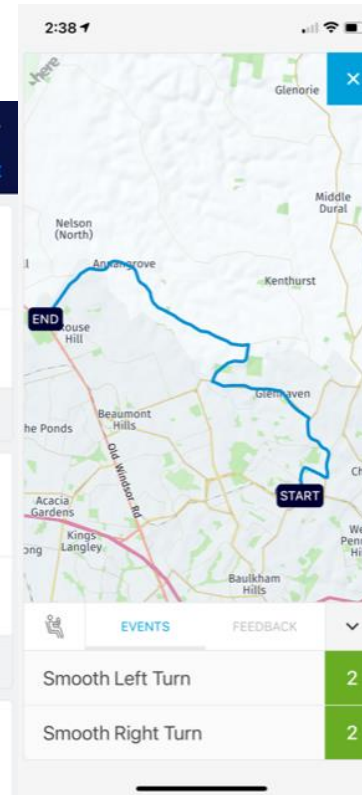
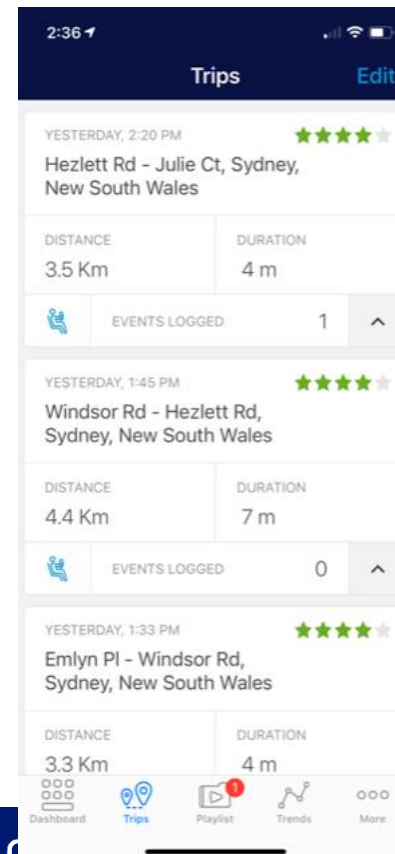


# Mentor dashboard



# Mentor: Driver view / trip data

- FICO Trip/Event feedback – positive and negative.
- Where and when each event occurred.
- Duration of each event.
- Speed driven Vs speed limit of the road.
- Trip rating (score).
- Total number of events.
- Start & end locations.
- Distance travelled / time elapsed.
- Summary of last 30 Trips.
- **Privacy:** Driver Managers / Administrators / Employer / eDriving can only see FICO® Safe Driving Score, Mentor behaviour sub-scores and event counts – **no location data is shared**





# Mentor: Driver training and coaching

Micro training modules are promoted and taken in app, or on smartphone/tablets – anywhere, anytime

- Interactive, 'live video' training.
- Contextual, relevant, highly engaging micro training modules (3-5 minutes) help drivers practice making decisions in real-life scenarios.
- Core training – prescribed to ALL drivers to provide solid foundation and/or refresher.
- Targeted training – assigned to individual drivers to address specific risk patterns.
- Available in 14 languages.
- Defensive Driving Orientation – 14-day Mentor Defensive Driving Orientation program, consisting of 14 modules approximately 5 minutes in length.



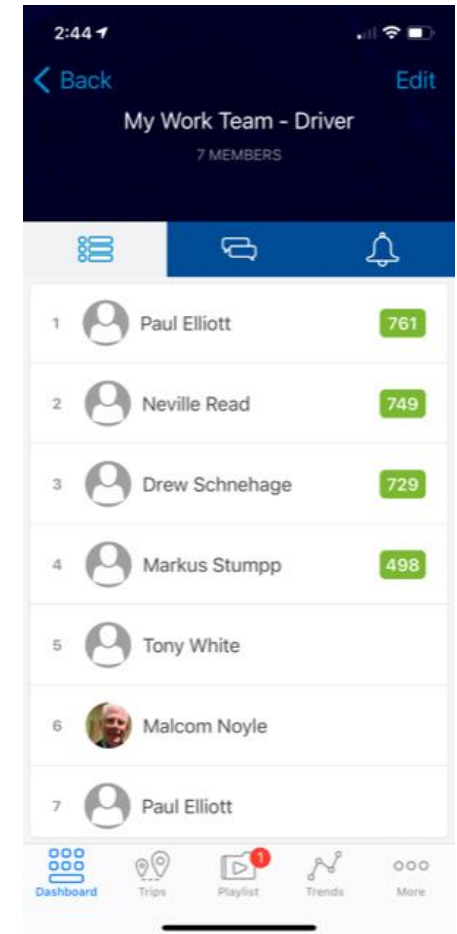
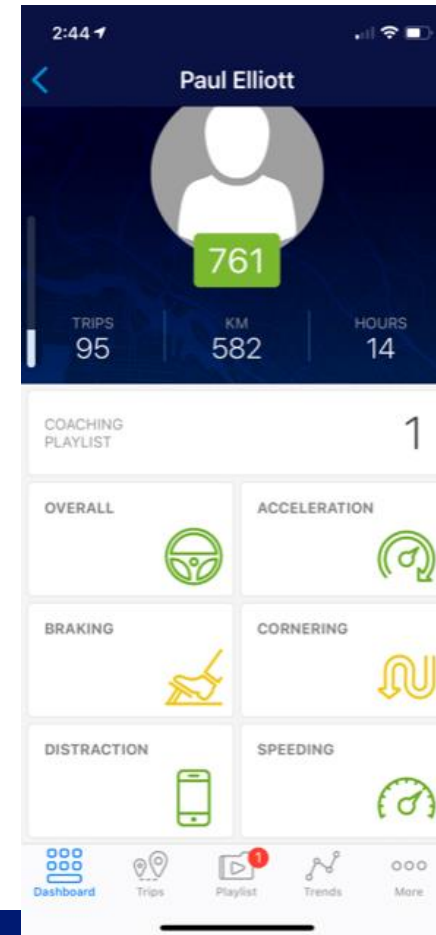
# Mentor: Driver engagement

- Drivers can receive a weekly email message, where available, summarising previous week's "on-road" performance, and have access to in-App trends reporting showing week over week progress including:
  - Overall FICO® Safe Driving Score
  - Acceleration
  - Braking
  - Cornering
  - Distraction
  - Speeding



# Mentor: Engagement and Gamification

- Drivers can join Circles to view other members' scores and send messages to encourage competition.
- Creates a shared awareness and accountability.
- Keeps the program top of mind while driving.
- Helps teams reinforce good driving habits, improve together, and deliver on organisational objectives.
- Provides managers with real-time information— helps create informal talking points with drivers.





# Driver Event Reporting, DER (*Optional Add-On*)

- Allows drivers to report an "event" (Collision, Incident, Near Miss or License Violation) from within the Mentor app.

Once reported, “event” details/images can be used for:

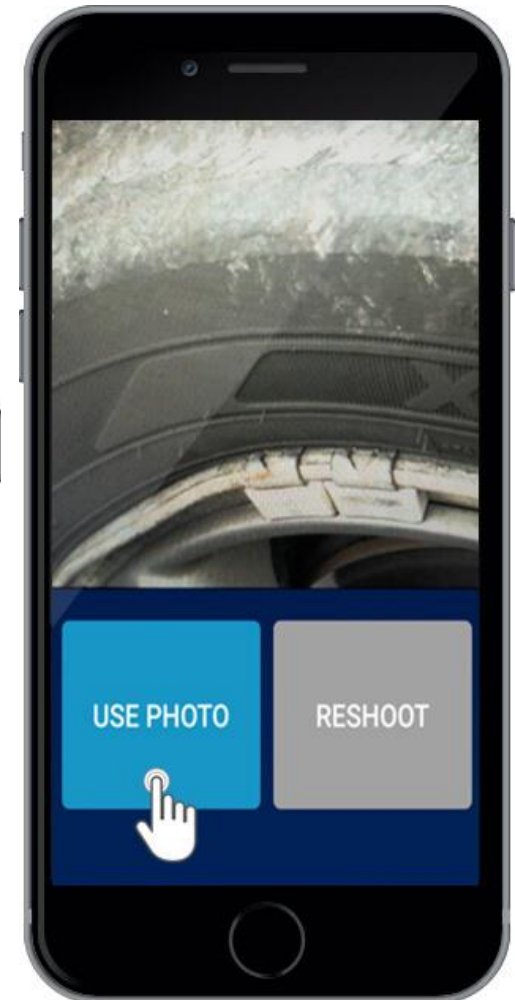
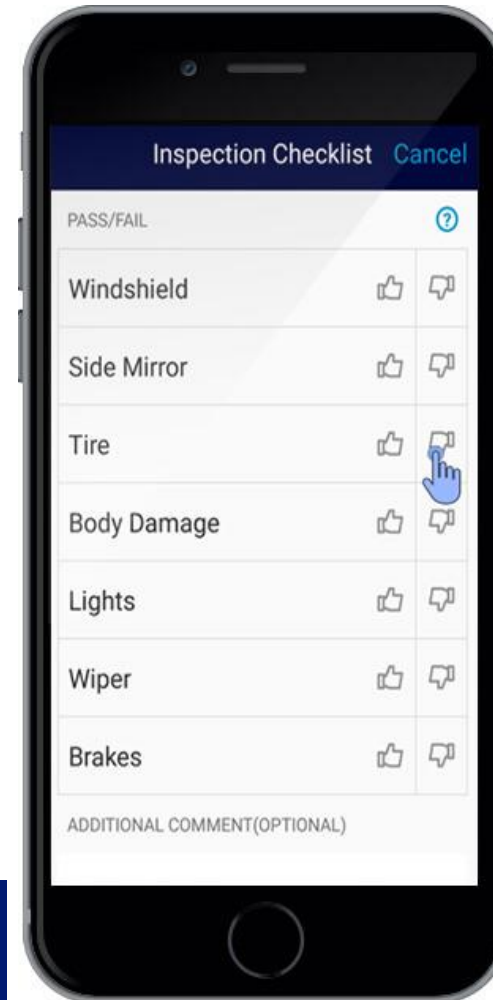
- Causation Analysis
- Professional Coaching activities with Driver/Manager
- Risk Scoring - DriverINDEX
- Crash details/images reported to Accident/Fleet Management to initiate repair process
- Crash details/images reported to Insurer/Broker to initiate claims process\*
- Benchmarking/Analytics

\* 25 – 40% Total Claims Cost Savings if claims process starting within 30 days of “event”.

The image shows a mobile app interface for reporting a driver event. The screen is titled 'Report an Event' with a blue header bar containing a close button (X), the title, and a 'Save' button. Below the header, there's a section 'SELECT FROM THE LIST BELOW THE CATEGORY WHICH BEST DESCRIBES THE EVENT YOU WISH TO RECORD' with a dropdown menu showing 'Crash / Collision / Incident'. Another section 'SELECT THE TYPE OF EVENT' has a dropdown menu showing 'Select'. A third section 'PURPOSE OF JOURNEY' also has a dropdown menu showing 'Select'. Below these is a 'DESCRIPTION' field with a 255 character limit. At the bottom is a blue button labeled 'SUBMIT EVENT REPORT'. In the background, there's a photo of a white car. A large blue overlay with a white icon of a car crash is positioned over the bottom right of the form. To the right of the main form, there's a sidebar menu with options: 'Select', 'TAKE PHOTOS', 'Front of the vehicle', 'Rear of the vehicle', 'Right-hand side of vehicle', 'Left-hand side of vehicle', 'Vehicle Interior - from front', 'Vehicle Interior - from rear', 'Overview of surrounding area to the rear of the vehicle', and 'Overview of surrounding area to the front of the vehicle'. At the bottom of the sidebar is a blue button labeled 'SUBMIT EVENT REPORT' and a trash icon.

# Driver Vehicle Inspection Report, DVIR (Optional Add-On)

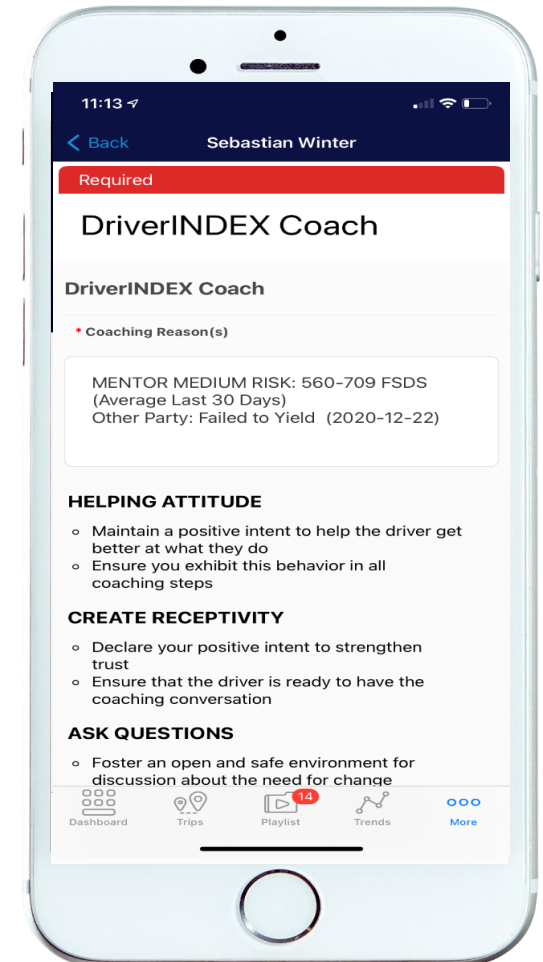
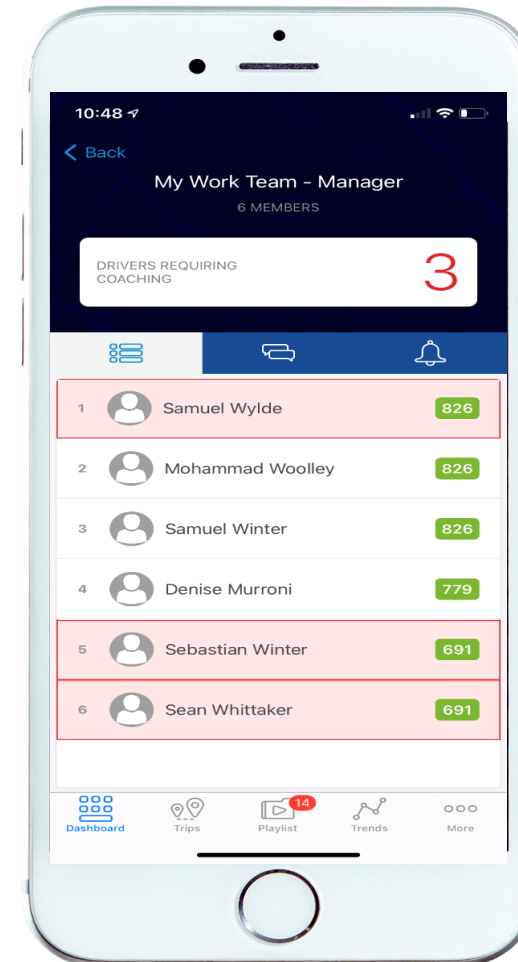
- Checklist guides drivers through inspection of their vehicles before and after their shifts
- Helps minimise collisions caused by vehicle condition issues
- Ability to submit photos of damage directly in the app with the report



# Mentor – Manager’s Ongoing Engagements

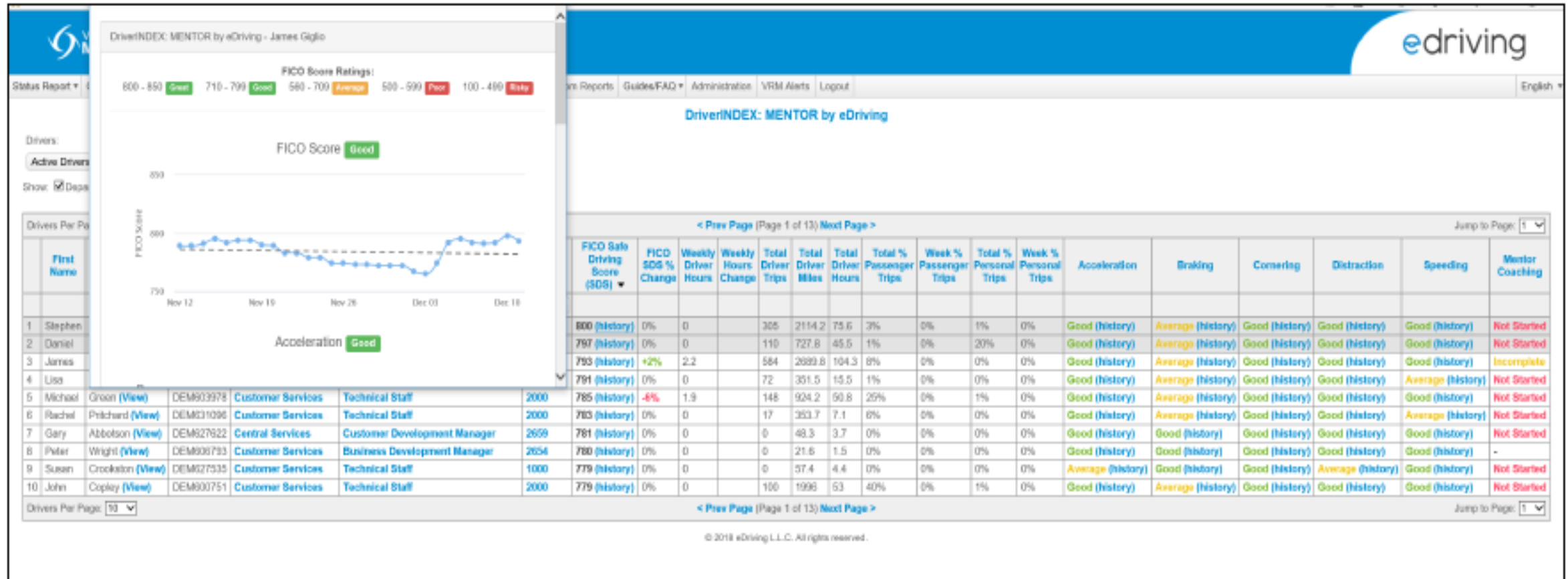
Privacy sensitive, Managers will have access to Employer approved risk management information each month in order to facilitate a coaching and action plan discussion on how to reduce a driver’s risk when driving for work purposes:

- Average FICO Safe Driving Score for the previous calendar month based on trips flagged as “**business driving**”.
- 3 Year Rolling Incident & Collision History – high level description only, e.g., Hit while Parked.
- Managers do NOT have access to any GPS location data associated with a driver’s FICO Safe Driving Score.





# Mentor: Management information reporting



# Mentor – Management Information Reporting

virtual risk manager®

English

Mentor by eDriving<sup>SM</sup>

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Drag here to set row groups

First Name	Last Name	Company Name	FICO® Safe Driving Score	FICO % Change	Weekly Driver Trips	Weekly Driver Miles	Weekly Driver KMs	Weekly Driver Hours	Week % Passen... Trips	Week % Personal Trips	Total Driver Trips	Total Driver Miles	Total Driver Kms	Total Driver Hours	Total % Passen... Trips	Total % Personal Trips	
<input type="checkbox"/>	Markus	Stumpp	The Innovation Group	799	6%	7	340	547	6.0	0%	0%	15	681	1095	11	0%	0%
<input type="checkbox"/>	Malcom	Noyle	The Innovation Group	790	1%	25	141	226	5.3	24%	0%	83	752	1210	25.6	13%	1%
<input type="checkbox"/>	Paul	Elliott	The Innovation Group	767	0%	0	0	0	0.0	0%	0%	6	21	34	0.9	0%	0%
<input type="checkbox"/>	Tony	White	The Innovation Group	748	-2%	15	101	163	3.9	0%	0%	27	143	231	6.1	0%	0%
<input type="checkbox"/>	Drew	Schnehage	The Innovation Group	730	8%	6	39	63	1.7	0%	0%	14	152	244	5.6	0%	0%

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VRM - eDriving  
vrm-mentor.edriving.com

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Save as Default

Total Driver Miles	Total Driver Kms	Total Driver Hours	Total % Passen... Trips	Total % Personal Trips	Acceleration	Braking	Cornering	Distraction	Speeding	Mentor Playlist	Outstanding Mentor Playlist Items	Mentor Start Date
681	1095	11	0%	0%	Low Risk	Low Risk	Medium Risk	Low Risk	Low Risk	Incomplete	13	2021-01-29
752	1210	25.6	13%	1%	Low Risk	Low Risk	Medium Risk	Low Risk	Low Risk	Complete	0	2021-01-15
21	34	0.9	0%	0%	Low Risk	Medium Risk	Medium Risk	Low Risk	Low Risk	Not Started	14	2021-02-11
143	231	6.1	0%	0%	Low Risk	Medium Risk	Medium Risk	Medium Risk	Low Risk	Not Started	14	2021-01-27
152	244	5.6	0%	0%	Low Risk	High Risk	Medium Risk	Medium Risk	Low Risk	Not Started	14	2021-01-28

Pivot Mode

Filter...

☒ Acceleration

☒ Braking

☒ Cornering

☒ Distraction

☒ Speeding

☒ Mentor Playlist

☒ Outstanding Mentor Playlist

☒ Mentor Start Date

Row Groups

Drag here to set row groups

Values

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Selected: 1

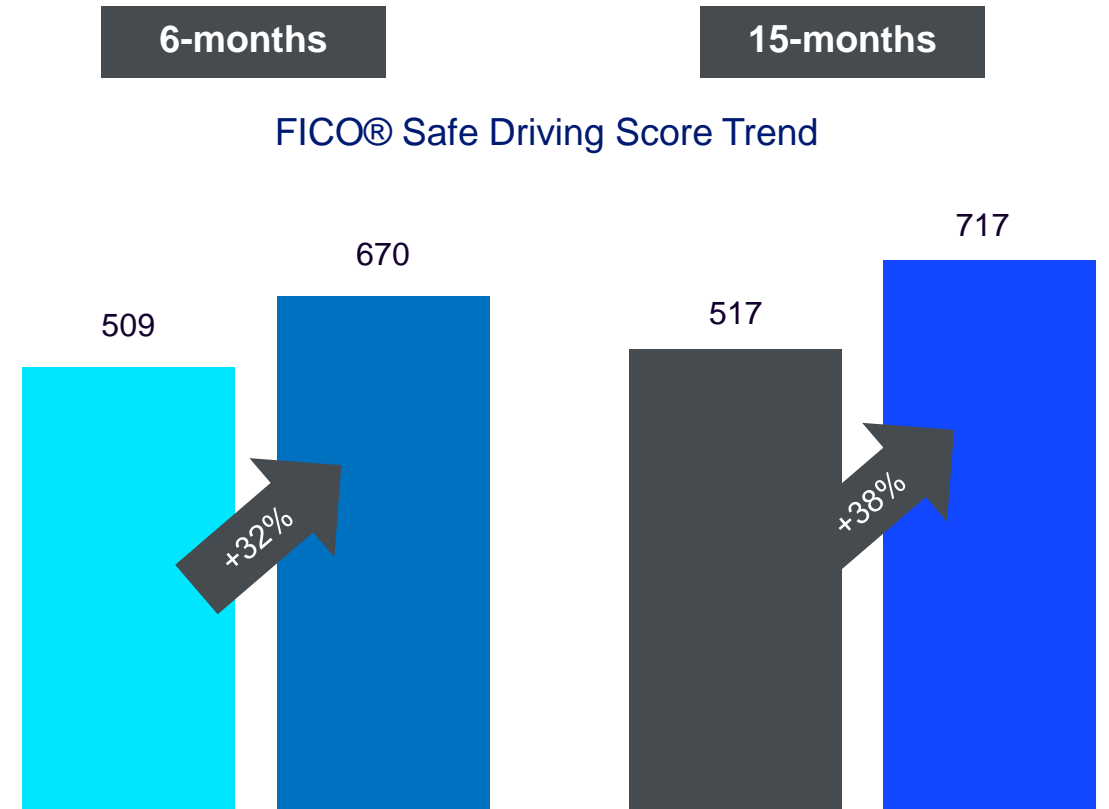


# Mentor – Proven Track Record

Since Q1 2018, **240,000 drivers** have driven in excess of **2.7 Billion kilometres** and have viewed **2.7M micro-training modules**.

- Analysis of driver behaviour confirms Mentor's ability to reduce risky driving and sustain improvements:
- The riskiest drivers\* experienced the following improvements:
  - ✓ Average increase in their FICO® Safe Driving Score of 32% over 6 months and 38% over 15 months.
  - ✓ Average decrease in Speeding events of 71% over 6 months and 82% decrease over 15 months
  - ✓ Average decrease in Distraction events of 39% over 6 months and 57% decrease over 15 months

\*Those drivers initially classified as Very High Risk or High Risk based on initial FICO® Safe Driving Score





# Mentor: Return on Investment

## Typical ROI

Our clients save \$10 to \$15 for every dollar spent with Mentor.

### Reductions

- Collisions and physical damage
- Injuries and lost work days
- External liability claims
- Cost of incidents
- Vehicle wear & tear
- Traffic infringements and demerit points

### Improvements

- Brand and public perception
- Driver well-being
- Fuel consumption reductions
- Vehicle residual values

**\$24,000**  
average cost  
of collision\*

**up to 67%**  
reduction  
in collisions

**10-15x**  
return on investment

\* NETS® (Network of Employers for Traffic Safety)

# Mentor: Global clients



# Mentor: Privacy, Safe Hands



- Drivers designate trips as Business, Passenger or Personal.
- Driver Managers can only see FICO® Safe Driving Score, Mentor behaviour sub-scores and event counts - No Location data is shared.
- Mentor app does not access any user contents, such as camera, pictures, contact book, documents, etc. It only accesses raw sensor data, such as GPS and accelerometer during a trip.
- Mentor app does not interact with any other apps, such as email, text, social media, music, etc.
- Except raw sensor time series data, Mentor app does not send any user info out of the app.
- Mentor app does not store any trip data once transported to the server.
- Mentor app uses HTTPS / SSL encryption for data transport from app to VRM-Mentor servers.
- VRM-Mentor servers are ISO2700-certified and subject to annual independent audit (BSI).
- Mentor is European GDPR- and California CCPA-compliant.



**EUROPE Headquarters**  
West Yorkshire, UK



**US Headquarters**  
New Jersey, USA





eDriving helps  
organisations worldwide  
ensure that everyone who  
drives for work purposes  
returns home safely at  
the end of every day.



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