



# FLEET INSURANCE RISK

## Are you getting the full picture?

Traditional telematics may give you an insight into the safety of the fleets you insure, but intelligent dashcams can provide the whole picture.

Smart, connected dashcam solutions by Lytx® with Machine Vision + Artificial Intelligence (MV+AI) have the unparalleled ability to accurately capture and identify risky driving behaviours.

This gives insurers the data-backed insights to understand true driver behaviour and analyse how patterns and trends can affect a fleet's risk score. What's more, you can feel confident that you are getting a true insight to make informed decisions about risk.

Get a complete look into the safety profile of the fleets you insure with our Surfsight™ connected dashcam solution powered by our award-winning MV+AI.

### Turn FNOL into FNOR with a proactive safety solution.

Reduce First Notification of Loss (FNOL) by identifying risk early with intelligent video telematics. Our smart dashcams with MV+AI help to accurately monitor and manage risk, giving fleet operators a First Notification of Risk (FNOR) before an incident occurs. Lytx video gives you a detailed look at a fleet's risk profile, while also capturing valuable video footage should an incident occur.

### Why do your clients need a dashcam with MV+AI?

- Real-time alerts\* empower drivers to correct their risky driving behaviours before incidents occur
- Helps drivers become more aware of their habits enabling them to develop better driving behaviours
- Reliable risk data in real-time+ helps fleet operators identify adverse risk in their fleet
- Get video evidence of why an incident happened with in-cab and road facing video
- Use video to exonerate drivers in false claims and recognise good driving behaviours
- Video footage can help to quickly resolve liability disputes, saving time and costs

\*Surfsight dashcam is a driver aid only. Drivers should never wait for the Surfsight technology to provide a warning before taking measures to avoid an accident. See <https://surfsight.com/driver-information>.

+Subject to available cellular network coverage.

## MV+AI: How it works and how it helps to improve fleet safety

Machine vision (MV) enables our cameras to see and recognise objects and behaviour by analysing images and video data. Artificial intelligence (AI) learns from the data collected in our extensive database to interpret what the MV captures. Together, MV+AI observes data and analyses what it sees — learning and becoming smarter as more data is collected and assumptions are verified. MV is the eyes, AI is the brain.

MV+AI proactively detects and alerts drivers of these risky driving behaviours:



Mobile Phone Use



Eating & Drinking



Seatbelt Use



Smoking



Inattentive Driver

The powerful combination of real-time driver alerts\* and observational learning empowers drivers to improve their performance and develop safer driving habits, leading to fewer incidents. Fleet managers can also use video events for further driver coaching and training, and rewards programmes to recognise good driving behaviours.

## Why Choose the Surfsight Dashcam

The Surfsight dashcam, powered by Lytx's intelligent MV+AI, is very simple to use and an excellent solution for fleets of all sizes.

- Built based on insights from fleet managers around the globe to address common pain points
- Easy to install and set up – be up and running in less than 10 minutes
- Video captures in-vehicle and external footage for a complete picture
- Configurable to meet individual fleet policy and privacy needs
- Priced to be accessible for even the smallest fleets
- Advanced APIs allows for seamless integration with existing insurer and telematics solutions
- Powered by Lytx, a world-wide leader in video telematics

## Lytx customers reported fleet safety improvements, including:

↓ **80%** reduction in mobile phone distraction

↓ **51%** reduction in collisions

↓ **81%** reduction in smoking while driving

↓ **76%** reduction in near collisions

*Based upon a select sampling of Lytx client data.*

## The Lytx Difference

Lytx has been a leader in advanced telematics for over 20 years. Lytx's MV+AI technology, integrated into the Surfsight dashcam, stands above the competition because of the unmatched volume of high-quality data that is collected along with the highly accurate, AI-based risk monitoring.

With hundreds of thousands of vehicles providing new data every day, the technology is constantly learning, refining, and improving its precision.



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