

How **SmartLink** fleet risk insights can help you achieve your **ESG goals**



High-risk driving has a huge impact on the safety of your fleets on cover and the community around them, as well as on the efficiency of their vehicles.

In fact, running proactive risk insights with your fleets can result in an up to 94% reduction in high-risk driving and help cut fuel usage by up to 15%. So, if you're looking to improve your social and environmental credentials, working with your policyholders to reduce the number of incidents of high-risk driving seems like a no-brainer.

However, unless you are mandating a preferred telematics supplier, your policyholders will likely have a range of different telematics systems, all of which score driver behaviour differently. This makes it extremely difficult to benchmark risk and identify the biggest opportunities to make an impact.

Enter [SmartLink](#)...

SmartLink is a **tech agnostic driver risk scoring solution** that allows you to pull data from your policyholder's existing telematics to get a **unified overview of fleet risk**. It removes the need to mandate kit and gives you immediate access to historical risk for your fleets.

Let's explore how this can be used to improve your ESG performance in more detail.



94%
reduction in high-risk driving

Cut fuel usage by up to 15%



Using fleet risk insights to boost your social impact

High-risk driving results in more collisions, more claims and a greater risk to life for both the driver and those around them. So, logically, it follows that using fleet risk insights to reduce the number of high-risk driving events in any given fleet can reduce the frequency and severity of collisions, and therefore decrease the likelihood of injury and death.

In fact, running proactive risk insights with your But we wanted to know how much of an impact running risk insights could have, so we ran a trial over 500 vehicles using our human-led driver intervention service to pass feedback on to the drivers performing high-risk behaviours. The results were incredible:

- 94% reduction in high-risk driving
- 50% drop in the number of speeding incidents
- 54% fall in average cost per claim
- £14,700 estimated saving in claim costs
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Unfortunately, we don't have access to the claims data to calculate the estimated number of collisions prevented but, using industry statistics and assuming a similar impact on volume of collisions, this equates to up to 30 collisions prevented per year. You may even be able to use your own data to translate this into potential injuries and fatalities avoided to measure the true social impact!

50%
drop in speeding incidents

An aerial photograph of a white car driving on a winding asphalt road that curves through a dense forest. The sun is low in the sky, creating a warm, golden glow and long shadows. The car is positioned in the lower center of the frame, moving away from the viewer along the curve of the road.

Using fleet risk insights to improve your environmental impact

Speeding, harsh braking and rapid acceleration all have a measurable impact on the efficiency of a vehicle. And not just on fuel consumption but also on maintenance costs. So, similar to above, it follows that using risk insights to reduce these behaviours can have a notable effect on improving environmental performance.

Again, we wanted to know the actual numbers, so we measured the results as part of the trial above:

- 15% drop in fuel consumption
- 50% decrease in tyre wear and tear (tyres were lasting twice as long)
- Significant reduction in the number of necessary vehicle repairs

As you can see, using fleet risk insights to improve the performance of your fleets on cover could actually be a relatively easy way to meet your ESG goals. And with **SmartLink**, it's really simple to get the data you need to start doing it today.

15%
drop in fuel consumption

 **Matrix iQ**