

Intelligent Telematics uses IoT to improve fleet safety and cut insurance costs

Until now, leveraging vehicle cameras for fleet management and insurance claims has had limited value – because insights came too late to take meaningful action and avoid costly impacts. UK-based Intelligent Telematics is changing all that. Their state of the art, IoT-enabled vehicle camera solution accelerates intervention by delivering high definition video in real time, helping their customers around the world improve fleet safety, increase fuel savings, cut insurance costs, reduce road collisions, and ultimately save lives.



Intelligent Telematics are camera telematics market leaders with their IT1000 3G integrated vehicle camera serving corporate fleet operators, insurance providers, and telematics companies worldwide. Founded in 2013, their sophisticated technology breaks new ground by capturing high quality video in response to trigger events such as collisions, near misses, even rapid acceleration and hard braking. It then uses cellular connectivity over a secure 3G network to instantly alert customers and upload footage, enabling them to take action quickly.

Optimizing claims management with real-time data

"IoT plays a critical role in keeping costs down. If a third party takes hold of a claim, costs spiral out of control," says Sam Footer, Head of International Business and Strategic Development at Intelligent Telematics.

Typically, corporate trucks and taxis are blamed for crashes involving consumer cars, prompting companies to often settle claims to avoid going to court. Intelligent Telematics' solution gives fleet managers and insurance carriers instant notification and visibility into the scene of an accident. This rapid first notification of loss (FNOL) plays a vital role in cutting costs, as immediate access to high quality video helps them more accurately validate fault in an incident, and expedite the claims process.

One such example is IT1000 customer FleetSeek, a logistics solution provider in Australia that has seen a 50 percent drop in accident claims against the business. National Sales Manager David McIntosh notes that with immediate, high quality footage of collisions and near misses, FleetSeek is now well equipped to verify their innocence, resulting in substantial cost savings and lower insurance premiums, as well as boosting driver morale.

Similarly, the IoT cameras are delivering cost-savings to GBA Services, a leading provider of transport solutions across Europe. Nick Tissot, Security and Safety Manager at GBA Services, explains that real-time footage of vehicle incidents gives them the power to easily challenge fraudulent insurance claims, as well as expedite the process when their own drivers are at fault. The resulting insurance savings is enabling quick return on investment for IT1000 customers like GBA.



Controlling costs with automated rules for data usage

By partnering with Cisco Jasper to leverage both their IoT connectivity management platform, Control Center, and their extensive network of mobile operator partners, Intelligent Telematics has been able to expand their global reach across Europe and the U.S, as well as Africa, Australia, New Zealand, and Malaysia. To simplify the complexities of managing connected devices around the world, Control Center enables the company to continuously monitor data usage and use automated rules to activate and deactivate SIMs and adjust rate plans to avoid unexpected roaming charges.

"We've had customer fleets set up with a UK data package, then expand their routes to roam across Europe. Using the Cisco Jasper platform, we were able to automatically switch their SIM to a European data plan," notes Footer.

With these highly sophisticated cameras, IoT automation is also important in managing unpredictable spend caused by inadvertent over-usage of data. For example, if a driver tampers with the camera or removes it from the windscreen, the device instantly starts streaming data. Footer explains, "If we didn't have a rule set within Control Center to switch off the SIM when it reached a certain threshold, there would be very high data overage charges billed to our account."

Minimizing risk and improving fleet performance

Intelligent Telematics fleet customers are also reaping benefits with fuel savings and less wear and tear on vehicles, as a result of closely monitoring drivers and motivating safer driving behavior. To underscore this point, Footer notes that analysis of 2,000 commercial vehicles showed that using their IT1000 camera over a six month period reduced accident frequency by 45 percent on average, and reduced collision claim costs by 27 percent as a result of instant intervention.

"We identified that 65 percent of recorded accidents were in fact avoidable, highlighting the clear opportunity to improve fleet safety levels through targeted driver engagement," adds Footer.

Having 100 percent visibility into driving activity is enabling IT1000 customers like FleetSeek to transform how they train and reward drivers. With insight into speed, cornering, traffic lights, road warnings and more, the company can tailor training to help drivers prevent accidents, identify and address trends in driver fatigue, and even reward drivers for safe behavior.

GBA Services leverages real-time footage from the road to communicate the company's safety message when onboarding new drivers. The technology also helps them track repeated events so they can take action with drivers to encourage behaviors that help reduce high fuel use and wear and tear on vehicles.



Increasing security and enhancing driver safety

This IoT video technology is also improving security for both drivers and cargo. At Intelligent Telematics' division in South Africa, Managing Director Gary Wels helps fleet operators working in developing regions where hijackings and thefts are frequent. He cites that enabling companies to immediately capture footage based on trigger events such as doors or fuel caps being opened has reduced thefts from nearly six per month to almost none.

"Duty of care" driver health and safety is also enhanced by access to instant video and precise data as events occur. In Asia-Pacific regions where traffic incidents are high, the technology is making drivers more conscious to avoid accidents and proving invaluable for training drivers, according to Omar Hatmi, Co-founder and Managing Director of Active Telematics.

Growing the business with strategic partnerships

For Intelligent Telematics, ensuring customers have reliable access to in-the-moment incident alerts and video footage is mission critical. They rely on Control Center's real-time visibility and automation for managing connectivity across thousands of devices in locations around the globe.

The company considers Cisco Jasper an ideal partner for business growth, thanks to their global operator network. Intelligent Telematics chose to partner with Telefonica/o2, as they have the broadest data coverage within the UK and provide secure, flexible and robust connectivity across the world – with the provision of their global SIM that allows the national and international roaming this solution requires.

O2UK manages more than 1.5 billion network connectivity events every day, enabling IoT services to help customers easily handle the complexity and get all the benefits of IoT.

"Using Control Center is invaluable as we can adopt the same best practices, procedures and processes when we enter into a new market," says Footer. He adds, "Working with Cisco Jasper helps our company generate more relationships in new countries. It allows us to both expand our network coverage and gain exposure to new customers – it's a win-win situation."



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