



**FOR IMMEDIATE RELEASE**

**New Zurich Fleet Intelligence designed to reduce fleet operating costs and improve driver safety**

***Industry-leading telematics providers sign on to give fleet managers more ways to protect the safety of their drivers and other road users***

Schaumburg, Ill., January 24, 2011 - To help fleet managers minimize their fleet's operating costs and reduce crashes, all while keeping their vehicles up-and-running and their drivers safe, Zurich, one of the largest fleet insurers in North America and globally, today announced a new, unique program in the U.S. that combines its in-depth understanding of fleet insurance, operations and risk engineering to create Zurich Fleet Intelligence (ZFI).

"Zurich Fleet Intelligence is unique because it allows fleet managers to understand the behaviors of their drivers, while also giving them access to a Zurich risk engineering specialist who can work with them to help improve their drivers' performance, in turn helping them reduce their fleets' operating costs and run a safer fleet," said [Paul Horgan](#), chief underwriting officer for Zurich Global Corporate in North America. "It really takes the benefits of telematics data to the next level."

ZFI works by combining data from the world's top telematics providers with Zurich's extensive analytical tools to turn the data into meaningful insights (see graphics below) that can help fleet managers reduce their fleet operating costs, as well as:

- Optimize vehicle journey planning and deployment;
- Reduce vehicle running costs;
- Achieve increased fuel economy;
- Reduce the occurrence of vehicle crashes through defensive driving training;
- Influence future insurance premiums;
- Improve employees' driving skills and knowledge;
- Reduce stress and fatigue amongst drivers through coaching and development;
- Improve their fleet's impact on the environment.

Customers will benefit from the relationships Zurich has already formed with industry-leading telematics vendors. In the U.S., Zurich has signed on to offer its customers the power of ZFI with the following telematics vendors:

- [DriveCam](#),
- [GreenRoad](#),
- [IVOX](#),
- [SmartDrive](#), and
- [Trimble](#).

Zurich does not receive any fees or commission from these vendors when a customer selects their telematics services. "We are here to help our customers identify their business needs and then help them choose the most appropriate vendor to help them reach their business goals," said Horgan.

"Zurich's findings as well as findings from a recent study conducted by the Federal Motor Carrier Safety Administration<sup>1</sup> show significant safety benefits and a reduction in a variety of at-risk driver behaviors when fleets use in-vehicle monitoring devices," said [Jim Breitz](#), head of Corporate Client Risk Engineering Services in North America for Zurich Services Corporation.

Specifically, studies have shown that using driver behavior monitoring systems can help fleet managers to:

- improve driver safety by reducing collisions by up to 20 percent<sup>2</sup>
- improve efficiency by reducing costs by up to 10 percent<sup>3</sup>
- improve CO2 emissions by reducing fuel consumption by up to 11 percent<sup>1</sup>

According to Horgan, the question on fleet managers' minds is if they will receive a better price on their insurance premium if they use telematics to reduce at-risk behaviors.

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<sup>1</sup> Hickman, Jeffrey S. and Hanowski, Richard J. for U.S. Department of Transportation; "Evaluating the Safety benefits of a low-cost driving behavior management system in commercial vehicle operations" (Doc. No. FMCSA-RRR-10-033); April 2010

<sup>2</sup>Based on subsequent review, analysis and conclusion of GreenRoad Technologies' study on crash reduction as referenced in footnote #2 by Zurich U.K. underwriters and pricing actuaries. For more information on crash study, see also the June, 2010 study by DOT Federal Motor Carrier Safety Administration: "Evaluating the Safety Benefits of a Low-Cost Driving Behavior Management System in Commercial Vehicle Operations".

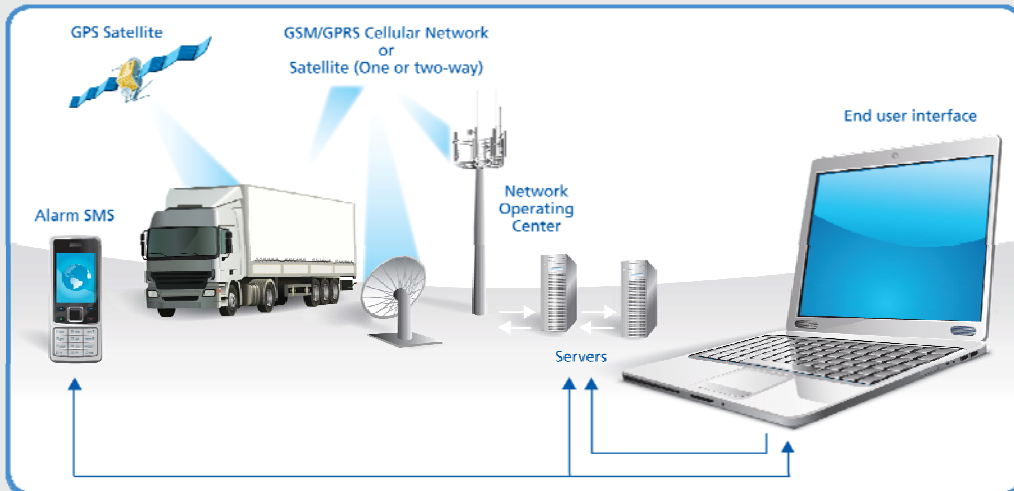
<sup>3</sup>Based on generic studies conducted by GreenRoad Technologies from data derived from their U.S. and European customers

Horgan said, "As Chief Underwriting Officer, I can attest to the importance, during our underwriting process, of establishing a total risk profile that is applicable for each business. We then respond by setting a price that will help achieve the right balance between covering the costs of the risks and having the ability to deliver when it matters. By utilizing Zurich Fleet Intelligence, we'll recognize our customers' commitment to improving the risk profile of their fleet and view them as a better risk today than they were yesterday."

"Zurich's core strength is our ability to understand and mitigate risks, especially in the automotive and trucking segments as we are one of the largest motor vehicle insurers in the world," said [Bob Tschippert](#), head of Zurich's Global Automotive Industry in the Americas. "When fleet managers work with Zurich, they have the reassurance of knowing Zurich is the only insurer with the global footprint, experience and resources to deliver and support them in helping reduce risk, become more operationally efficient and reduce their environmental impact."

To watch a :90 second video showing how ZFI works, go to <http://www.youtube.com/watch?v=qqjSc-T7arY>. For more

**Zurich Fleet Intelligence: delivering safer, more efficient and environmentally conscious fleets**



**Step 1:** Telematics device sends vehicle performance and driver behavior data. information about ZFI, go to <http://www.zurichfleetintelligence.com>.

**Virtual Risk Manager: COACH: How are you doing this month?**

- 👍 **No Braking Events in the last 30 days**  
Your information is showing that have had no Hard Braking Events in the last 30 days - well done!
- 👍 **No Acceleration Events in the last 30 days**  
Your information is showing that have had no Hard Acceleration Events in the last 30 days - well done!
- 👍 **No Cornering Events in the last 30 days**

**About Zurich**

Zurich in North America is a part of Zurich Financial Services Group (Zurich), an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets. Founded in 1872, the Group is headquartered in Zurich, Switzerland and employs approximately 60,000 people serving customers in more than 170 countries, including more than 9,500 employees in North America.

Zurich entered the U.S. market in 1912. According to Highline Data LLC (NAIC 2008), Zurich in North America ([www.zurichna.com](http://www.zurichna.com)) is the second-largest writer of commercial general liability insurance and the fourth-largest commercial property-casualty insurance company, serving the global corporate, large corporate, middle market, specialties and programs sectors. Zurich's risk engineering services in the United States are provided by Zurich Services Corporation.

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