Driver behavior affects your fleet’s performance – and your bottom line – every trip, every day. It contributes to more than 80 percent of crashes and up to 33 percent of fuel consumption.* Improving that behavior is one of the easiest ways your company can lessen the chance that your employee will be involved in an accident while driving for business.

Better drivers, better results

As a feature of our commercial auto coverage, CNA now offers policyholders access to GreenRoad™, the leader in driver performance and fleet management solutions. Through the innovative use of cloud and mobile technology, GreenRoad™ offers driver-performance and fleet-tracking services, complemented with CNA Risk Control’s driver coaching. GreenRoad™ drivers typically use less fuel and have accidents less frequently. As a participant in CNA’s Allied Vendor program, GreenRoad™ offers its driver performance programs to CNA policyholders at special rates.

Through an in-vehicle device, Android or Apple phone/tablet, GreenRoad™ monitors driver behavior with real-time driver feedback in five major categories. The GreenRoad™ sensors measure acceleration, braking, cornering, directional lane change and speeding. Drivers can self correct while they drive – not after the fact in a training room. GreenRoad™ provides weekly scoring with tips that address specific driver behaviors as well as other training tools.

GreenRoad™ delivers results

GreenRoad™ customers see their accident-related costs drop by 50 – 70 percent and fuel consumption lowered by up to 15 percent. Safer, more efficient driving may also extend the life of your company’s vehicles.

Your SORCE® for driver education

Driver education does not stop once you receive your license. CNA’s SORCE® program offers a range of complimentary, one-hour courses designed to address a range of driver and fleet exposures. These include:

- Avoiding rear-end collisions
- DOT regulations
- Driver distractions
- Driver fatigue
- Driver selection
- Negligent entrustment
- Parking lot awareness
- Road rage

SORCE® On Demand provides instant access to courses that are based on proven adult-learning principles and the latest regulatory requirements. They address concerns such as accident investigation, distracted driving and van safety. Many of these topics are also covered in our library of Risk Control bulletins.

Your independent agent or CNA Risk Control consultant can help you determine which resources are best suited for your company’s needs.

* Source: GreenRoad
GreenRoad™ case study – Tapani, Inc.

Tapani, Inc., a family-owned and operated general contractor based in Washington state, was one of CNA’s first policyholders to participate in the GreenRoad™ program. The company’s fleet consists of 192 drivers and 115 vehicles.

The company decided to participate after conducting a cost-benefit analysis with senior management involved in the decision-making process.

“We needed to have a clear understanding of how the GreenRoad™ program would benefit Tapani,” said Scott Willis, Risk Manager, Tapani. “We conducted a cost-benefit analysis and involved senior management in the decision-making process.”

Communication was key to a successful program implementation. GreenRoad™ worked with Tapani to alert the drivers and address their concerns prior to installing the monitoring device in the vehicles.

“We wanted the driver participants to understand that this wasn’t a ‘big brother move’ but a program that would help us address our fleet costs,” explained Scott. “Our drivers needed to understand what the green, yellow and red lights would mean and that we would be looking at their overall performance on a weekly basis, rather than at an individual event that triggered a red or yellow light.”

Benchmarking Behavior

The week after the monitoring devices were installed, the green, yellow and red lights were not activated to allow the company to benchmark the drivers’ behaviors. Results were posted the following Monday. Of the 20 drivers in the pilot group, three were in the “red” zone, seven in the “yellow” zone and the remainder were in the “green” zone. Over the remaining pilot period, the number of red and yellow drivers decreased, demonstrating that driver behaviors had changed for the better.

Tapani was so pleased with the outcome of the GreenRoad™ program that the company decided to continue it. In 2012, the company’s fleet experienced no rear-end accidents, which had previously accounted for more than 50 percent of its auto claims.

“Before we started the GreenRoad™ program, our company had a strong driver accountability ethic and an overall good accident record,” noted Scott. “GreenRoad™ helped us take that to a new level and made a good record even better.”

For more information, please contact your local CNA Risk Control consultant. You can also call 866-262-0540 or visit www.cna.com/riskcontrol.