



Your Complete Video Telematics  
Insurance Solution

# Your Trusted Fleet Risk Management Partner

VUE's industry-leading Video Telematics technology is the perfect choice for insurers looking to mitigate fleet risk, defend claims, settle claims quickly and protect clients.

VUE's end-to-end solution starts with their on-vehicle kit which improves fleet safety, reduces risk and records footage to effectively defend claims. Their award-winning software is invaluable for managing claims and reducing the time needed to settle claims.

Specifically built for insurers, VUE's software provides an unparalleled picture of a fleet's risk profile. When you really understand your customer, you can confidently reward and retain your best fleets.

In short, we get insurance.

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# Executive Summary:

Using VUE, you can:



## 1. Gain a detailed picture of a fleet's risk profile

See traditional telematics data (cornering, speeding, etc.) in context (road type, weather conditions, road surface quality) to understand the factors affecting drivers and determine the likelihood of accidents.



## 2. Reduce fleet risk and lower accident frequency

Identify the areas of highest risk specific to a fleet, such as driver behaviour or fatigue. Understand which areas to target first to mitigate risk.



## 3. Increase client loyalty

Get better insight into a fleet's actual behaviour and monitor trends over time so you can accurately gauge risk, apply appropriate policy conditions and offer keenly priced premiums, increasing the chance of their renewal.

Get the VUEhub software suite in your company branding to drive brand recall and foster loyalty.

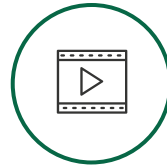
The ease of storing and securely sharing files is a unique selling point which helps drive customer retention.



## 4. Resolve claims quickly

Request accident footage and incident details from your clients with VUE's software solutions.

Play videos of any format and share them securely with third parties.



## 5. Defend claims with Video Telematics

Video Telematics footage and data provides undeniable evidence in case of an incident. Defend fraudulent claims or claims with conflicting accounts, lowering the cost per claim.

# VUE's End-To-End Video Telematics Solution

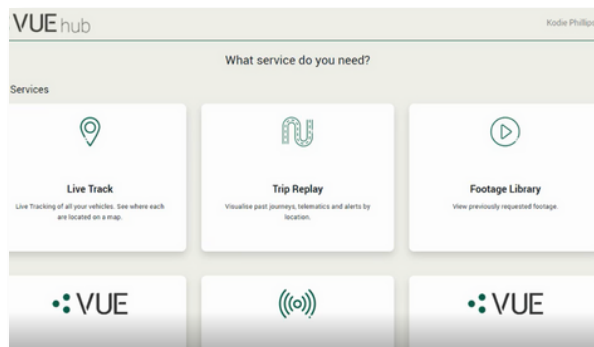


Our VUEtech includes cutting-edge, on-vehicle Video Telematics recorders, suitable for all types of vehicles. Mix-and-match to get the perfect solution for every vehicle. The range includes:

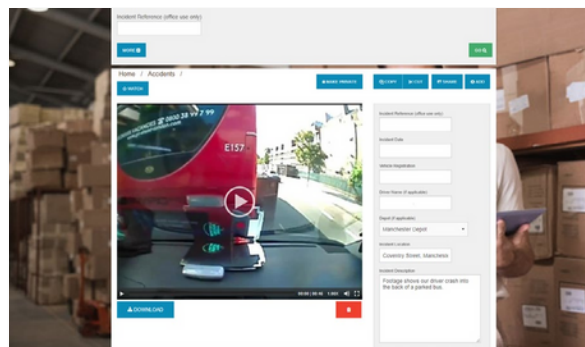
Unit	Description	Perfect For
VMC2	An all-in-one HD camera and Video Telematics recorder.	Cars, Small Vans and Fork Lift Trucks.
VMC4	A powerful Video Telematics device that can connect to up to four cameras for a 360° view.	Small Vans and Light Commercial Vehicles (LCVs)
VMC8	A high-performing Video Telematics device that can connect to up to eight cameras for total coverage.	Heavy Goods Vehicles (HGVs)



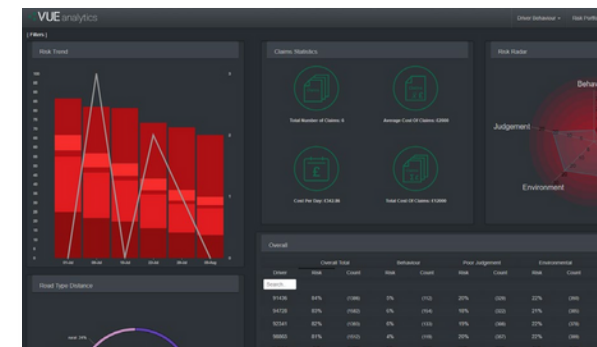
The VUEhub portal gives you access to VUE's full suite of software solutions, with a single sign in. The software solutions are connected to create an efficient workflow. Fleet managers can track vehicles, review past trips and view footage in VUEhub, then send it directly into VUEcloud to securely , send it directly into VUEcloud to securely share with your claims teams before heading over to Driver Behaviour Dashboard to view their fleet's risk portfolio and claims trends. This platform can be owned by the client or put into your own branding to drive loyalty and brand awareness.



Our VUE hardware devices are all tracked and monitored using VUEhub. Fleet managers can monitor their fleet's live location, telematics data and live video. In the event of an accident, fleet managers can request footage and data from a specific time or location and send it into VUEcloud for sharing securely.



VUEcloud is a cloud-based platform which provides secure storage, viewing and sharing of video files, documents and other data. After an accident, you can send a link to fleet managers requesting all the footage and details. You are instantly notified when the files are received and can securely send them onto a loss assessor or other third parties with a few clicks. Importantly, the system converts all videos files so they can be seen without a specific video player. All of this facilitates an easy and quick claims handling process.



## Driver Behaviour Dashboard

Driver Behaviour Dashboard is an invaluable fleet risk management tool that displays advanced telematics and claims data in easy-to-understand charts. The software puts telematics data (such as speeding, cornering, accelerating, etc.) into context by displaying additional data such as road type, road conditions and weather conditions. This gives you a great picture of the daily environment that fleet drivers navigate so you can assess and mitigate risk.

# Gain A Detailed Picture Of A Fleet's Risk Profile

VUEhub is an unparalleled Fleet Risk Management tool that gives underwriters a highly detailed picture of a fleet's risk profile.

Fleets that mainly drive in crowded cities are exposed to completely different risks than fleets that mainly drive in rural areas. VUEhub shows you what's actually going on and what the risks are.

## Driver Behaviour Dashboard gives you:

- A 'Risk Radar' displaying levels of risk in the areas of driver behaviour, fatigue, judgement, environment and driver error
- Factors contributing to these areas of risk by vehicle and driver (quality of road surface, weather conditions, etc.)
- Types of road being driven on (urban, rural, motorway) with mileage and duration
- A claims history with risk trends
- Key claims statistics (average cost per claim, total cost, etc.)
- Predictions on which drivers are more likely to have an accident with an injury, based on previous performance

You can quickly see how well a fleet is performing, what their biggest risks are and what could mitigate risk. It also allows you to determine how likely accidents are to occur, the nature of these accidents and predict how costly they may be. This depth of insight could never be gained using traditional telematics data. For example:

Operates on		Risk scores for most concern	Potential severity of incidents
Fleet A	Mostly urban roads	Driver Error indicate	Bumping/scraping and incidents with vulnerable road users
Fleet B	Mostly rural roads	Environmental factors (road quality, hills and narrow)	Skidding, weather damage
Fleet c	Mostly motorways	Fatigue	High-speed incident or multiple fatalities



## Advanced insights from VUEhub allow you to:

- Accurately assess fleet risks and charge more appropriate insurance premiums
- Determine if fleets require action to reduce risk and give recommendations such as fitting additional safety equipment or increasing compliance, e.g. FORS
- Reward low risk fleets with an appropriate premium to drive customer loyalty
- Apply more appropriate conditions to policies
- Assess impact of policy conditions and preventative steps
- Monitor driver behaviour









# Reduce Fleet Risk And Prevent Accidents

VUE's end-to-end solution helps mitigate risk:

- Encouraging your fleets to use their telematics data will allow your fleet managers to accurately target efforts to reduce risk and prevent accidents.
- Fleet managers can identify bad drivers and act to improve their behaviour while rewarding good drivers. This promotes safe driving across their fleet, greatly reduces risk and lowers accident frequency which reduces the number of claims and total claim costs.
- The footage collected in VUEcloud can be used to improve driver behaviour; incidents and near misses can be analysed in driver training to educate the rest of the fleet.
- VUEhub can be used by fleet managers to choose better routes, which can help reduce environmental risks and prevent accidents.
- VUEhub can also be used to manage driver behaviour in real time when driver trainers monitor live data on speeding and excessive breaking.
- Driver distraction units help with fatigue and further reduce risk.
- Drivers can also use the VUEdrive app to take initiative and improve their own behaviour. The app gives drivers a star rating for specific trips or an overall rating for the day or the week, and it's easy to see areas where they can develop with detailed breakdown scores for harsh acceleration, breaking and so on.



# Settle Claims Quickly And Reduce Cost Per Claim

In the event of an accident, the video footage and telematics data recorded by our hardware devices can be used as evidence that shows what happened and who was at fault. This video footage supplements potentially unreliable human recollection of events with facts and lowers claim costs by defending against:

- Fraudulent claims and staged accidents (“Crash for cash”)
- Lack of witnesses
- Exaggerated claims
- Conflicting reports of events

VUE customers have often seen a 40-60% reduction in the cost of claims when using VUEcloud to share their CCTV footage.

You can also speed up the claims process by using VUEcloud as an efficient case file management tool. It can hold any file formats so it's perfect for compiling all vital incident files into one place, then for securely sharing files with third parties for a streamlined claims handling process.

If fleet managers have a VUEcloud account, they can instantly share incident footage with claims teams alongside any relevant details in any file formats (including video, images, pdfs, voice notes and more).

Claims teams often have their own VUEcloud account and, in the event of an incident, send a link to fleet managers requesting footage and all relevant details. Claims teams are instantly notified when the files are received and can easily open and view video files in any format without the need to convert them.

It's then easy to forward on access to specific files and get extra information added by a third party (such as a claims assessor to get repairs estimates), again being notified when new information is added.



# Drive Customer Loyalty

VUE supports you to reward and retain your best fleets based on driver behaviour. You can reward fleets with good driving behaviour and lower risks with an appropriate premium which increases the chance of client retention.

Additionally, VUEhub is fully customisable and can be changed to include your logo, colour palette and even shortcuts to your company website. This branded portal drives brand recall and delivers a personalised experience to your clients.

Encouraging your clients to use VUE's software solutions will also drive customer retention. For example, clients that use VUEcloud to store a library of valuable video footage will be less likely to switch insurance providers as they would lose all of their data in the process.

Clients that use VUEhub will benefit from ease-of-use and increased productivity, further encouraging loyalty, as they'll be able to conveniently access all of VUE's software in one place and link them together. Our detailed on-boarding programme helps your fleets get the most from our services and allows them to see the benefits of working together with us to further reduce risk.

"So why do we use VUE as a Specialist Partner? They provide fantastic customer service, product follow-up is very good and they're continually developing the offer to the clients, improving the technology. It's very important to have cutting-edge leading technology at the forefront, which is something that Aviva is very passionate about."

Neil Shaw, Senior Motor Risk Consultant at Aviva





## Why VUE Is Unique

VUE is a truly end-to-end risk management solution.

Every fleet is different, and VUE puts every vehicle into one system so they're easy to manage.

Instead of just collecting raw telematics data, VUE uniquely puts driver behaviour data into real-world context. By illustrating the most relevant risk factors to individual fleets, such as road type, road conditions, and highway code infringements, you can get a true insight into how a fleet behaves. This allows you to more accurately assess fleet risk to determine insurance policy premiums and any associated conditions.

VUE's enhanced telematics data also helps reduce accident frequency by identifying good drivers so they can be rewarded and highlighting poor driving and areas of improvement.

In the event of a collision, their Video Telematics equipment reduces claim costs by recording Video Telematics evidence that can be used to defend claims. Footage and telematics data (such as indicator or reversing activity) is especially useful for fighting fraudulent claims and claims with conflicting accounts.

Further potential savings come when VUE's unique software solutions reduce the number of days needed to settle claims in several ways. VUE's software enables you to request incident footage and other relevant details from clients. It also helps manage case files by notifying you when the information is received. Automatic FNOL (First Notification of Loss) takes this further and means collision footage and telematics data is instantly sent to you after an incident.

# VUE In Action

Insurance companies are using VUE to accurately assess risk, handle claims easily and defend claims with video footage. In fact, VUEcloud was named winner of the 'Claims Technology Partner of the Year' category at the 2018 Insurance Post Claims Award for their Fleet Risk Management platform.

VUE's devices and software solutions are used by many global insurance partners and major fleet operators across the country.

"VUEcloud allows us to gather images and videos quickly and easily from parties and then also share them between branches. Videos are crucial to liability reviews and we have examples of cases where fraud or liability has been established purely from the video evidence. It's a fantastic tool for claims and will only prove its value increasingly over the years."

Senior Claims Handler from a Multi-National Insurer



# About VUE

VUE has over 20 years' experience in the Video Telematics industry and has partnered with countless insurance companies to help their fleets reduce risk and defend claims. As a Video Telematics provider with in-house software developers and a dedicated Data Science department, we can work with you to create a distinctive solution to your business needs.

There are a range of helpful videos and articles at <https://vuegroup.org/blog>

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