NZI Fleet Fit Partnership Insights

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Adding value to your insu

Fleet Fit

A tailored strategy to help improve your fleet's **safety and performance.**



A snapshot of our **NZI Fleet Fit programmes**

Expert Training

- Vehicle safety awareness seminars
- Driver training simulators
- Online driver training
- Vehicle stability workshops
- Crash scene investigations workshops
- Safety investigation workshop
- Electric/hybrid and vehicle familiarisation
- In-vehicle driver evaluations
- Bespoke training sessions

Strong Culture

- Creating and maintaining a safety culture
- Change management support
- Leadership coaching
- Recruitment and retention workshop for leaders

Compliance

- H&S policy development
- Safe driving policy development

Better Claims

- Crash Scene Assistance
- Specialised claims management system

Smart Technology

- Vehicle telematics analysis & reporting
- Fleet & driver dashboards
- In-vehicle cameras (fatigue/distraction)

Wellbeing

- Fatigue management seminars
- Sleep studies
- Sleep disorder trials and treatments
- Staff health checks

Adding value to your insurance.

Roadside Rescue

Now included with all light commercial vehicle cover.



NZI Roadside Rescue is automatically included with every light commercial vehicle policy and help is just a phone call away. Nothing more to pay, nothing more to do.

- **0800 NZI RESCUE (0800 694 737)**
- **24/7 assistance**
- **Unlimited callouts**
- **The vehicle is covered, regardless of who is driving.**

NZI Roadside Rescue will assist you with most common vehicle breakdown situations such as:

- Flat battery
- Lockout assistance
- Lost keys
- Out of fuel (limits apply)
- Mechanical breakdown
- Windscreen/ glass damage
- Out of charge (electric vehicles)
- Flat or damaged tyre

Find out more at nzi.co.nz/roadside-rescue or talk to your broker.

Ts & Cs apply.

Technology and it’s influence on accident risk for light vehicles.



“

There’s no question ADAS is a very good thing and improves driver safety. But you need to understand it in order to use it properly. I am lucky because I love cars and technology and can work things out. But some of my colleagues really struggle.

”

Fleet Driver

Reduction in accidents

Forward collision warning

27% Front-to-rear crashes

20% Front-to-rear crashes with injuries

9% Claim rates for damage to other vehicles

17% Claim rates for injuries to people in other vehicles

44% Large truck front-to-rear crashes

Blind spot detection

14% Lane-change crashes

23% Lane-change crashes with injuries

7% Claim rates for damage to other vehicles

9% Claim rates for injuries to people in other vehicles

Rear automatic braking

78% Backing crashes (when combined with rearview camera and parking sensors)

10% Claim rates for damage to the insured vehicle

28% Claim rates for damage to other vehicles

Forward collision warning plus autobrake

50% Front-to-rear crashes

56% Front-to-rear crashes with injuries

14% Claim rates for damage to other vehicles

24% Claim rates for injuries to people in other vehicles

41% Large truck front-to-rear crashes

Lane departure warning

11% Single-vehicle, sideswipe and head-on crashes

21% Injury crashes of the same type

Rearview cameras

17% Backing crashes

Rear cross-traffic alert

22% Backing crashes

*Courtesy of Insurance Institute for Highway Safety

"It isn't something I am very familiar with myself. I couldn't tell you exactly what I have in my own vehicle and definitely not in the fleet vehicles."

Fleet Manager

"I know a reasonable amount about it, but I wouldn't say I'm an expert. We're putting pressure on our supply partners to see when we're going to have that technology."

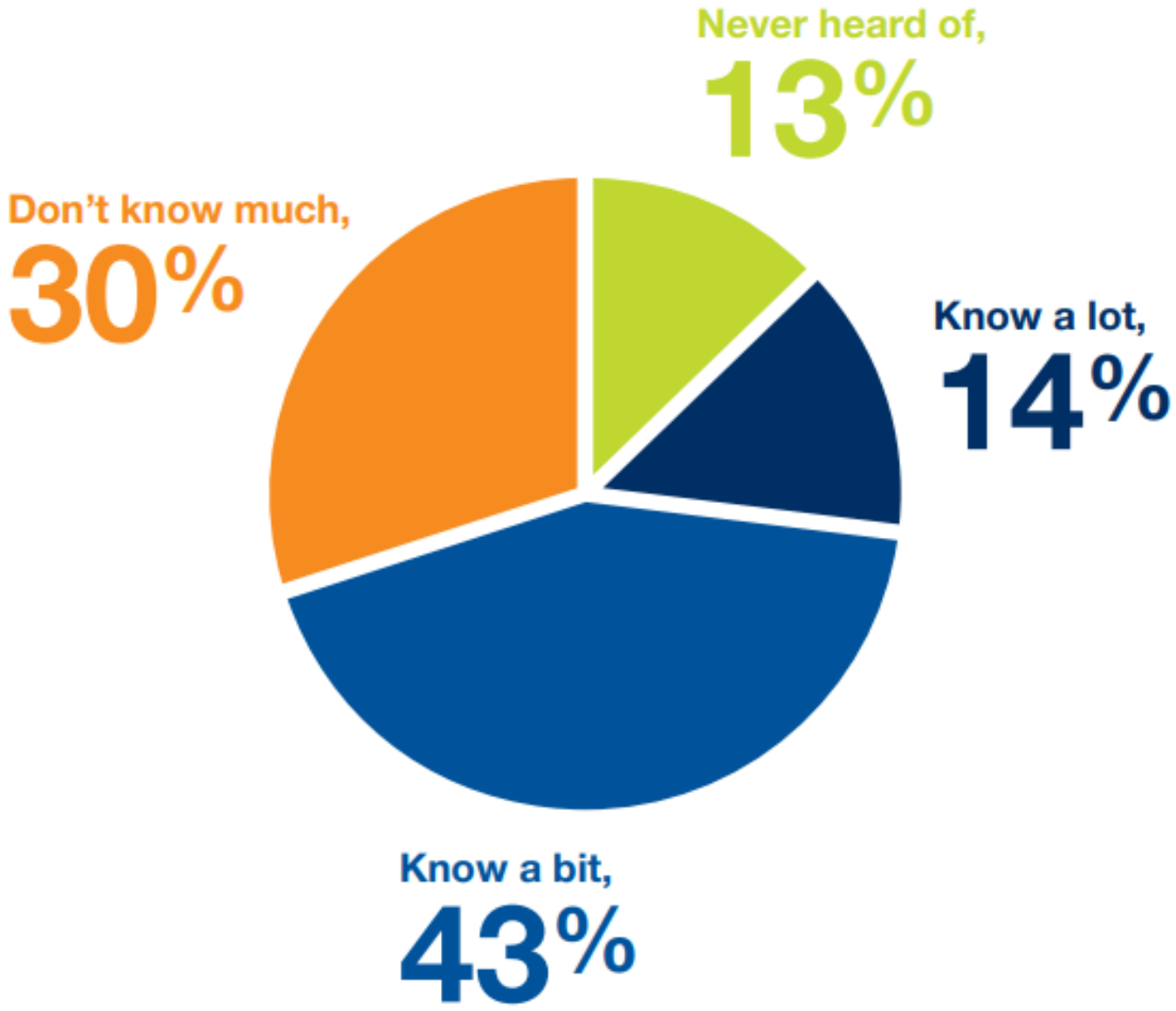
Fleet Manager

"I worry about not knowing enough about the ADAS in my fleet car. I am a bit scared to ask for help because I don't want to look stupid."

Fleet Driver

Fleet Drivers: How much do you know about ADAS?

The research reveals that aside from the commonly used reversing camera, knowledge of safety features among drivers is limited. Nearly half (43%) of surveyed drivers knew little or nothing of ADAS, and an equal percentage responded that they knew only a bit. This is a discouraging statistic, given that a limited understanding of the technology can potentially be counterproductive in a dangerous situation.



Training from sales personnel and suppliers when taking on a new vehicle



57%

have not had any training in how to use ADAS in the fleet vehicle they drive

Over half, (57%) of fleet drivers said they received no training from sales personnel and suppliers when taking on a new vehicle.

72%

say they have not had any driver training as part of their employment

Nearly three quarters (72%) of drivers surveyed said they had not received any driver training as part of their employment.



Adaptive Cruise Control

2/10 had disabled it



Lane Departure Warning

1/4 had disabled it



Lane Centering

1/4 had disabled it

In addition to these supportive features, some drivers were disabling technology with clear safety benefits that ought to be left on:



1/10 had disabled
Traction Control



1/7 had disabled
Stability Control



1/7 had disabled
Adaptive Headlights


Every $1 of direct cost is equivalent to:
$7 to $20 of Indirect costs, and
$70 to $100 in sales to cover accumulated costs.