

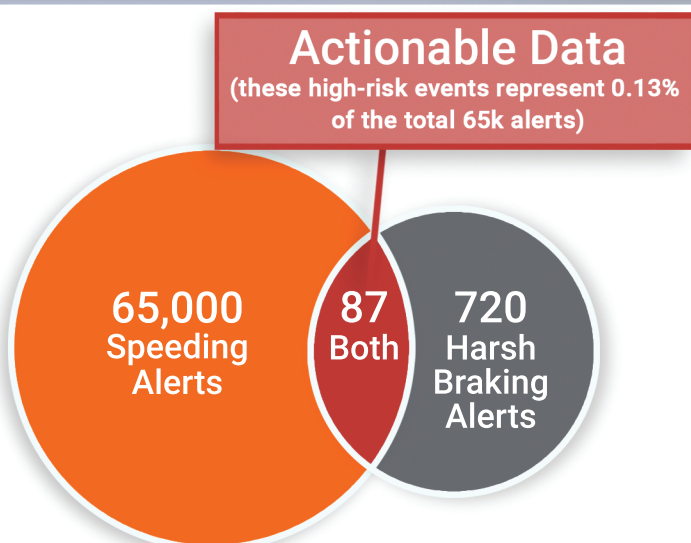


DMC's Data Science services are a valuable resource available to our insureds. The amount of data our insureds attempt to review on a daily basis would be overwhelming for any company, and special skills are needed to determine where to focus. Our Data Science team collaborates with the insured and their DMC Risk Engineer to analyze the data and help filter it down to the highest risk concerns.

IDENTIFYING OPPORTUNITIES FOR RISK REDUCTION

An insured was looking for help assessing which driver violations they should address first. Our Risk Engineer and Data Science department analyzed the insured's driving data over a 12-month period. From this baseline, there were 65K system-triggered speeding events among 250 drivers at 15 different terminals. The insured was not equipped to identify where to prioritize resources. After some initial study of loss history by the DMC Risk Engineer, the Data Science team dug deeper to address the most concerning events. Together, they created a new event type where a speeding alert immediately preceded a hard braking alert. In our Risk Engineer's opinion, this was indicative of speeding in congested areas or other situations that were more likely to result in a severe accident.

Starting from this prioritized alert combination, we were able to reduce the most critical observations by 99.9% and identify the small subset of drivers that gave rise to this new, more consequential event type. By isolating the most at-risk drivers of the large driving force, we were able to provide data-backed, targeted coaching opportunities for our insured's safety team.



DISCOVERIES

- 23 drivers accounted for nearly 60% of all speeding then hard braking events in the year
- One driver was flagged each month and accounted for almost 7% of all events in the year for the fleet
- Another driver, found to have one of the highest frequencies of hard braking and speeding incidents over the 12-month period, was also involved in a preventable rear-end accident

The insured now has a data framework they can utilize to monitor and address these incidents going forward, helping them prevent future accidents. Our collective Risk Engineering and Data Science teams partnered with the insured to find this opportunity to improve safety and reduce risk.