

## **Risk Index**

# INTELLIGENT SCORING FOR THE COMPLETE PICTURE OF RISK

Identify and respond to driver risk faster than ever before with the industry's most comprehensive risk scoring model. SambaSafety's Risk Index combines MVR and telematics data with CSA, claims and training activities into a single score, bringing greater visibility into the overall risk profile of each driver.

In short, the Risk Index provides critical insight into one simple question: Who are the highest risk drivers in an organization based on their behavior and complete driving history? With this understanding, employers are empowered to proactively manage risk and take more targeted, preventative action.

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**Elevate Your Safety Program With The Risk Index** 

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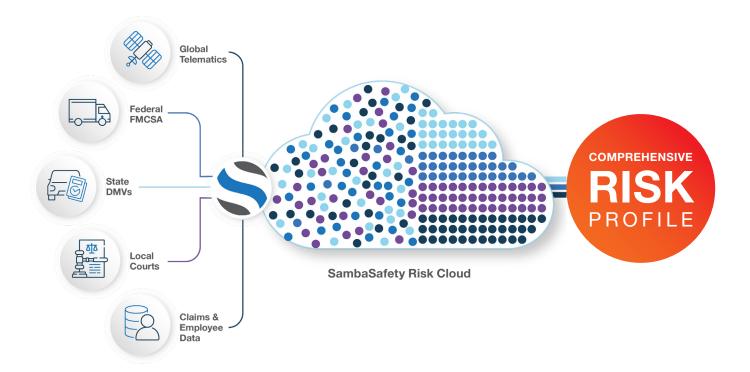


#### THE RISK INDEX DIFFERENCE

#### Capture All Data Sources in a Single, Holistic View

By consolidating all events and activities into a single score, safety managers can rest assured that no high-risk activity is left unnoticed. Drivers who present patterns of unsafe behavior can immediately be trained and coached before an incident occurs.

The Risk Index accounts for all risky events that a driver generates, not just those that result in alerts or show up on an MVR. This allows you to capture a 360-degree view of a driver's risk, accounting for real-time behaviors (think telematics activities such as speeding, distracted driving and high-risk trips) as well as activities like motor vehicle violations, crashes and claims.



#### > Extract Clear Insight Through Complete Transparency

The Risk Index provides the greatest level of transparency and clarity into where the highest risk lies and how to intervene. The comprehensive score is coupled with a detailed breakdown of contributing factors, including each activity represented in the score and its assigned weight for that event, making it quick and intuitive to pinpoint and act on the areas of highest concern.

#### > Tailor Scoring to Company Risk Tolerance & Safety Policy

With built-in logic and configurable activity weighting, the Risk Index can be configured to accurately represent the precise impact of specific behaviors on a driver's overall score. Set thresholds for what a high, medium and low risk driver means for your organization based on how you define risk in your safety policy.

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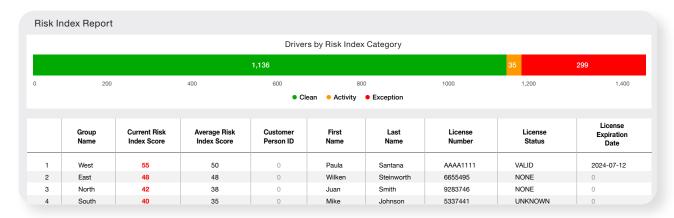
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### > Ensure Consistently Clean, Comparable Data

Effectively comparing drivers and deciding who should be on the road relies on having a simple, consistent and comparable way to measure the level of risk each driver presents. This requires not just data accuracy, but also normalization and standardization.

The Risk Index normalizes telematics data based on each driver's high-risk behavior per mile, allowing for greater consistency and accuracy when comparing risk across an entire fleet. This allows managers to quickly see their top performing drivers as well as those that need additional support.



#### > Benchmark Drivers to Pinpoint Areas of Highest Risk

Ranking and categorizing driver risk across your entire roster provides unmatched insight into whether a business's risk is going up or down at both a micro and macro level.

Without any manual effort required, employers can effortlessly benchmark drivers and business units to identify concentrations of risk and make quick, informed decisions to keep their drivers safe and protect their businesses.

### > Analyze Trends to Prevent Future Incidents

The Risk Index offers powerful insight into how risk is trending week over week, allowing safety managers to proactively identify patterns of unsafe behavior and provide targeted training and coaching, before an incident or disqualifying even occurs.

For the fastest, most effective intervention, risk and safety professionals are equipped with Al-driven training recommendations to assign courses based on specific high-risk behaviors.



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