

# TRUCKING TOOLS

*Automation solutions boost safety, efficiency and underwriting in the transportation sector*

By Dave Willis, CPIA

Now more than ever, technology is playing a role in the trucking arena. From driver and fleet safety to compliance, logistics management and underwriting, a number of tools have come to market recently. Here's a look at four of them.

## Driver app

One of the newest products on the market is an app called Greenlight, which combines smartphone-based video capture and telematics to improve driver safety and document incidents if they do occur.

"We wanted to develop something less complicated, something that would use the computer that's already in everyone's pocket—their smartphone—or another mobile device, like a tablet," says Jason Green, co-founder and CEO of the company that

developed the product. "We wanted to leverage that to make better tools for drivers."

Designed first for the consumer marketplace, the product generated

*"Now agents can address issues immediately with their motor carriers, building relationships that involve helping them better manage risks."*

—Lyn Simon  
President  
TDS Reports

immediate and significant interest from people interested in improving fleet safety. "With professional drivers, there's high risk, a high need for safety, and often high insurance costs," Green says. "If fleet owners can reduce claim costs and risk by a certain percentage, savings could be in the hundreds of thousands or millions of dollars."

Green and his team connected with fleet insurance professionals who, he says, "had meaningful market partnerships and a really strong vision of where the technology could go. They helped guide us to where we are now—launching with insurance discounts available for fleet vehicles from the at-launch date." The first insurance partnership is with program administrator Paul Hanson Partners.

The complete Greenlight System includes the iOS or Android Greenlight app, a smart cradle that supports both iOS and Android, and a cigarette lighter adapter. After being placed in the cradle, the smartphone camera

starts recording short segments of video at a time and automatically erases segments where nothing happened. A side benefit of the cradle is that it improves safety simply by taking the phone out of a driver's hand.

Greenlight also features a telematics functionality that records driving behavior. If an incident occurs—a sudden impact, for instance—the app immediately stores the video, which can be uploaded to the cloud. “The video can be used to help drivers learn from mistakes, or it could potentially exonerate them in the case of wrongful claims or fraud,” Green notes.

If data show that a fleet driver is exhibiting risky behavior—perhaps braking too heavily too often—the driver gets a training video sent to his or her inbox with messaging about the driving issue. A report also can be sent to the company fleet manager or risk manager. “The driver takes the training, and it gets noted in his or her account,” Green says. “Monitoring continues, to show improvement or the need for further training.”

## Fleet management

Another technology-based tool, Gorilla Safety, helps fleet operators with safety, government compliance, vehicle maintenance and more. “Gorilla Safety was started a few years ago with the idea of keeping trucks safer on the roads,” says co-founder Mark Walton, whose vision for the solution grew out of needs expressed by trucking concerns his insurance agency serves. “Some of the issues we found when we’d go out to a risk and discuss their insurance was that they had a really hard time keeping up with Federal Motor Carrier Safety Administration (FMCSA) Compliance, Safety & Accountability (CSA) scores and paperwork.”

That led Walton and his partner and co-founder, Tommy Johnson, to develop a software-as-a-service-based management solution for fleet managers. Key components include an automated vehicle inspection process, an accident feature, document support, trip logging, and more.

The patented automated inspection process grew out of the drivers’ need to inspect their vehicles every day, pre-trip and post-trip. “If there’s a safety issue, they need to complete an inspection report that’s then given to a mechanic,” Walton explains. “The mechanic fixes the vehicle, and the driver signs off on the repair. We’ve automated this entire process and incorporated accountability to make trucks safer as they go down the road.”

The accident feature helps drivers

capture information quickly if an incident occurs. “We talked to defense attorneys as we built this functionality, so we could guide drivers through the process of capturing the right information and pictures,” explains Johnson, who comes from the claims side of the insurance business. “We can get recorded statements from the other driver, if they’re willing, as well as from witnesses and passengers, along with basic policy information.”

A claims summary is uploaded from the scene and can be sent immediately to the fleet manager, carrier claim department, and agent. “Reporting claims quickly tends to reduce overall claim costs,” Walton adds.

Gorilla Safety also helps keep track of documents for the driver, the truck, and the company. “As agents, we’d frequently run into clients who didn’t keep up with things like running MVRs when they should,” Walton recalls. “We’ve automated the process, incorporating calendar reminders and accountability into the process.”

The firm also provides electronic logging devices.

how many they’re off duty,” Johnson explains. “We were the second company that was able to certify that it has a device that’s compliant with FMCSA requirements.”

## Business platform

Vantage Agora has created a business operating system that helps logistics companies monitor, understand, and use information about their operations—everything from sales and payment cycles to customer service and freight operations. The system, dubbed OX ZION, is used not only by office staff but also by drivers. “It’s a cloud-based product that’s available 24/7,” explains Carlos Fuentes, senior vice president for corporate and government affairs. “Drivers can get into it using their smartphones or tablets, in their cabs or wherever they happen to be working.”


One app the product includes helps trucking companies purchase insurance in partnership with Paul Hanson Partners International. “We work with program administrators that serve freight or logistics companies that use independent contractors for some of their deliveries,” Fuentes says. “These freight or logistics firms require that independent contractors that work with them carry certain types of insurance and maintain certain limits. The system can monitor that and let the contractor buy insurance through the program annually, semi-annually, quarterly—even daily, if needed. Our goal is to build a marketplace that caters to all of their needs.”

The platform also lets truckers who are part of the program purchase health insurance and a range of voluntary health benefits.



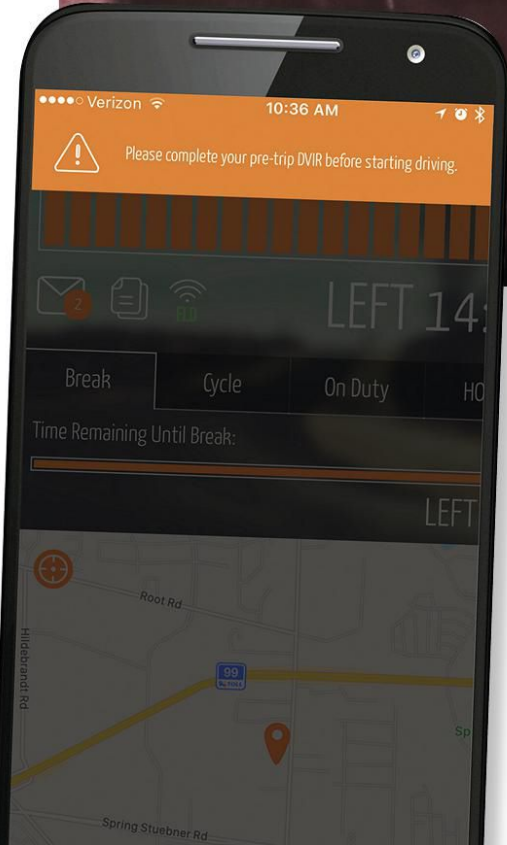
“The federal government is mandating that motor carriers maintain an electronic log of how many hours drivers drive and





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—Mark Walton  
Co-Founder  
Gorilla Safety



“These services are important to these independent contractors,” says Arvind Gopalakrishnan, vice president, client relations. By offering extra services, agents and brokers not only earn commissions but also can create stickiness and increase retention.

Another key element of the system involves driver safety. “If a driver has backed into a dock or has some other kind of accident or violation, the company will generally require him or her to get some training,” Gopalakrishnan says. “That used to mean finding a classroom training program and

perhaps taking time off from work to sit through it.

“With our system, they can access training that’s more convenient,” he notes. “They can go to our mobile app, complete video-based training, and then take a test to verify their comprehension and compliance. The app certifies that learning took place.”

The system not only addresses individual accidents and rehab training; it also can identify claims trends over time and across an operation. “By looking at loss data and seeing the big picture, logistics companies can