

# Managing Driver Behaviour



**BHIB**  
INSURANCE BROKERS  
A Brokerbility Company



**Managing Driver behaviour has never been so important and from an insurance perspective, fleet risk management has become more scientific than ever before.**

Proactively managing your fleet performance will not only benefit you in areas like fuel consumption and vehicle wear and tear. It will help you control fleet insurance premiums by allowing you to analyse driving styles and habits such as severe braking, harsh cornering, speeding etc. The resulting reports and information will enable you to help coach and manage drivers to ensure your business is mitigating the risk of claims in a more proactive way. Something that insurers will view favourably.

BHIB's Transport and Logistics team is committed to supporting our clients through the entire lifecycle of their fleet policies. We believe strongly in the benefits of managing driver behaviour, therefore we have agreed a unique partnership with Ctrack.



Ctrack has 30 years' experience of developing, implementing and supporting end to end vehicle tracking solutions with over 1.2million vehicles benefiting from their offering.

**Efficiency** - a real-time fleet management solution that allows drivers to monitor and manage their own driving score and improve performance without the need to micro manage.

*“Providing confidence and value to lasting relationships”*

**Driver Behaviour Indicator** - in-vehicle device that warns of a range of exceptions to encourage improved behaviour behind the wheel.

**Dashcams** - a variety of dashcams that record incidents before, during and after a triggered event, making the footage available for driver assessment and related insurance claims.

**Full Visibility** - gain insight through real-time reporting, by driver or vehicle. The solution is particularly suited to businesses that operate a pool of fleet vehicles across multiple employees.

**Tracking Devices** - a variety of hardwired and plug & play web based fleet tracking devices for vehicles which are available for purchase or long term rentals.

**Dashboards** - provide high levels of business intelligence and operational insight, so companies are able to effectively gauge fleet performance, implement continuous improvement initiatives and achieve positive change. Benefits include the ability to measure driver behaviour, speed, compliance, usage, time & cost.

We strongly believe that these solutions, if managed correctly, will have a substantial benefit to the overall performance of your fleet and help you control and contain your fleet insurance costs.

Should you wish to discuss your current telematics systems or see how BHIB and Ctrack can help improve the running of your fleet, please get in touch:

**[fleet@bhibinsurance.co.uk](mailto:fleet@bhibinsurance.co.uk)**  
**or call (0330) 024 06 06**

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BHIB Insurance Brokers is a trading name of BHIB Limited.

Registered office is AGM House, 3 Barton Close, Grove Park, Enderby, Leicester LE19 1SJ.

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**BHIB**  
INSURANCE BROKERS  
A Brokerability Company

### **BHIB Leicester**


AGM House, 3 Barton Close, Grove Park, Enderby, Leicester LE19 1SJ

**T. 0116 281 9100 F. 0116 281 9101**

### **BHIB Northampton**

Windsor House, Cliftonville, Northampton NN1 5BE

**T. 01604 630003 F. 01604 231556**

 **[enquiries@bhibinsurance.co.uk](mailto:enquiries@bhibinsurance.co.uk)**

 **[www.bhibinsurance.co.uk](http://www.bhibinsurance.co.uk)**

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