



# Daimler FleetBoard - Mercedes Benz

*Driver data transformed into insights on risk for customizing commercial vehicle insurance premiums*

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Stuttgart, Germany

[www.fleetboard.com/info/en](http://www.fleetboard.com/info/en)

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## Solution Components

- IBM® Cognos®
  - IBM Workplace Technology, Micro Edition
  - IBM WebSphere®
  - IBM DB2® for Linux, UNIX and Windows
  - IBM Rational® Focal Point™
  - IBM Power®
  - IBM AIX®
  - IBM Software Services
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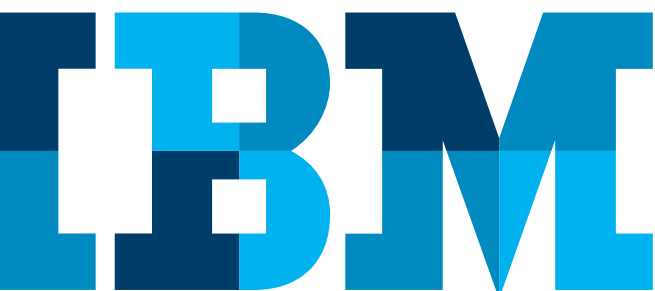
Headquartered in Stuttgart, Germany, Daimler FleetBoard GmbH (FleetBoard) is a subsidiary of Daimler AG and Mercedes-Benz. With more than 140 employees, FleetBoard is a European market leader in commercial vehicle telematics. In 2012, FleetBoard expects to install 100,000 onboard telematics units in commercial vehicles. And by 2017, FleetBoard is expected to reach the installation of about half a million units. With more than 2,500 customers FleetBoard is a market leader in medium and heavy-duty commercial vehicle telematics, receiving Frost and Sullivan's 2012 Europe Growth Leadership Award in Medium and Heavy Duty Telematics.

## The Opportunity

Shipping and transport companies with fleets of vehicles face increasing operations challenges that include lowering fuel, maintenance and insurance costs. With its fuel-efficient trucks, a German automotive manufacturer was able to resolve some cost issues for its logistics customers. However, it also wanted to expand its financial services and find ways to help customers lower their insurance premiums.

## What Makes It Smarter

A business that is dependent on a fleet of commercial vehicles can see liability and vehicle damage insurance premiums skyrocket. A global automotive manufacturer offers its logistics customers an innovative insurance policy for fleets that use its business analytics-based telematics solution. The solution analyzes vehicle usage, factoring in details of driver performance and vehicle maintenance transmitted from an onboard computer using a mobile radio network. Because the automaker



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What if your monthly insurance premium adjusted to how you drove that month?

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can get precise calculations on routes, loads, driving performances and maintenance, it can offer monthly insurance premiums on a pay-as-you-drive principle that allows customers to lower their premiums when they improve in certain areas. For instance, it can uncover detailed vehicle views that indicate defensive, predictive or dangerous driving performance for specific timeframes. As a result, company insurance adjusters can calculate the associated risks and either lower or raise the insurance premium for the month.

## Real Business Results

- Lowers customers' insurance premiums by 10 percent through improved vehicle usage and driving quality
- Improves the condition of vehicles through near-real-time assessments and by enabling preventive maintenance
- Increases defensive and preventive driving by analyzing drivers' styles and identifying areas that need improvement

## For More Information

Please contact your IBM representative or IBM Business Partner. Visit us at [ibm.com/cognos](http://ibm.com/cognos).

To learn more about Daimler FleetBoard - Mercedes Benz, visit [www.fleetboard.com/info/en](http://www.fleetboard.com/info/en).

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*“The solution helps the manufacturer provide its customers with improved control over their insurance costs by paying insurance premiums for individual vehicles based on actual usage only.”*

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