

# HUB

Risk & Insurance | Employee Benefits | Retirement & Private Wealth

## Using Technology to Change Driver Behaviors

*Exclusively for NHDA*

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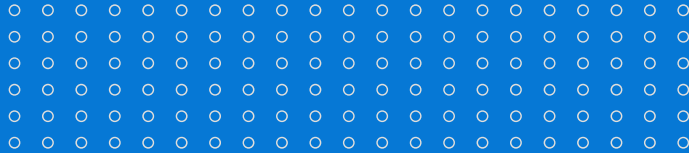
# Discussion Points

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- 1** | **2023's Leading Risks to Home Delivery**
- 2** | **Today's Technology**
- 3** | **Establishing Desired Behaviors**
- 4** | **Gamification & Recognition**
- 5** | **HUB Risk Services**



# 1



## 2023 Outlook for Home Delivery

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# 2023's Leading Risks in Home Delivery



## Profitability

**Rising costs will put the brakes on profits.**

## Vitality

**Investing in drivers will spur recruitment and retention.**

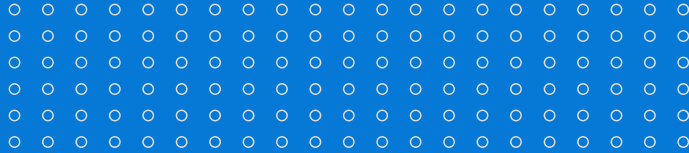
## Resiliency

**Reduce accidents and lawsuits by driving technology and training.**

# 2

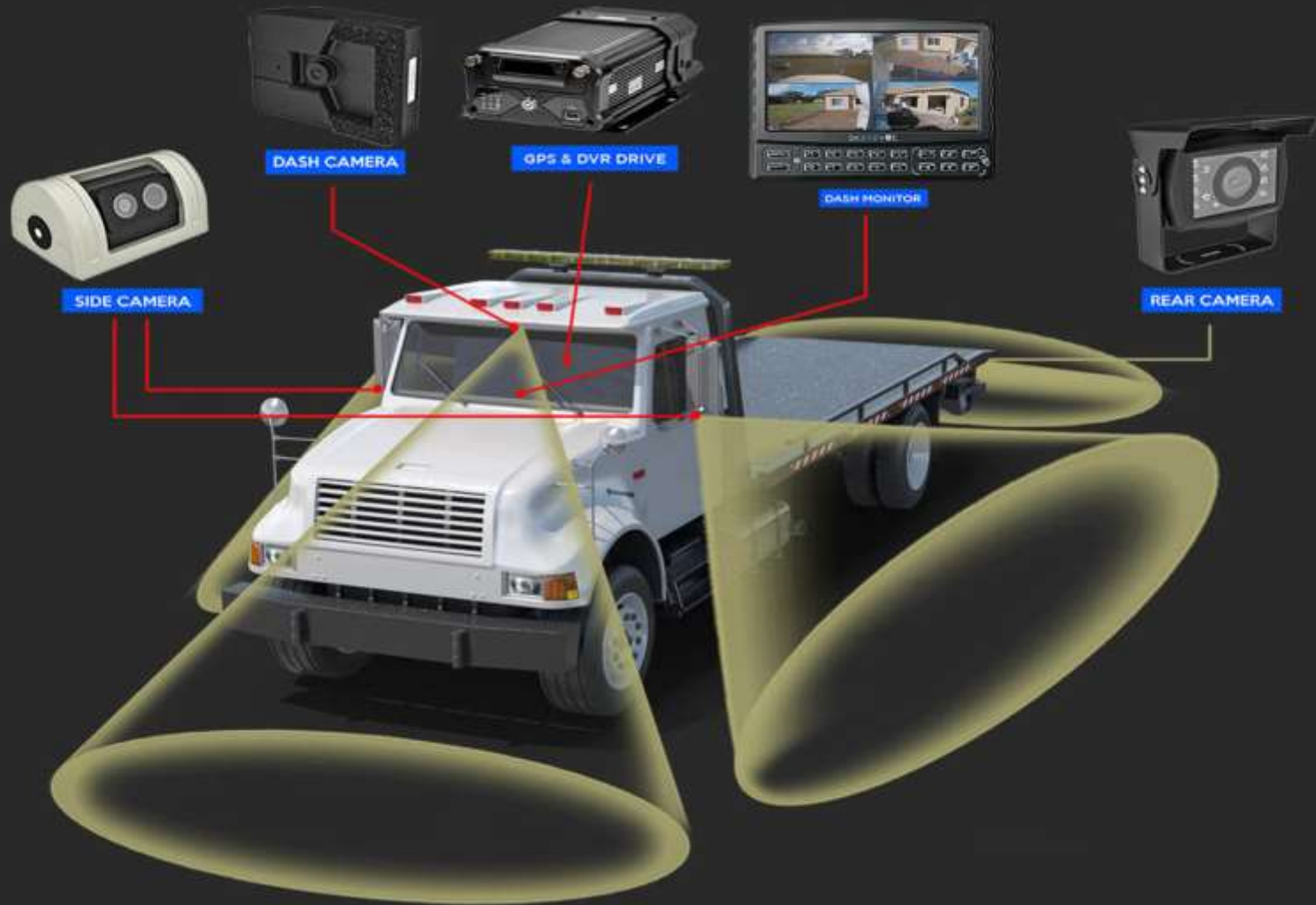
## Today's Technology

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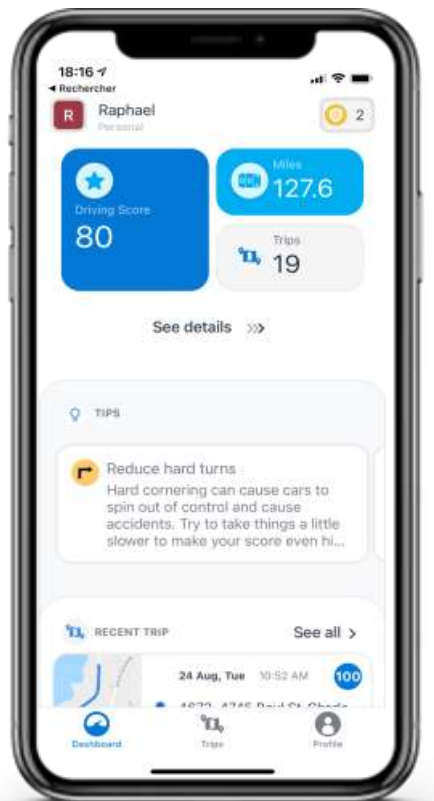
# Commercial Truck Technology is Growing



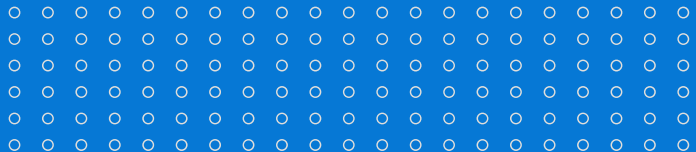




# Simpler is usually better



# 3



## Establishing Desired Behaviors

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# Establishing Desired Behaviors

- What are the desired behaviors?
  - Speeding
  - Hard Brake
  - Fuel Efficiency
  - Hard Turns
  - Phone Usage



# Establishing Desired Behaviors

- Are they easy to understand?

#1



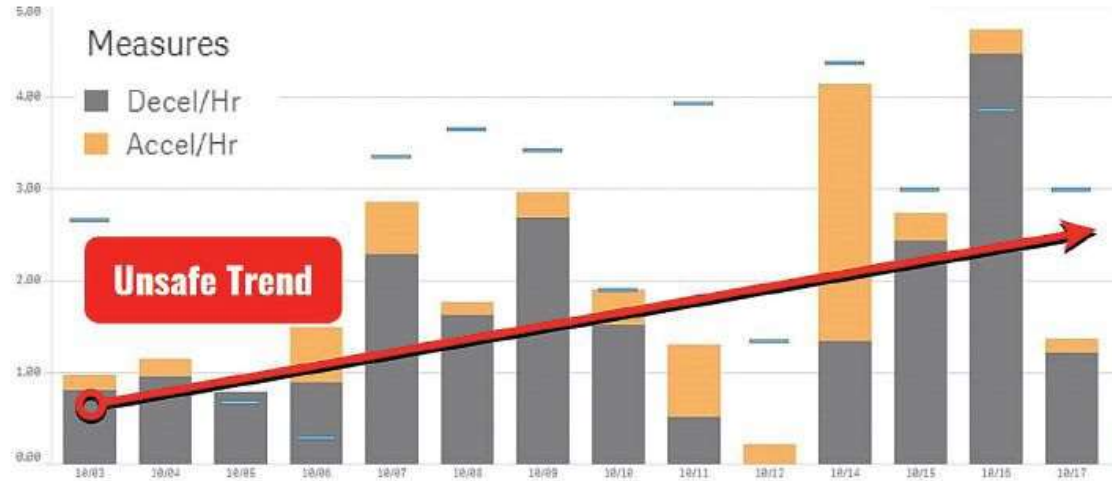
Hard Brake



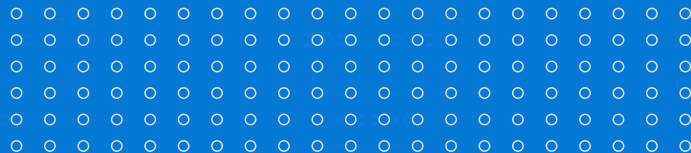
Acceleration



#2



# 4

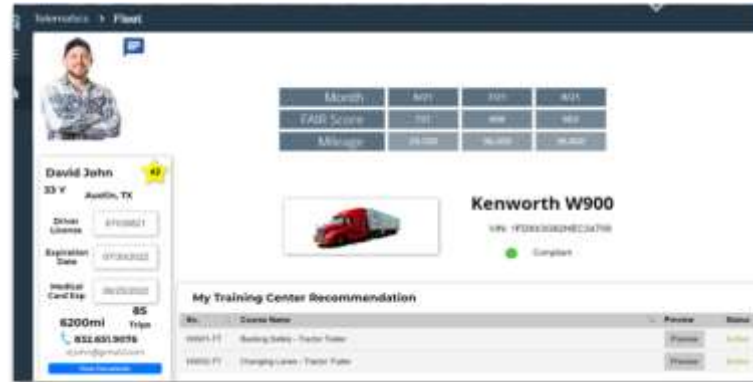
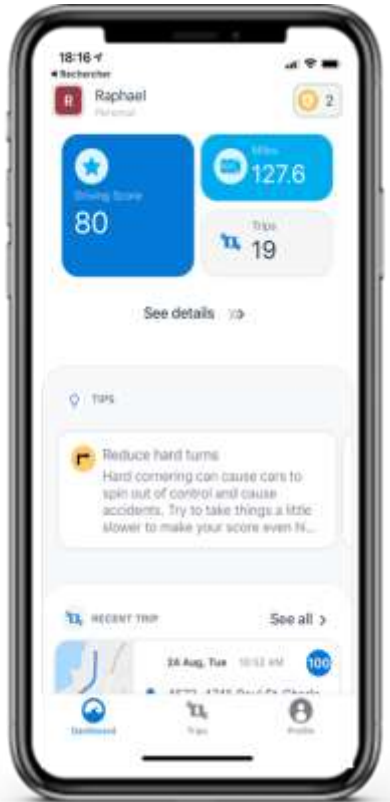


## Gamification & Recognition

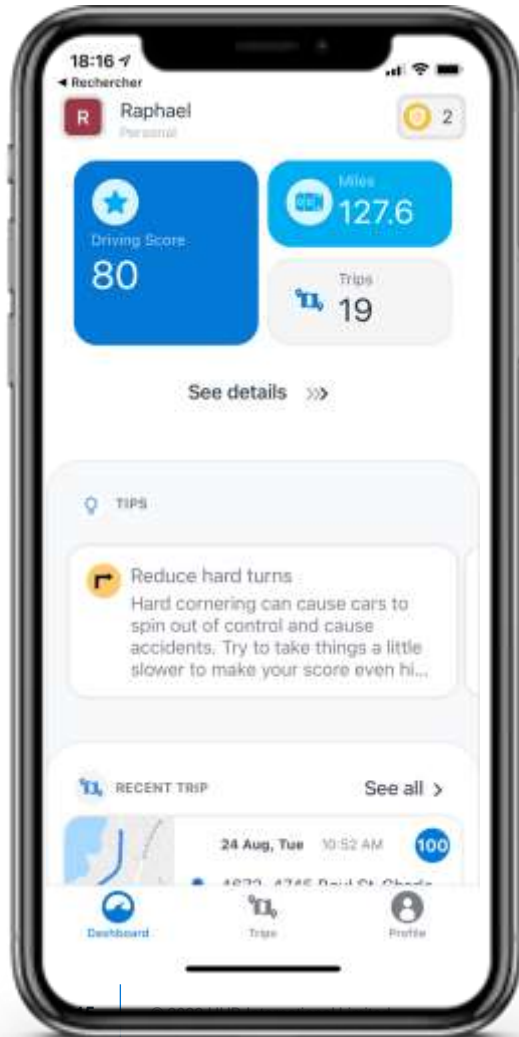
HUB Drive Safe Mobile App



# Ease of Use is Critical



## Daily Performance Example



- Driving Score: Represents their overall performance
- Driving Tips: Tips to improve driving behavior based on driving performance tracked by the application.

## Weekly Performance Example



- Reduce the likelihood of collisions through consistent driver feedback and coaching.
- Quickly identify excellent, fair, and risky drivers.
- See the list of risky drivers to take immediate precautionary measures.
- See the scoring history to ensure consistent improvements.

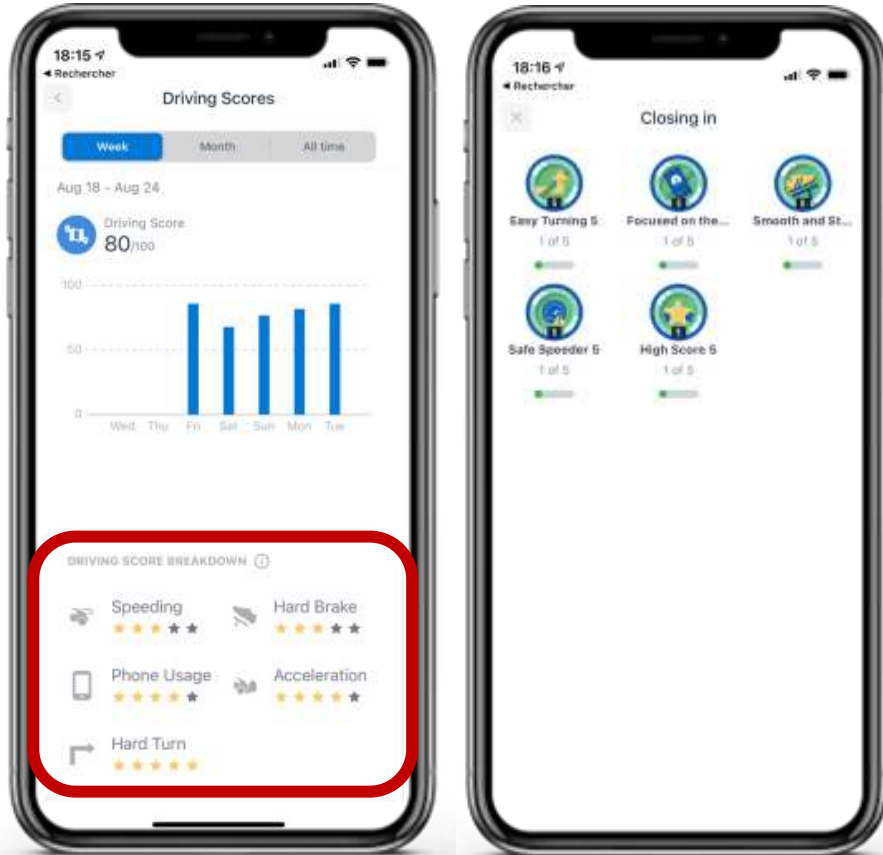


# Rewards and Gamification

Encourage consistent improvements in driving behavior with positive reinforcements

Get badges for good driving rewarding you with points.

Leaderboard keeps the drivers engaged in a healthy competition.



# Feature Target



Encourage behavioral improvements and in-app engagement with points and badges

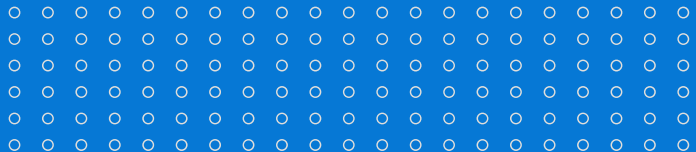


Use weekly, monthly, and all-time leaderboards to stimulate healthy competition amongst drivers



Boost retention and satisfaction by offering frequent rewards for safer driving behaviors

# 5



## HUB Risk Services

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# Risk Consulting Overview

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HUB Risk Services helps our clients identify and mitigate risks to protect what matters most: your people, your property and your profitability.



## People

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- Health & Safety
- Travel Risk Management
- Wellness
- Emergency Response
- Integrated Absence Management



## Property

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- Fire Protection Engineering
- Life Safety
- Natural Hazard Evaluations
- Water Damage Mitigation
- Disaster Management
- Fleet Risk Management
- Security
- Catastrophe Modeling



## Profitability

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- Organizational Resilience
- Cyber Risk Management
- Business Continuity
- Regulatory Compliance
- Enterprise Risk Management

# HUB

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# Thank you!

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