
**PERFORMANCE
BENCHMARKS
FOR FLEET &
RISK MANAGEMENT**

4TH QTR 2018

**FLEXIBILITY
VISIBILITY
ACCOUNTABILITY**

Fleet
response

BENCHMARKING ACCIDENTS AND CLAIMS

FLEET/RISK MANAGEMENT PERFORMANCE BENCHMARKS FOR THE 4TH QUARTER OF 2018 (OCT-DEC) AND YEAR-TO-DATE 2018.

Except where noted, data sets are based on a total census of approximately 500,000 vehicles across the United States under management by Fleet Response, representing a range of industries including service, sales, delivery, government, telecommunications and pharmaceutical. Truck data sets are for motorized units only.

INCIDENTS/ MILLION MILES

Based on vehicles in fleets for which Fleet Response receives regular inventory data.

	Q4		YTD	
	2018	2017	2018	2017
Auto/Truck	12.70	12.59	11.98	12.42

INCIDENT RATIO

Defined as the number of claims divided by the number of vehicles in the fleet. Based on vehicles in fleets for which Fleet Response receives regular inventory data.

	Q4		YTD	
	2018	2017	2018	2017
Auto/Truck	6.44%	6.18%	30.91%	26.24%

CLAIMS BY ACTION TAKEN

(As % of all fleet claims)

Based on claims reported during the time period covered in this quarterly report.

	Q4		YTD	
	2018	2017	2018	2017
Auto/Truck				
No damage	20.89%	16.71%	17.18%	16.37%
Damaged/not repaired	46.40%	37.78%	41.00%	39.57%
Repaired	30.03%	40.76%	38.12%	39.71%
Total loss	2.69%	4.75%	3.70%	4.31%
	100%	100%	100%	100%

BENCHMARKING REPAIRS

LENGTH AND COST OF BODY REPAIRS

Represents all claims reported during the time period. Length of repair is expressed in days.

	Q4		YTD	
	2018	2017	2018	2017
Auto/Light Truck				
Avg. body repair days	6.80	7.79	7.52	7.14
Avg. body repair cost	\$3,030	\$3,053	\$3,033	\$2,820
Truck				
Avg. body repair days	6.40	10.03	8.39	8.82
Avg. body repair cost	\$3,651	\$4,837	\$4,633	\$4,513

DISTRIBUTION OF REPAIR COSTS

Expressed as a percent of all claims repaired during the time period covered.

	Q4		YTD	
	2018	2017	2018	2017
Auto/Truck				
< \$1,000	18.77%	20.36%	19.64%	22.66%
\$1,000-\$2,499	35.53%	34.99%	34.49%	35.72%
\$2,500-\$4,999	27.50%	24.81%	26.76%	24.58%
\$5,000-\$9,999	15.58%	15.00%	15.02%	13.30%
>\$10,000	2.62%	4.84%	4.09%	3.74%
	100%	100%	100%	100%

BENCHMARKING SALVAGE

AVG. SALVAGE SALE

Data limited to fleets in which salvage is conducted through the Fleet Response salvage program. Based on all claims reported during the time period covered.

	Q4		YTD	
	2018	2017	2018	2017
Auto/Light Truck				
	\$3,289	\$2,987	\$3,131	\$2,860
Truck*				
	\$5,250	\$4,459	\$4,369	\$3,708

* Not including trailers.

BENCHMARKING RENTALS

LENGTH AND COST OF REPLACEMENT RENTALS

Data represents all claim-related rentals closed during the time period. They do not include long-term or other rentals that may have occurred outside the context of an accident claim.

	Q4		YTD	
	2018	2017	2018	2017
Repaired				
Avg. rental length (days)	14.90	16.68	14.85	15.02
Avg. rental cost	\$789	\$778	\$833	\$707
Total loss				
Avg. rental length (days)	29.75	52.84	43.32	48.31
Avg. rental cost	\$1,583	\$2,291	\$2,111	\$2,091

BENCHMARKING SUBROGATION

SUBROGATED CLAIMS, AMOUNT COLLECTED AND LENGTH OF PROCESS

Claims subject to subrogation expressed as a percent of all claims reported during the time period covered. Average length of subrogation process represents the time from first-demand for payment to receipt of proceeds. Excludes arbitration files.

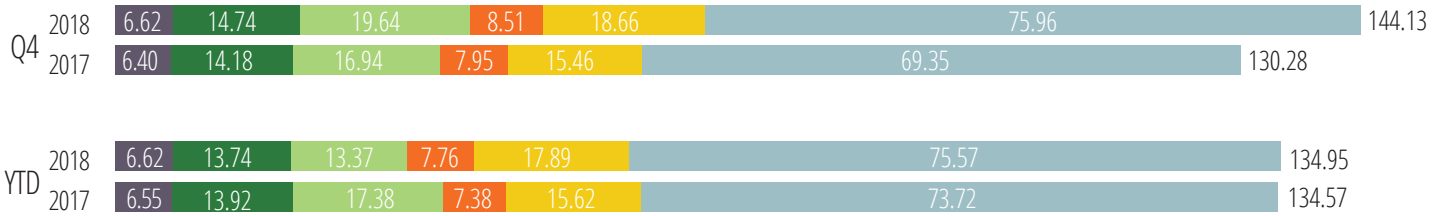
	Q4		YTD	
	2018	2017	2018	2017
Percent of claims with subrogation potential	34.69%	35.41%	34.35%	34.37%
Avg. amount collected per subrogated claim	\$4,599	\$4,371	\$4,672	\$4,402
Avg. length of subrogation process (days)	61.24	54.57	59.10	56.61

BENCHMARKING CYCLE TIME

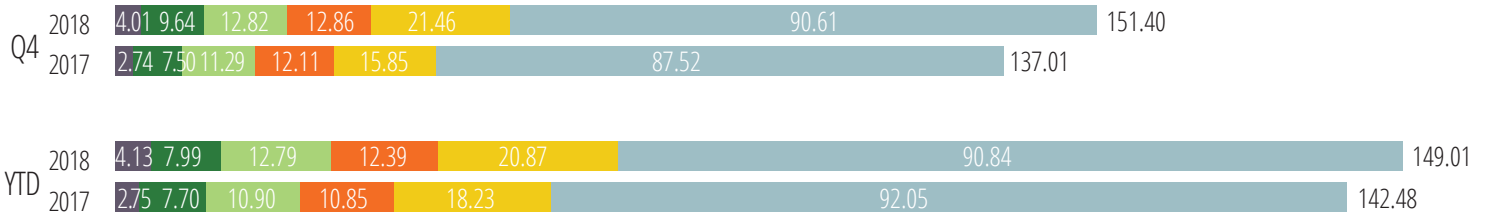
Expressed in days for all claims closed during the time period covered, including subrogation files with payment plans and arbitration.

- Date of loss to date reported
- Reported to estimate
- Estimate to repairs started
- Repairs started to repairs complete
- Repairs complete to subro start
- Subro start to subro close

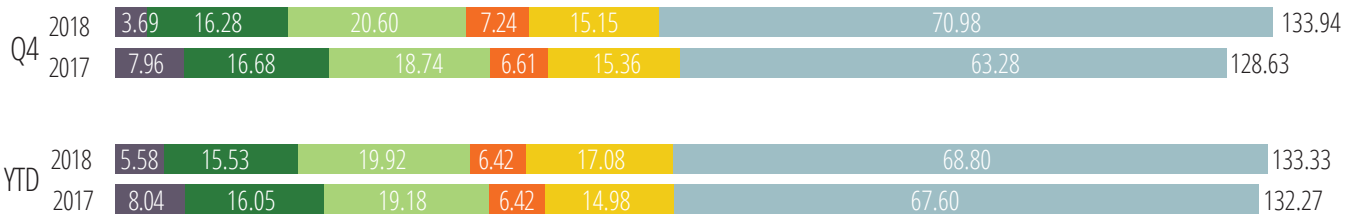
ALL CLAIMS



NON-DRIVABLE



DRIVABLE



BENCHMARKING SAFETY

PREVENTABILITY

As determined by Fleet Response review, using generally accepted national standards for defining preventable and non-preventable incidents. Excludes claims where the driver was not operating the vehicle.

	Q4		YTD	
	2018	2017	2018	2017
Preventable	44.75%	44.79%	48.46%	47.99%
Non-preventable	55.25%	55.21%	51.54%	52.01%

MOST-REPORTED REASONS (BASED ON CURRENT PERIOD)

Expressed as a percent of all claims reported during the time period covered.

	Q4 2018		Q4 2017		2018 YTD		2017 YTD	
	Rank	Percent	Rank	Percent	Rank	Percent	Rank	Percent
Other vehicle rear ended our vehicle	1	10.40%	1	12.61%	1	10.42%	1	10.86%
Our vehicle hit stationary object	2	8.78%	2	9.35%	2	9.21%	2	8.98%
Our vehicle rear ended other vehicle	3	5.62%	3	6.67%	3	6.02%	3	6.28%
Other driver - lane encroachment	4	5.59%	4	6.63%	4	5.43%	4	5.53%
Other vehicle hit our vehicle	5	5.43%	5	6.07%	5	5.08%	7	4.52%

DRIVER TENURE

Based on all claims reported during the time period covered.

	Q4		YTD	
	2018	2017	2018	2017
<1 year	24.17%	23.46%	23.82%	23.73%
1-3 years	27.50%	27.76%	28.44%	27.77%
4+ years	48.33%	48.78%	47.74%	48.50%

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