

# BENCHMARKING ACCIDENTS AND CLAIMS

# FLEET/RISK MANAGEMENT PERFORMANCE BENCHMARKS FOR THE 1ST QUARTER OF 2019 (JAN-MARCH), 2ND QUARTER OF 2019 (APRIL-JUNE), 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.

|            | Q1 & Q2 | YT    | D     |  |  |
|------------|---------|-------|-------|--|--|
|            | 2019    | 2018  | 2017  |  |  |
| Auto/Truck | 12.33   | 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.

|            | Q1 & Q2 | Y      | ΓD     |
|------------|---------|--------|--------|
|            | 2019    | 2018   | 2017   |
| Auto/Truck | 26.23%  | 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.

|                      | Q1 & Q2 | ΥT     | D      |
|----------------------|---------|--------|--------|
|                      | 2019    | 2018   | 2017   |
| Auto/Truck           |         |        |        |
| No damage            | 15.44%  | 17.18% | 16.37% |
| Damaged/not repaired | 48.29%  | 41.00% | 39.57% |
| Repaired             | 32.62%  | 38.12% | 39.71% |
| Total loss           | 3.65%   | 3.70%  | 4.31%  |
|                      | 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.

|                       | Q1 & Q2 | YT      | D       |
|-----------------------|---------|---------|---------|
|                       | 2019    | 2018    | 2017    |
| Auto/Light Truck      |         |         |         |
| Avg. body repair days | 7.13    | 7.52    | 7.14    |
| Avg. body repair cost | \$3,074 | \$3,033 | \$2,820 |
| Truck                 |         |         |         |
| Avg. body repair days | 7.60    | 8.39    | 8.82    |
| Avg. body repair cost | \$4,128 | \$4,633 | \$4,513 |

### DISTRIBUTION OF REPAIR COSTS

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

|                 | Q1 & Q2 | YT     | D      |
|-----------------|---------|--------|--------|
|                 | 2019    | 2018   | 2017   |
| Auto/Truck      |         |        |        |
| < \$1,000       | 19.39%  | 19.64% | 22.66% |
| \$1,000-\$2,499 | 33.93%  | 34.49% | 35.72% |
| \$2,500-\$4,999 | 27.81%  | 26.76% | 24.58% |
| \$5,000-\$9,999 | 15.35%  | 15.02% | 13.30% |
| >\$10,000       | 3.53%   | 4.09%  | 3.74%  |
|                 | 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.

|                  | Q1 & Q2 | YT      | D       |
|------------------|---------|---------|---------|
|                  | 2019    | 2018    | 2017    |
| Auto/Light Truck | \$2,996 | \$3,131 | \$2,860 |
| Truck*           | \$4,016 | \$4,369 | \$3,708 |



<sup>\*</sup> 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.

|                           | Q1 & Q2 | ΥT      | D       |
|---------------------------|---------|---------|---------|
|                           | 2019    | 2018    | 2017    |
| Repaired                  |         |         |         |
| Avg. rental length (days) | 14.12   | 14.85   | 15.02   |
| Avg. rental cost          | \$770   | \$833   | \$707   |
| Total loss                |         |         |         |
| Avg. rental length (days) | 40.71   | 43.32   | 48.31   |
| Avg. rental cost          | \$1,916 | \$2,111 | \$2,091 |

# BENCHMARKING SUBROGATION

### SUBROGATED CLAIMS, AMOUNT COLLECTED AND LENGTH OF PROCESS

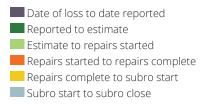
Claims subject to subrogation expressed as a percent of all claims reported during the time period covered. Average length of subrogation process represents the time from first-demand for payment to receipt of proceeds. Excludes arbitration files.

|  | Q1 & Q2 | YT      | D       |
|--|---------|---------|---------|
|  | 2019    | 2018    | 2017    |
| Percent of claims with subrogation potential | 28.76%  | 34.35%  | 34.37%  |
| Avg. amount collected per subrogated claim   | \$4,957 | \$4,672 | \$4,402 |
| Avg. length of subrogation process (days)    | 68.00   | 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.



#### **ALL CLAIMS**

| Q1 & Q2 | 2019 | 6.43 | 13.27 | 15.16 | 6.76 | 18.73 | 72.31 | 132.66 |
|---------|------|------|-------|-------|------|-------|-------|--------|
| VTD     | 2018 | 6.62 | 13.74 | 13.37 | 7.76 | 17.89 | 75.57 | 134.95 |
| ווט     | 2017 | 6.55 | 13.92 | 17.38 | 7.38 | 15.62 | 73.72 | 134.57 |

#### **NON-DRIVABLE**

| Q1 & Q2 | 2019 | 4.73 9.30 12.79    | 12.05 | 22.87 | 90.03 | 151.77 |
|---------|------|--------------------|-------|-------|-------|--------|
| YTD     | 2018 | 4.13 7.99 12.79    | 12.39 | 20.87 | 90.84 | 149.01 |
| ווט     | 2017 | 2.75 7.70 10.90 10 | .85   | 8.23  | 92.05 | 142.48 |

#### **DRIVABLE**

| Q1 & Q2 | 2019 | 4.65 16.01 | 21.09 | 7.27 | 17.45 | 65.91 | 132.38 |
|---------|------|------------|-------|------|-------|-------|--------|
| YTD     | 2018 | 5.58 15.53 | 19.92 | 6.42 | 17.08 | 68.80 | 133.33 |
| ווט     | 2017 | 8.04 16.05 | 19.18 | 6.42 | 14.98 | 67.60 | 132.27 |



### 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.

|                 | Q1 & Q2 | YT     | D      |
|-----------------|---------|--------|--------|
|                 | 2019    | 2018   | 2017   |
| Preventable     | 47.83%  | 48.46% | 47.99% |
| Non-preventable | 52.17%  | 51.54% | 52.01% |

### **MOST-REPORTED REASONS** (BASED ON CURRENT PERIOD)

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

| all claims reported<br>ered.         | Q1 & Q2<br>2019 |         | YTD<br>2018 |         | YTD<br>2017 |         |
|--------------------------------------|-----------------|---------|-------------|---------|-------------|---------|
|                                      | Rank            | Percent | Rank        | Percent | Rank        | Percent |
| Other vehicle rear ended our vehicle | 1               | 8.52%   | 1           | 10.42%  | 1           | 10.86%  |
| Our vehicle hit stationary object    | 2               | 8.51%   | 2           | 9.21%   | 2           | 8.98%   |
| Other vehicle hit our vehicle        | 3               | 5.16%   | 5           | 5.08%   | 7           | 4.52%   |
| Our vehicle rear ended other vehicle | 4               | 4.82%   | 3           | 6.02%   | 3           | 6.28%   |
| Our vehicle hit other vehicle        | 5               | 4.55%   | 7           | 4.40%   | 9           | 3.92%   |

#### **DRIVER TENURE**

Based on all claims reported during the time period covered.

|           | Q1 & Q2 | YT     | YTD    |  |  |
|-----------|---------|--------|--------|--|--|
|           | 2019    | 2018   | 2017   |  |  |
| <1 year   | 26.70%  | 23.82% | 23.73% |  |  |
| 1-3 years | 28.38%  | 28.44% | 27.77% |  |  |
| 4+ years  | 44.93%  | 47.74% | 48.50% |  |  |

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