

# Ingenium Dynamics

Telematics Provider

Allianz Insurance plc is proud to be working in partnership with FMG to improve driver safety and aid fleet managers in improving the efficiency and effectiveness of their fleets. Ingenium Dynamics is a tool, which enables you to fulfil these responsibilities in a cost controlled way. You can change how your drivers think and perform behind the wheel with FMG's leading technology in driver behaviour reporting, vehicle tracking, fault and incident alerts. As a fleet policyholder of Allianz you will be able to benefit from Ingenium Dynamics at a discounted rate.

## Reduced Accident Rates

Improved driving can reduce the probability of accidents occurring. Ingenium Dynamics achieves this through assessing driver behaviour, providing feedback and recommended training. This supportive approach has shown demonstrable improvements in driver behaviour and consequent reductions in accident frequency and claims cost.

## Incident Notification and Analysis

We understand that incidents do happen and when they do the device fitted is smart enough to recognise this and send an alert. If a third-party claim is involved, the circumstances leading up to the incident can be reviewed using data gathered by Ingenium Dynamics. This can help to challenge claims and defend potentially fraudulent claims.

## Reduced Fuel Costs

Indicative figures suggest that fuel economy can improve by between 5%–20%, with drivers who regularly achieve high Ingenium Dynamics scores seeing the greatest efficiencies. With an average of £3,000 spent every year on business fuel for a company vehicle, this represents a considerable saving of between £150–£450 per vehicle.

## Reduced CO2 Emissions

Reduced fuel consumption and a reduction in CO2 emissions go hand in hand. Ingenium Dynamics can help to meet standards such as ISO 14001, or company-specific pledges.



## Accurate Mileage Calculation

Each individual journey can be flagged as either business or private. This simplifies mileage submissions for drivers, while ensuring that companies are only paying for business journeys. Fuel card data can be matched against journey data to enable tighter control of mileage claims in line with HMRC guidelines.

## Fault Alerts

Should the vehicle develop a fault the device automatically sends an alert, these alerts can be directed to the relevant recipients. Pro-active fault reporting prevents breakdowns and reduces overheads.

## Are you a fleet manager? Here's how Ingenium Dynamics can help

### Safety Dashboard

Identification of drivers that are driving out of set tolerances. This enables fleets to use a targeted approach rather than carrying out blanket driver training.

### Live Location Dashboard

Location of vehicles for asset protection. Devices can record tow events, and have live feeds even when the engine is turned off.

### League Access

A league table of drivers to show who is driving well. This allows incentive schemes to be introduced to improve engagement.

To find out further information on Ingenium Dynamics please speak to a local underwriter via your insurance broker or mailto: [allianz@fmg.co.uk](mailto:allianz@fmg.co.uk) quoting the reference 'Allianz' to enable a discount.