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Zurich thought leaders are on the move spreading the word about telematics technology

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Thought leader Chris Parker

Zurich's Commercial Auto Segment Director **Fred Myatt** is one of the innovative thought leaders in the field of telematics. Now your question might be, what is telematics?

Telematics equipment tracks and measures vehicle performance and driver behavior as they operate the vehicle. The fleet operator is then able to review the data via a web portal from wherever they happen to be. Understanding that customers may desire additional value from the data, Zurich Fleet Intelligence (ZFI) combines it with other driver information to provide a measure of driver risk.

"Whether the customer uses ZFI or not, telematics provides a new opportunity for companies to understand what happens in the vehicle after it leaves their facility," said Fred, a member of the North America Risk Engineering team from North Carolina. "For example, hard braking typically indicates our driver was too close to the car ahead. Through the use of telematics, the employer and employee can discuss the driver's behaviors and how to improve them."

Zurich telematics collaboration across the globe

Zurich's work in telematics is a global effort as risk engineers collaborate across the globe as part of the Global Risk Engineering Technical Center for Motor Fleet.

Fred got involved with telematics after he saw the impact it could have on a company's safety record. "Telematics provides customers the opportunity to address risky driving behaviors in nearly real time, rather than finding out after the claim has happened," said Fred.

Telematics benefits Zurich as well. "As companies implement telematics and optimize the systems, loss impact follows," said Fred. "Zurich and the customer both benefit."

Another Zurich thought leader in the field of telematics is Specialty Auto Consultant **Chris Parker** from the Product Underwriting team. Chris collaborates with Telematics Update, an industry publication that provides telematics news, events, reports and updates.

In fact, thanks to Telematics Update, Chris, Fred and other Zurich risk engineers have been invited to speak at

conferences and promote Zurich in the industry. Chris credits Product Underwriting Auto Line of Business Head **Tom Huberty** for encouraging him to get involved with telematics and raise awareness.

Taking our message to the street

Chris will soon be speaking on a panel about insurance perspectives on intelligent vehicles for a Telematics in Insurance conference. He presented at a similar panel last year.

"Telematics is just one example where emerging technologies have the ability to alter the risk profile of a company or industry," said Chris. "By participating in these events, Zurich not only promotes our brand, we also encourage the use of technology to make our roadways safer."

Fred has also been on the road delivering the telematics message. He recently spoke at the Insurance Telematics Canada 2014 conference. The theme was leveraging telematics in customer vehicles for insurance benefits. He will be speaking on telematics again at a conference in Atlanta this fall.

"Speaking to customers and industry groups at conferences allows me to fulfill Zurich's mission - I am helping them to better understand their risks and how to protect against those risks," said Fred. "Taking advantage of these speaking engagements helps not only our bottom line through loss prevention, but also shows Zurich as a thought leader. I'm proud that Zurich supports these opportunities to make our customers better companies and help keep our roads and communities safer."

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