

From enforcement to empowerment:

Geotab® Vitality's human-centric
solution for lasting behavior change



GEOTAB®



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CHAPTER 1

Simplifying fleet management by prioritizing the human element

Managing a fleet comes with unique challenges in today's evolving landscape. In response to rising costs, safety concerns and driver dissatisfaction with current coaching methods, fleet managers are tasked with doing more than ever to mitigate risks and keep employees engaged. Many of these difficulties transcend the fleet side of a business, trickling into other aspects of an organization's operations like finance and human resources.

Several of the most pervasive challenges facing modern fleets include:

- Climbing fleet insurance premiums
- Increased numbers of drivers and vehicles on the road, leading to higher collision likelihoods
- Challenges with top driver retention and turnover
- Trouble onboarding new drivers to meet changing business needs
- Poor driver morale due to traditional, enforcement-based behavior correction
- Low driver engagement with rewards programs in general and a lack of individualized driver coaching being available

The nature of risk is behavioral. Driver behavior, how a person drives their car, is the main cause of collisions and motor vehicle fatalities, irrespective of the safety of their car and the effect of the environment. We have seen that the nature of risk is influenced by five behaviors that lead to the three key causes of collisions, which make up 60% of all motor fatalities¹. For example, behaviors like lane departures were responsible for an estimated [51% of traffic fatalities](#) (from 2016-2018)², [29% of traffic incidents in 2021 involved excessive speeds](#)³ and [8% of fatal collisions in 2020 were due to distracted driving](#)⁴. The good news for fleet organizations is that with positive, nudge-based behavior change, rewards and individualized coaching, they can drive down fleet risks and more effectively achieve their safety, efficiency and financial goals.



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What's more is that drivers suffer from what behavioral science terms 'over-confidence bias'. Research from Vitality shows that over 80% of drivers surveyed believed their driving to be good or excellent⁵. In contrast, captured driver data showed that only 33% of these drivers are actually good or excellent drivers⁵. In light of this, drivers need both the tools and mechanisms to objectively assess their driving; as well as the right incentives to effectively encourage them to improve their driving behavior and to maintain this improvement over time.

To address the human side of fleet management, we must venture beyond the devices and the network that collect vehicle data and reach the people at the top who translate the stream of value. Here is where meaningful change is driven, resulting in healthier, happier and more engaged drivers.

80% of drivers surveyed believed their driving is to be good or excellent. In contrast, captured driver data showed that only 33% of these drivers are actually good or excellent drivers.



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CHAPTER 2

Recognizing the human factors of road safety

Of all the challenges facing today's fleets, road safety is among the most important due to its potential to impact the health of both employees and other motorists. It's no secret that how we drive has a marked influence on transportation safety overall. According to World Health Organization (WHO) data, driving is [responsible for approximately 1.19 million deaths annually](#), corresponding to a rate of 15 deaths per 100,000 people⁶. Between [20 and 50 million people globally](#) additionally sustain non-life threatening injuries from vehicle collisions each year⁷.

While these numbers are staggering, there are many ways to reduce them. Every decision a driver makes to drive more safely—whether intentional or not—helps lower the risk of collisions. In a fleet environment, coaching drivers to adopt safer habits in the right way has significant benefits. It protects lives, both their own and others on the road, while also positively impacting the organization's bottom line. Safe driving is defined as any behavior that reduces the likelihood or severity of a collision.

A report from the Advocates for Highway and Auto Safety revealed that in 2024, motor vehicle crashes cost American society an [estimated \\$417 billion](#)⁸. This proves that in addition to the immense physical and emotional toll that collisions take on society, the economic results can be equally devastating. Research from the WHO additionally shows that collision-related expenses cost most countries [three percent of their Gross Domestic Product \(GDP\)](#)⁹ on average.

By increasing awareness of driving risks and individual limitations, and encouraging behavior change through incentives, we can help reduce dangers for passengers, pedestrians and drivers. This not only saves lives but also supports organizations in achieving cost savings.

Did you know?

- Collisions during the night are [nine times more severe](#) than daytime collisions¹⁰.
- Distracted driving, reduction in vehicle safety and loss of vehicle control cause [60% of collisions](#)¹¹.
- Just 20 seconds of cell phone use per trip [raises collision risk by over 60%](#)¹².



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CHAPTER 3

The state of traditional fleet safety programs

Despite a wealth of technologies and tools being available today for driver behavior monitoring and coaching, some fleets have witnessed friction around driver adoption and seen mixed results.

This begs the question: **Why aren't today's fleets experiencing more success with their fleet safety programs, given everything currently at their fingertips?**

It's because the driver and their individual needs are often being neglected.

Traditional fleet management often focuses on numbers and enforcement to improve driving behavior. However, drivers respond differently based on how they are engaged. Modern drivers value more than just metrics and criticism from supervisors—they seek personalized support, meaningful context, positive reinforcement and empowerment. Tailoring interactions to meet these needs can lead to more effective and lasting improvements in road safety.

In stark contrast to what many drivers currently want, traditional fleet safety programs are typically disciplinary in nature. They usually involve an analysis of driver scorecard data, which then results in new safety measures being installed fleet-wide based on generalized insights (without regard for individual circumstances).

The problem with these types of "broad-brush" safety programs that are built strictly on driver scorecard data is that they lack personalization, real-world context and nuance. Context especially matters in instances of harsh driving. Drivers may also feel as if they are constantly being criticized by their manager, with little positive recognition ever given, leading to dwindling morale and high turnover. To address this, a more supportive and motivational coaching approach is needed—one that considers each driver's unique context and encourages better behavior through positive reinforcement and incentives.



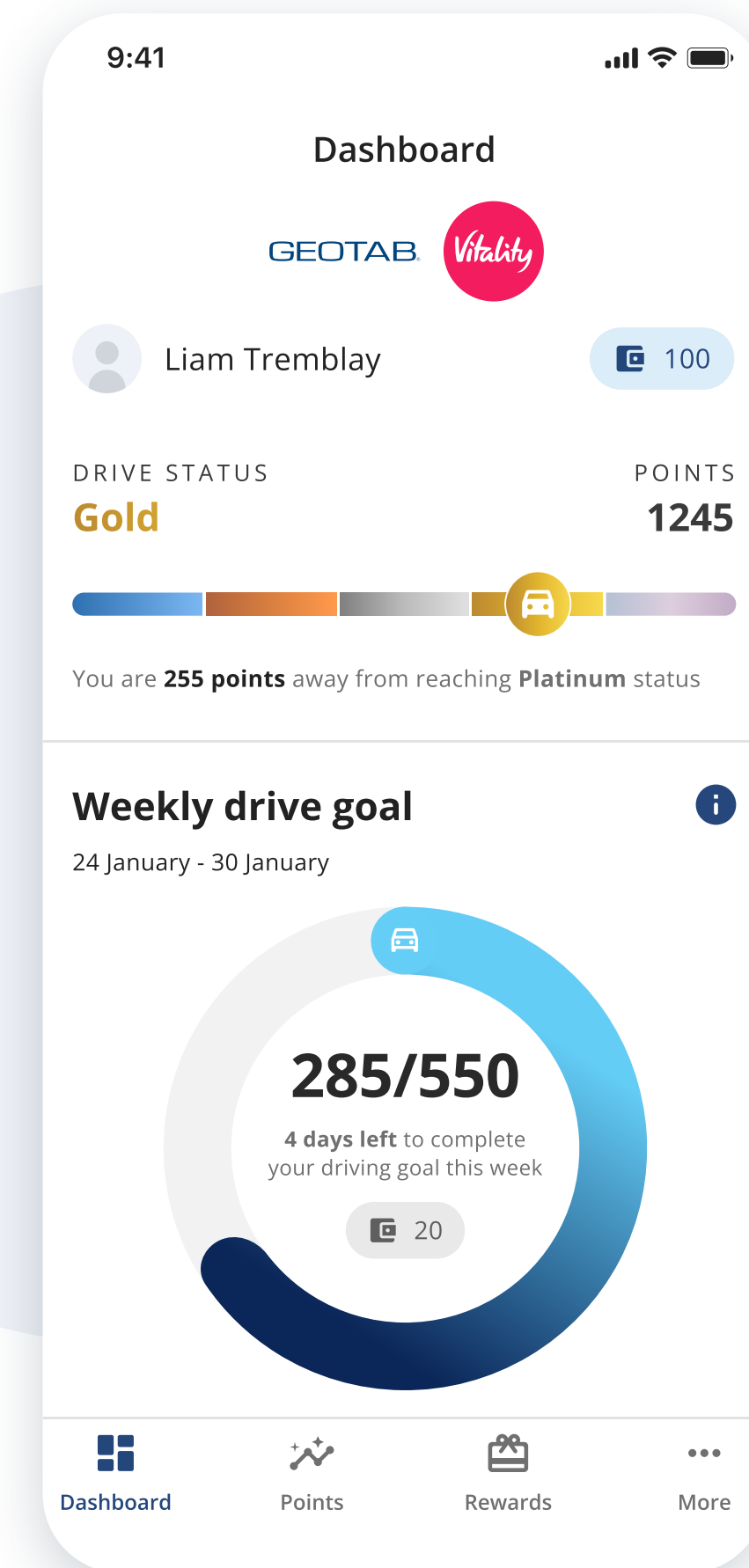
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CHAPTER 4

A new approach: Combining data and behavioral science to put the driver first

With drivers facing significant pressures, addressing their safety requires a blend of empathy and innovation. Geotab® and Vitality realized this need to protect drivers, positively motivate them and get them excited about participating in a safety-first culture, joining forces to provide Geotab® Vitality. This solution is an all-in-one driver coaching and behavior change platform that uses AI-powered benchmarking, rewards and positive nudges to promote lasting change in fleets. Geotab® Vitality helps organizations reward and retain their top drivers through a coaching system that recognizes consistent improvement. This platform harnesses the power of Geotab's global dataset, comprising insights from millions of vehicles, to provide drivers with a unique perspective on their performance compared to peers worldwide. By rewarding drivers for improving their habits, Geotab® Vitality transforms the narrative around driver behavior. Using behavioral science and incentive-driven strategies, it shifts the focus from criticism to positive reinforcement, seamlessly enhancing fleet managers' coaching efforts. This groundbreaking approach redefines fleet management, setting a new standard for safer, smarter and more engaged driving.

Geotab® Vitality combines Geotab's AI-enabled fleet safety features with Vitality's leadership in behavioral science through their Shared Value insurance model. As leaders in their respective industries, Geotab® and Vitality each bring the best of their advancements, resulting in a force multiplier that powers real, lasting behavior change. Fleets are poised to transform the ways they manage risk and engage their drivers in a safety-first culture through this platform. By bringing together predictive analytics, individualized benchmarking and Shared Value behavioral science and rewards, Geotab® Vitality enables organizations to keep their drivers, other motorists and their communities safer, all while saving money.



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CHAPTER 5

Geotab®: Predicting risks, preventing collisions

In fleet safety, the ability to anticipate risks is just as important as addressing them. Unlike traditional safety tools that focus on past events, Geotab® Predictive Collision Risk uses billions of data points in its predictive modeling and benchmarking to anticipate future incidents, so fleets can better prevent collisions. Fleet data is analyzed to identify patterns tied to risks. For instance, identifying routes with stop-and-go traffic can help fleet managers optimize routes and reduce unnecessary wear on vehicles. Through Vitality and driver behavioral data, we can take predictive risk analytics to the next level. By incorporating insights into individual driving habits, such as harsh braking, speeding or distracted driving, alongside contextual factors like time of day and weather conditions, we can create a more holistic risk profile for each driver and scenario. This enables fleets to proactively abate risks, tailor interventions to specific drivers and create highly targeted safety programs. With these advanced insights, fleet managers are equipped not only to prevent incidents but also to foster a culture of continuous safety improvement.

Predictive risk analytics and benchmarking

Geotab® Risk Analytics identifies and quantifies risks across fleets, using data grounded in real-world conditions. Instead of relying solely on past incidents, it predicts where and why collisions are likely to happen. Key factors are analyzed to identify concerning areas, such as:

- Speeding
- Harsh braking
- Vehicle usage
- Road conditions

For example, recurring speeding violations on specific highways may signal the need for increased driver training or route adjustments. Fleet managers can use these insights to implement focused interventions to improve safety and efficiency.



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Peer benchmarking adds another layer of value, providing managers with meaningful context to evaluate driver performance accurately and fairly. Drawing from anonymized data across 4.6 million vehicles, Geotab® provides an accurate view of where drivers excel and where improvement is needed by clustering them based on traits like vocation, vehicle type, weight class and operational geography. A driver might perform well in maintaining safe following distances, for instance, but require additional coaching on efficient cornering techniques, creating clear and actionable coaching opportunities. The combination of predictive analytics and benchmarking provides a structured framework for improving safety without micromanagement.

Key insight: Geotab® uses AI to uncover patterns in fleet data that point to potential risks, helping managers implement strategies that have reduced collisions by [40% and prevented an estimated 3,500 collisions annually](#)¹³. Customers using Geotab's Risk Analytics experienced a [5.5% decrease in predicted collisions](#)¹⁴.

Reduced collisions by 40% and prevented an estimated 3,500 collisions annually

Case study: Wright Tree Services

[Wright Tree Services](#) improved driver safety scores by 71% in just 18 months¹⁵ using Geotab's safety tools for analyzing driver behavior, trip history and vehicle data. Access to real-time driver data allowed the company to move from reactive safety measures to proactive decision-making, reducing vehicle idling and operational costs. Managers accessed detailed reports to identify patterns, improve safety and protect drivers with clear evidence during disputes. Geotab's analytics became an integral part of daily operations, helping managers at all levels improve safety and efficiency with greater clarity.



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CHAPTER 6

Vitality: Incentivizing habits, improving driver behavior

Turning insights into behavior change

Geotab® identifies the risks; Vitality ensures those risks are addressed in an engaging and rewarding way. Drivers receive personalized feedback showcasing where they can improve and how their performance compares to others in similar roles. Vitality then leverages gamification and incentives to encourage and coach drivers to consistently improve their driving behavior – turning data into meaningful, long-term behavior change.

Together, Geotab® and Vitality provide fleets with a system that replaces enforcement with positive reinforcement. Our solution's tools are designed to recognize and support improvement.



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CHAPTER 7

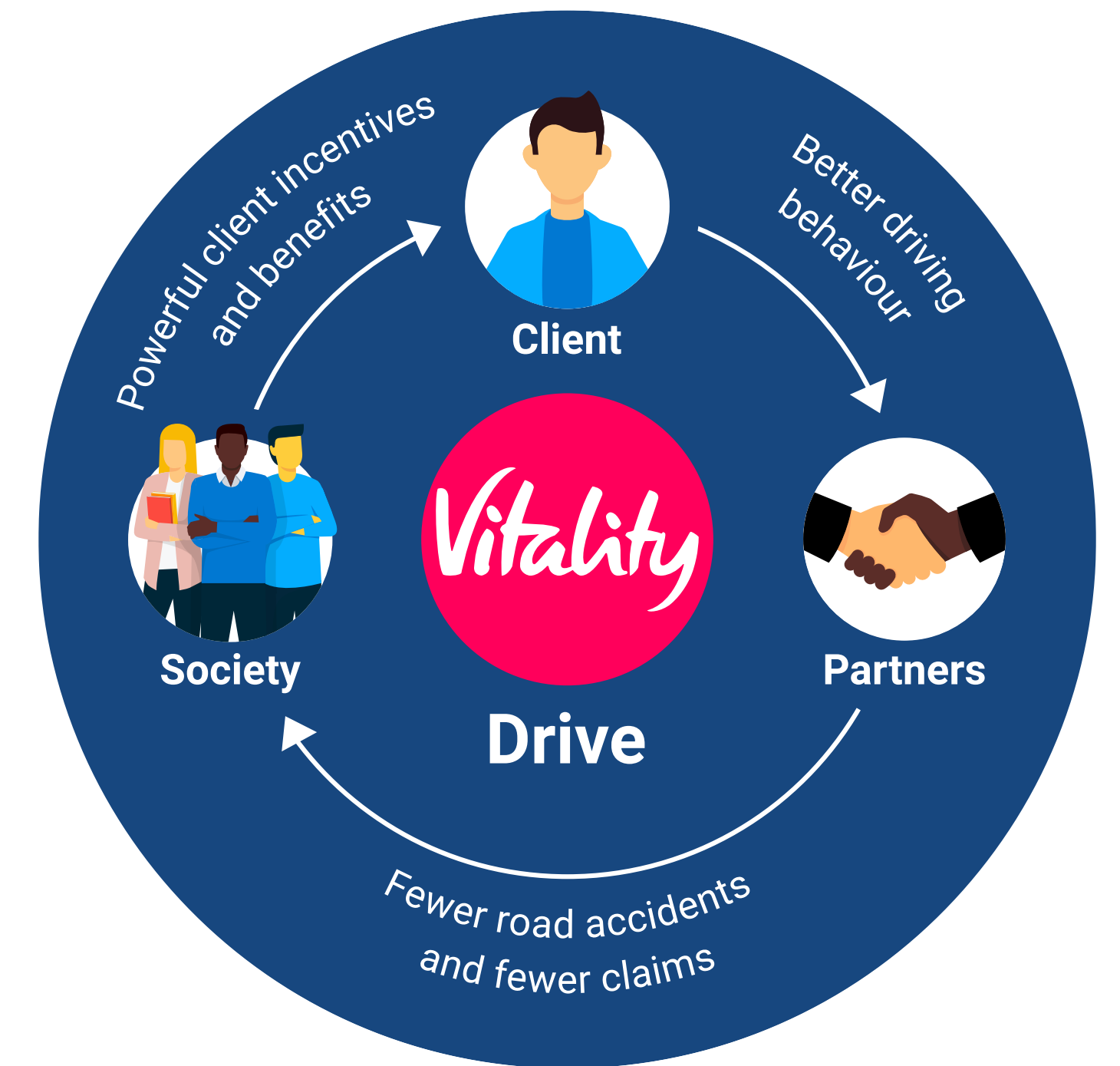
Vitality's advancements in behavioral change

Vitality is a globally-known organization operating in more than 40 markets around the world and impacting over 42 million lives. Vitality is passionate about making healthy living easy and accessible for everyone. As a respected leader in the insurance space, Vitality's behavior-based approach focuses on impacting humans in a way that motivates them to take part in creating healthier and safer communities for all. Vitality first introduced a behavior-based driver coaching and rewards program for the motor insurance industry in 2012 with Discovery Insure called Vitality Drive. The program's goal was simple: Encourage better driving by incentivizing and rewarding safer behaviors behind the wheel. In turn, fewer collisions and claims would occur, all while lapse rates and profits would increase. Clients, partners and society all enjoy shared benefits like increased savings, strengthened health and safety and extended longevity, ultimately reducing healthcare costs and traffic injuries' burden on economies.

This cycle of benefits, where every part of society wins, is what Vitality calls Shared Value driving. It's a fundamental aspect of Vitality's vision to reduce fatalities and human harm on the road. Their pilot program was initially rolled out in the South African market before being expanded to other markets like the United Kingdom. It resulted in:

- **Average driver performance scores [increasing by 17%](#)¹⁶**
- **Driver behavior improvements of [15% after the first 30 days of implementation](#)¹⁷**
- **Good drivers in the UK experiencing a [20% reduction in collision frequency](#)¹⁸**

Vitality Drive has already changed behavior in millions of lives globally and is the foundational program from which Geotab® Vitality was born. Now, the value of Vitality's behavior change program is expanding beyond strictly the personal insurance sector and disrupting the fleet industry. By partnering with Geotab® and bringing in anonymized data from a vast pool of 4.6 million vehicles, the program's power is elevated even more.



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Case study: Vitality Drive's 3rd Global Partner

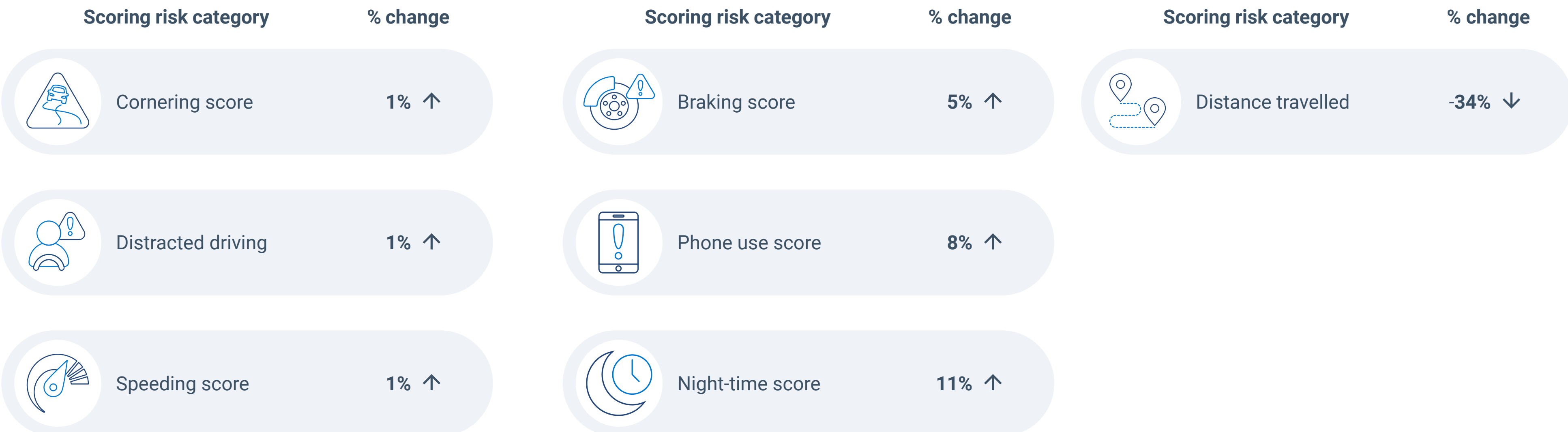
A Middle Eastern insurer partnered with Vitality to develop a behavior change program powered by Vitality Drive. It was launched in 2021 to offer insured drivers the opportunity to receive weekly rewards and discounts on car insurance by earning points based on driving habits.

Insured drivers can choose between a phone-only or phone-and-sensor solution. Drivers are graded on their performance based on how they accelerate, brake, corner, speed and use their phones, in addition to environmental factors outside of trip performance, such as driving at night or distance travelled.

The safer a member drives, according to these metrics, the more driving points are earned, unlocking the potential for rewards in the form of in-program currency and premium discounts.

The program has seen remarkable success, with enthusiastic user participation in its incentive system. Across 130,000+ members, a noticeable enhancement in driving behavior has been observed.

Average risk score improvement between weeks 2 and 6



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CHAPTER 8

Shared Value: A win for fleets, drivers and society at large

Given the initial success Vitality has already generated through their behavior-based incentive programs for drivers, adding Geotab's AI-powered features and fleet insights only amplifies their potential. Vitality's proven methods in science-backed behavior change have meaningfully extended people's lifespans by improving the benchmark for what constitutes good health. By focusing on helping individuals improve a few select behaviors that are most responsible for better health, populations as a whole also benefit from Shared Value.

Going beyond this, Vitality is working to further improve members' health and reduce their risk of preventable diseases and deaths. As a result, there is a clear connection between increased physical activity and lower mortality rates.

For Vitality's most engaged members, this is equivalent to an [increased life expectancy of up to 4.8 years¹⁹](#).

The Geotab® Vitality platform promotes better safety for organizations, drivers and society alike by rewarding healthier driving habits, including:

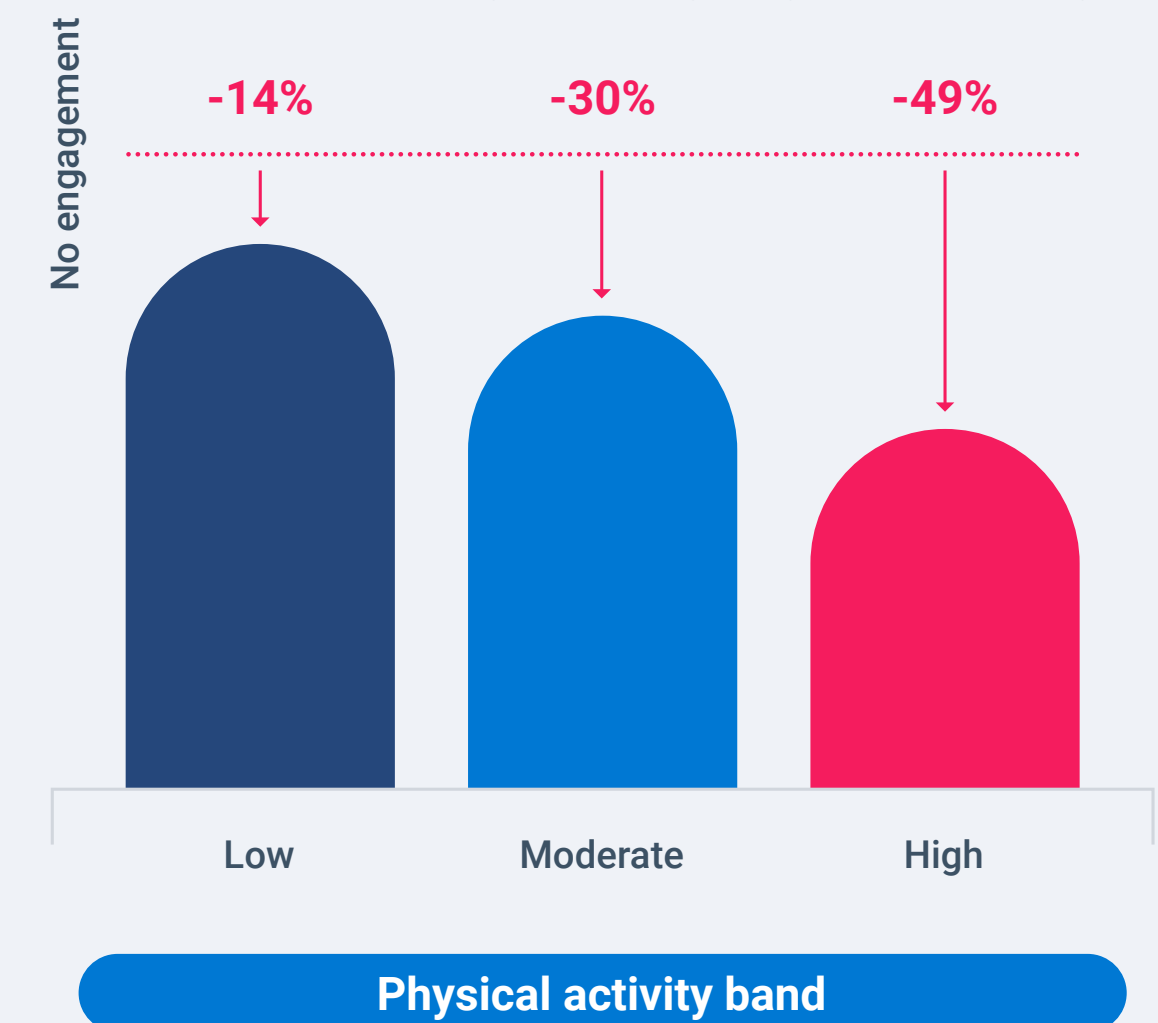
- Reduced speeding
- Cell phone avoidance
- Slower acceleration
- Gentler braking

Drivers can check their status and see how it changes over time in the mobile app, which indicates how well they're driving compared to other similar drivers. They are nudged to consistently improve their habits by being dispensed rewards for improvement. The true value of this lies in that drivers are given the critical ability to see how their driving stacks up against those in their industry with a similar vehicle type, giving them confidence that they're receiving accurate and impartial encouragement. With a rewarding and precise approach to driver coaching, everyone wins, and in turn, more conscientious and efficient drivers will be created nationwide.

Case example: Increasing lifespan through health engagement in Vitality, U.K.

The Vitality Program encourages members to adopt healthy behaviors like being more active, eating better and quitting smoking, all of which have been proven to reduce the likelihood of claims.

Relative mortality rates by physical activity



Vitality Life Shared Value Modelling, 2023. Life expectancy based on members earning 21+ activity points per week throughout their lifetime.



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CHAPTER 9

How Geotab® Vitality works

Geotab® Vitality is more than just a way of rewarding your drivers. It's a coaching platform that extends Shared Value within your organization and beyond it by nudging your drivers to improve their driving habits, regardless of their starting point. The platform is simple to use and engages drivers directly, making it easier for you to supplement your coaching strategies with tangible incentives.

Geotab® Vitality in action: A simple user journey

Unlike other rewards and driver coaching systems, Geotab® Vitality fully replaces aspects of a manual driver rewards program and uses driver status benchmarks to provide employees with an analogous way of measuring their driving. Higher driver status levels will emerge as the global standard for driving well that all commercial fleets can strive to achieve.



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Key roles in your organization can benefit in unique ways from Geotab® Vitality's status-driven behavior change model:

- Drivers gain a rewards platform with attainable improvement targets and rewards, which encourages them to enhance their driving in an enriching and uplifting way.
- Fleet managers gain the ability to drive down fleet risks by overseeing an all-encompassing driver coaching platform, with little administrative work required.
- HR gains a tool that helps with attracting and retaining top drivers in a competitive market. Building a healthy, impartial culture of recognition keeps great drivers engaged and feeling valued.

Did you know?

- Clients who improve their driving behavior score [experience a 24% reduction in collision frequency](#)²⁰.
- Drivers who reach their goal each week improve their behavior by [up to 15 times](#)²¹.
- Safer driving habits can help your fleet earn up to a [20% savings on fleet insurance premiums](#)²².



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CHAPTER 10

How Geotab® Vitality can enable real behavior change

Through Geotab® Vitality, we're striving to set an industry-wide standard for great driving. Our platform drives lasting change by accessing the human element of fleet management and consistently nudging drivers to raise their driving level through uplifting coaching and enticing rewards. By spurring drivers to consistently improve their driving habits, Geotab® Vitality can enable:



Widespread positive change

Rewarding and uplifting great driving to change the behavior of the entire ecosystem's population of drivers for the better, resulting in safer roads and healthier individuals.



Fewer collisions and lower risk

Reducing collisions and liability risks with a science-backed program that reinforces safe driving behavior and sets the industry standard for excellent driving.



Lower organizational turnover

Keeping drivers motivated and engaged through a program that promotes transparency and recognition – leading to reduced turnover and recruitment costs.



Simplified coaching and support

Promoting lasting improvement by implementing a personalized coaching program that provides drivers with consistent constructive feedback.



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“The Geotab® and Vitality joint venture represents a powerful synergy between our data insights leveraging AI and Vitality's expertise in behavior change. Together, we are predicting risk, and actively shaping a safer future for drivers, fleets and communities,”

– Neil Cawse, Geotab's Founder and CEO.



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The demonstrable results of Geotab® Vitality

Ploger Transportation LLC, a large Midwestern U.S. logistics carrier, participated in the Geotab® Vitality pilot program over the course of an eight-week period. Our research found that they experienced noteworthy outcomes, such as:

- A decrease in predicted collision risk of almost 15%, after just two months of using the game
- An average improvement of drivers' predictive collision risk by twice as much compared to drivers coached using legacy approaches

Digital engagement additionally remained high during the analysis period, with the most active member opening the Geotab® Vitality app 1.7 times daily, on average. Over the course of the pilot, Ploger Transportation's total number of drivers who registered week-over-week improvement also rose. Both drivers and fleet managers witnessed the value the program delivers and their increased engagement over time indicated excitement with the results.

“Our drivers enjoyed the interactivity and the rewards. We're excited about the potential of this program for our fleet.”

– Bob Ware, CDS Safety Director for Ploger Transportation



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- 07 Vitality's advancements in behavioral change
- 08 Shared Value: A win for fleets, drivers and society at large
- 09 How Geotab® Vitality works
- 10 How Geotab® Vitality can enable real behavior change
- 11 The fleet manager's experience with Geotab® Vitality**
- 12 Two leaders, one shared mission
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CHAPTER 11

The fleet manager's experience with Geotab® Vitality

Beyond just the perks for drivers, Geotab® Vitality also benefits fleet managers by treating them to a unified safety program experience. Rather than requiring them to manually monitor driver progress, calculate improvements and disburse rewards, Geotab® Vitality automates the entire process. By allowing the platform to dispense incentives and enable drivers to track their progress themselves, fleet managers can enjoy a more hands-off approach to coordinating their rewards program and focus on what matters most: **Connecting with their drivers.**

Equipped with insights, supervisors can see if their drivers are making progress and reaching higher levels within the program, then provide coaching to keep them on track to achieve their driving goals. Geotab® Vitality's Shared Value cycle makes fleet managers' jobs easier and enables them to be true advocates for their drivers.



- 01 Simplifying fleet management by prioritizing the human element
- 02 Recognizing the human factors of road safety
- 03 The state of traditional fleet safety programs
- 04 A new approach: Combining data and behavioral science to put the driver first
- 05 Geotab®: Predicting risks, preventing collisions
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CHAPTER 12

Two leaders, one shared mission

Geotab® and Vitality aligned on the collective goal to create a world of better drivers. With Geotab® Vitality, we've fused technology, data analytics and the power of behavioral science, resulting in a platform that will help reduce traffic injuries and fatalities, increase driver retention and make societies healthier. Organizations and governments alike are also primed to benefit financially from safer drivers. According to a study from the Upper Great Plains Transportation Institute, logistics companies alone spent an average of **\$8,234 per driver²³** on turnover. By helping your company retain its best drivers and keep all of its staff safer, Geotab® Vitality enables you to prevent high costs from undermining your profitability and employ a healthier, happier workforce.



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CHAPTER 13

The route ahead

As we look ahead, safety is just the first step in our journey. Geotab® Vitality's coaching and rewards mechanisms could be used in other key operational categories like efficiency, maintenance and sustainability. Our partnership combines the latest in fleet management technologies and behavioral science, providing a solution that gamifies better driving and keeps employees fulfilled. We're paving the way to a future where these two concepts work hand-in-hand, resulting in Shared Value that emanates beyond the fleet alone.

We know that the future of fleet safety begins and ends with the driver. Geotab® Vitality helps reduce collision risk, high costs and attrition by making driver coaching a positive and rewarding experience. Come with us on the journey to a safer, healthier and more advanced world for all today.

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CHAPTER 14

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