



Environmental Risk Bulletin

Effectively using telematics for driver coaching and collision prevention

Your company invested in telematics, including driver monitoring, forward-facing and in-cab cameras, ELDs, and GPS. Congratulations! Now you can sit back and relax — or can you? Suddenly, you start receiving email and text notices of harsh driving. Now what?

Telematics—the combination of GPS technology and data analytics on vehicles—is transitioning from a “nice to have” to an essential tool for fleet managers and employers who have a driving workforce. As more fleets implement telematics, it is becoming an expected industry norm. Companies that are not using telematics insights to proactively improve fleet safety may be perceived as not meeting expected standards of care.

A study from Work Truck Online found that fleets using telematics with real-time feedback experienced a 30% increase in accident prevention. This underscores the significant impact that monitoring and improving driver behavior can have on reducing costs and enhancing safety.

Telematics can help reduce accident frequency and severity. It has also proven valuable during accident investigation and claims handling. However, telematics equipment and data alone will not reduce collisions. The real safety gains come when management pairs telematics with a structured coaching program.

+30%

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Telematics empowers fleet managers to support safer driving behaviors through immediate feedback and structured performance reviews. When harsh driving alerts are received, it is important to act upon them in a prompt manner and to document the follow-up. Ideally, these follow-ups should be held one-on-one and in-person; however, if a timely one-on-one in-person meeting is not practical, then a telephone call with the driver should be held when the driver is parked and has the time to talk. Implementing best practices for driver coaching can help improve driving behavior.

In-cab alerts provide drivers with real-time notifications about unsafe events, such as harsh braking or speeding. Post-trip coaching, informed by detailed data, allows for targeted discussions on specific incidents. Mobile scorecards can also be used to offer drivers a clear view of their performance metrics over time and incentives to improve, encouraging self-correction.

It is important to recognize that implementing a telematics program without accompanying coaching initiatives can introduce legal vulnerabilities. Failing to address or respond to harsh driving alerts may be seen as negligence, potentially exposing the company to liability if an accident occurs involving a driver with a history of such alerts.

Coaching program

First, set clear expectations for employees. Define what “good driving” looks like: maintaining a safe following distance, braking smoothly, maneuvering cautiously on curves or turns, obeying speed limits, using seatbelts, and avoiding distracted driving. Employers should emphasize safety and coaching, not surveillance. When drivers trust the program’s intent, engagement and behavior tend to improve.

Next, use data for coaching, not punishment. Telematics or driver observation should trigger conversations, not immediate disciplinary action — unless the behavior is egregious or illegal. Progressive coaching builds trust and promotes sustained change. Leaders should prioritize high-risk events such as harsh braking, high-speed cornering, unbelted trips, or distracted driving alerts for immediate review.

When coaching unfavorable behaviors, it’s important to review the data in context to confirm the event was actual aggressive driving and not a false alert. Consider factors like route, weather, road work, other driver actions, and work pressures—before making judgments.

A telematics-powered culture encourages proactive safety improvements rather than reactive rule-enforcement. Remember, when drivers see that data is being used to support them—not penalize them—they’re more open to feedback.

Effective follow-up to telematics alerts involves timely, data-driven coaching within 1-3 days while the event is still fresh in the driver’s mind. This allows the reviewer to also consider contextual factors like traffic or weather. Combining in-cab, real-time nudges with one-on-one reviews of specific incidents encourages supportive feedback rather than discipline. Where applicable, using video to validate events can foster safer driving habits.

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Create a simple and repeatable coaching workflow to keep the program sustainable:



Detect

Use telematics to flag an event or trend.



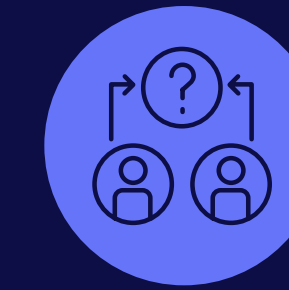
Triage

Prioritize based on severity and frequency.



Investigation

Review video, data, roadway conditions, and context.



Coach

Hold a brief, documented coaching session, seeking the employee’s perspective and encouraging them to explore solutions.



Follow-up

Reassess after a week and in subsequent months. Document improvements or, if necessary, repeat coaching for continued adverse behaviors.

Use positive reinforcement and recognition whenever possible, combining corrective coaching with rewards. This could include public recognition, small incentives, or leaderboard progress for safety trends. Positive reinforcement tends to accelerate behavior change more effectively than punishment alone.

Do not ignore alerts

While telematics is a powerful tool for coaching and reducing collisions, employee injuries, and liability claims, it's vital to remember that once devices like dash cameras or GPS monitors are installed, the data they generate provides the employer with actual insight into employee driving behaviors. With this knowledge comes the responsibility to act. If unsafe conduct—such as speeding, repeated harsh braking, or distracted driving—is identified, the employer has a duty to respond. Failing to do so could lead to allegations of negligent supervision, retention, training, or entrustment—allowing an unfit driver to operate a company vehicle. The company could be accused of not using all the safety resources available to them.

Remember to document your coaching sessions with drivers. When it comes to insurance and attorneys, if it's not documented it's not completed. Often plaintive attorneys will wait to file a lawsuit in hopes that documentation related to the incident or driver is no longer available.

Preventing Alert Fatigue

- Refine Thresholds: Ensure that alerts are not over-sensitive, as this can lead to drivers ignoring them.
- Use Video Context: Incorporate AI-powered video telematics to verify the context of a harsh event.

Summary

Using technology as part of a strategic auto loss prevention plan is best practice. Telematics should be employed proactively as a coaching tool to document remediation, maintenance, and corrective actions, ensuring the safety of employees and the public.

Key aspects of follow-up for harsh driving alerts:



Timely coaching

Review events within 1 to 3 days while they are fresh in the driver's mind, rather than waiting for weekly or monthly reviews.



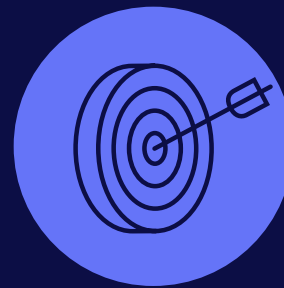
Contextual review

Analyze the data before speaking with the driver. Consider road conditions, traffic, construction, other drivers, and weather that might have necessitated harsh braking or swerving.



Supportive dialogue

Frame coaching sessions as a safety initiative, not just a discipline measure. Ask for the driver's perspective on the incident, which can reveal, for example, that another vehicle cut them off.



Targeted feedback

Use specific data points from the telematics system to discuss what happened and brainstorm safer alternatives.



Structured action plans

Develop clear policies that outline what happens after an alert, ranging from, for example, a supportive coaching session to formal, documented corrective action.



Positive reinforcement

Recognize and reward drivers for improved safety scores or for handling potential hazards well, which encourages better long-term behavior.

Incorporating telematics into your driver safety program is a powerful step toward reducing collisions, safeguarding your employees, and minimizing liability. Even greater is the true value that lies in how you leverage the data—through structured coaching, positive reinforcement, and timely follow-up—to foster a culture of safety and continuous improvement. By focusing on supportive, context-aware interventions rather than punishment, your organization can build trust, encourage responsible driving behaviors, and ultimately create a safer environment for everyone on the road. Remember, technology is only as effective as the commitment and consistency with which you apply it.

References

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