



FICO® Safe Driving Score

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The foundation of the FICO® Score Telematics Analytic Suite



The FICO® Safe Driving Score provides a consistent and objective measure of driver risk and safety based on driving behaviors much like the FICO® Score is the standard measure of consumer credit risk throughout the financial ecosystem. Core to the FICO® Score Telematics Analytic Suite, the FICO Safe Driving Score model provides broad and measurable benefits for fleet drivers, safety managers, novice drivers, and drivers requiring remediation. The goal is to foster safer drivers, safer roads, and reduce risk and costs for all.



With the FICO® Safe Driving Score:

- Fleet safety managers can more effectively monitor individual driver performance and objectively assess the driver's level of risk.
- “High-risk” drivers learn about how riskier actions affect their safety and the safety of those around them. “Good” drivers are empowered to maintain their low-risk profile.
- Novice drivers can manage, control, and mitigate their risk of accidents, improve their driving, and ultimately their safety.
- Telematics service providers and insurers can give consumers valuable insights into their driving behavior that will help people protect themselves, their passengers, their vehicles, and everyone around them.



Predictive metrics for fleet and consumer drivers

The FICO® Safe Driving Score utilizes predictive variables derived from sensor level driving data and captured over the duration of a trip and over subsequent trips. Researching and evaluating the use of telematics data for several years, FICO analyzed data covering multiple countries, millions of road miles, and millions of trips. FICO continues to evaluate additional telematics as well as environmental and contextual data sources that are predictive of safe driving behavior. The FICO® Safe Driving Score is created using proven methods for predictive modeling perfected by FICO over decades of data analysis. The methodology entails the development of a data-driven, accurate, and robust predictive model that leverages telematics data to rank order future risk of safe/unsafe driving behavior. The higher the score, the more likely a driver is to display safe driving behaviors in the future.

Safety in numbers: fleet management

Commercial driver monitoring and management is a standard practice among commercial fleets; however, there are many costly, disparate, niche systems that create operational friction and slow adoption. Most provide hindsight into rough and unsafe driving, while FICO's analytic approach identifies the variables that can predict future risk.

As with all FICO® Score products, there is a significant level of transparency and insight that is shared with those drivers who choose to opt in and their management. Sensitive to data privacy concerns, the program is only used with the express consent of the driver, and the data is only shared with fleet management. The managers and the individual drivers can recognize what behavior negatively affects their “safe driving score,” and what the drivers can do to improve their skills or safe driving performance. The variables used in the model are behaviors that can be controlled and changed by the individual. Fleet safety performance can be benchmarked and reported by company, division, team, or any other comparison.

This capability of assessing and scoring safety risk can feed into driver education training and safe driving programs, as well act as a valuable commercial insurance and leasing tool to help control losses through proactive safety initiatives.

Fleet opportunities to effectively integrate safety:

- Improve new driver onboarding programs
- Reinforce safety training as an ongoing initiative
- Monitor, engage, and coach to change unsafe behaviors
- Launch reward and incentive programs around safety
- Negotiate with commercial insurance providers based on proven safety data





Monitor and motivate: consumer engagement

The cost of insurance for a teen driver or other high-risk individual is only part of the problem. More important is a focus on safety for all. For novice drivers who want to improve their driving skills quickly, or previously high-risk drivers who want to prove their renewed focus on safety, the application of a FICO® Safe Driving Score can objectively evaluate their true risk level and reinforce positive behaviors. By extension, insurance companies can adopt the model to offer safe-driving education programs to policyholders who choose to opt in and allow their driving behaviors to be monitored. For a parent or caregiver, this is more than peace of mind, but a practical and data-driven monitoring system that reinforces safe driving for their loved ones.

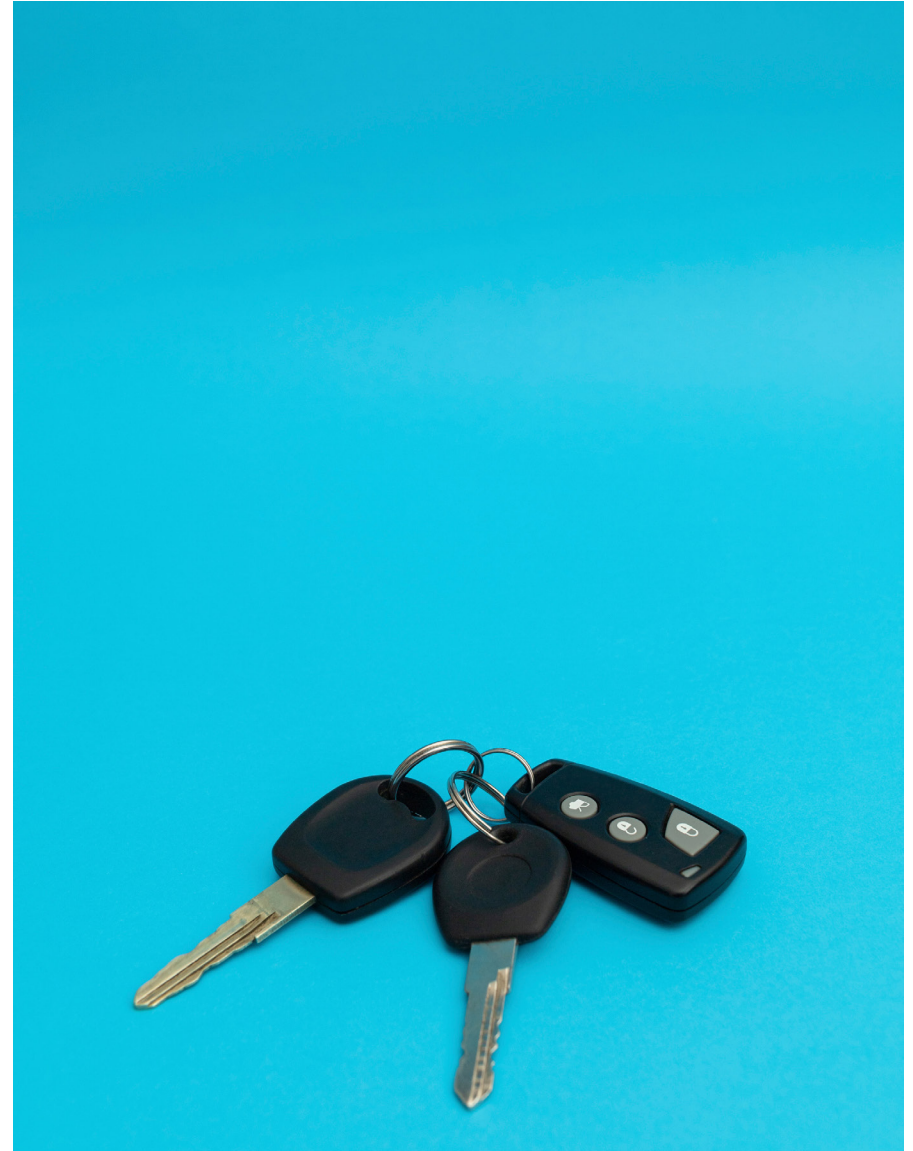
Risk factors in driving behavior:

- Acceleration
- Braking
- Cornering
- Speeding
- Smartphone distraction

Consumer use cases in partnership with current and future telematics service providers include:

- Novice driver monitors and coaching
- Experienced driver monitoring and remediation coaching
- Monitor, engage, and coach to change unsafe behaviors
- Caregivers of higher-risk seniors or other drivers
- All drivers, particularly those in the nonstandard insurance market, re-focused on their safe driving skills
- Access scores, training, and coaching via online, mobile, and behind-the-wheel (BTW)
- Augment driver education and training programs

With over 2.3 million trips completed per month using the FICO® Safe Driving Score, fleet managers and drivers have a consistent and objective measure of driver risk.



History of proven data and analytic innovation

FICO continually looks for opportunities to leverage the wealth of data that is being captured today and turn that data into powerful and predictive analytic solutions to help businesses and consumers make better decisions for better outcomes. Many examples of FICO's success exist today across the credit industry in risk, fraud and collections as well as in the property and casualty insurance industry where FICO has offered our credit-based FICO® Insurance Scores since 1993.

FICO employs a proprietary modeling software — the FICO® Model Builder Scorecard Module — to develop the score. Model Builder is a powerful tool used to develop highly predictive, robust, and palatable models, including the industry-leading FICO® Score used in 90% of all US lending decisions. The FICO® Safe Driving Score does not use credit data or the credit-based FICO Score as a factor in determining a driver's overall driving score or as a predictor in driving behavior.

FICO will continue to increase the predictive power of the FICO® Safe Driving Score with telematics service partners through ongoing and additional real-world validations, as well as the addition of environmental, demographic, geographic, and contextual data such as weather, road conditions, and traffic.



Let's talk about you.

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