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Managing Risk, Controlling Costs & Protecting Your Brand

Timm Flannigan of Lancer Insurance
Travis Gray of Raven Connected
Steve Sisson of Avalon Transportation

Moderated by Scott Woodruff of Majestic Limo & Coach

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Topics

- ✓ Insurance Company Perspective
- ✓ Telematics Company Perspective
- ✓ Operator Perspective

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How Did We Get Here?

- Plaintiff attorneys medically managing claims
- Spinal injuries or traumatic brain injuries
- Minor accidents resulting in 6 -figure medical claims

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Captive Insurance: Is It Right for You?

- Shared risk
- Financial requirements
- Group accountability and governance
- Geared more for larger companies

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Liability Deductibles

- Sharing risk to reduce premiums
- Aggregate stop loss
- Strategic usage to control costs

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Telematics

- Must have to remain competitive and insurable — safety culture
- Assess what you have the capacity to manage — customized options available

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Go Beyond Minimum Requirements

- Minimum compliance is no longer enough
- Strong Safety Culture:
 - Critical for underwriting confidence
 - Crucial for litigation defense

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Telematics: Insurance for Your Insurance

- Protects loss history, premiums, and brand
- Ensures operators only pay for risks they actually own
- Silent witness for chauffeurs

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Operations Manager That Never Sleeps

- Passive digital to active risk management
- Authentic video footage for training
- Quarterly strategic reviews
- Strategic third-party integrations

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Building the Foundation: Identifying and Managing Risk

- Identify first then mitigate
- Hazard identification is the backbone of every safety program
- Risk assessment must be part of trip planning
- Identify negative and positive behaviors — inaction creates liability
- Use data to target training — bus right-hand turns and backing

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Driving Improvement: Training, Accountability & Leadership

- Track accident trends
- Skills training and knowledge training
- Ongoing training is essential
- Senior leadership commitment is non-negotiable
- Safety communications must flow both directions
- Incentive program for drivers

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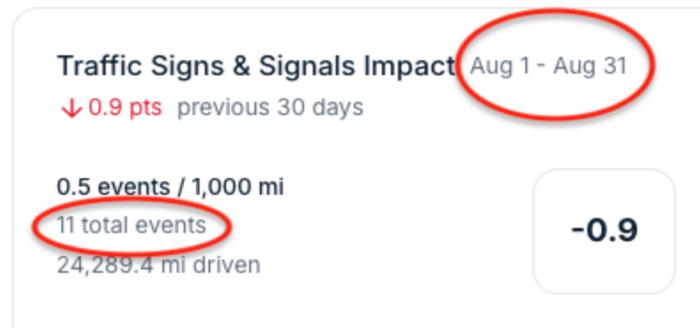


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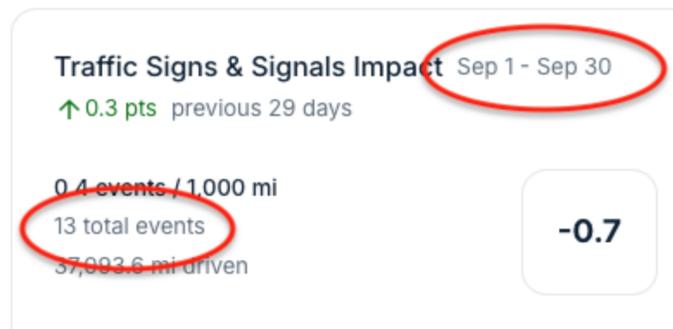


Real-World Example of Changing Driver Behavior Through Telematics

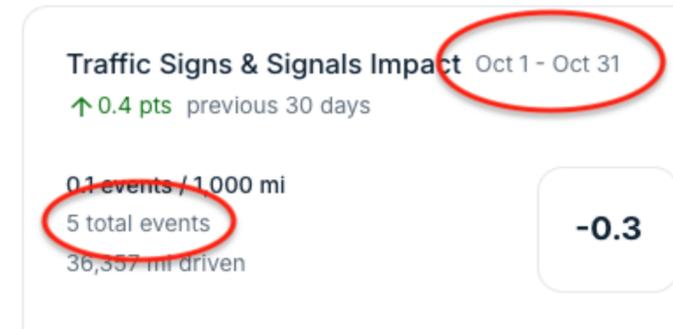
Traffic Signs & Signals



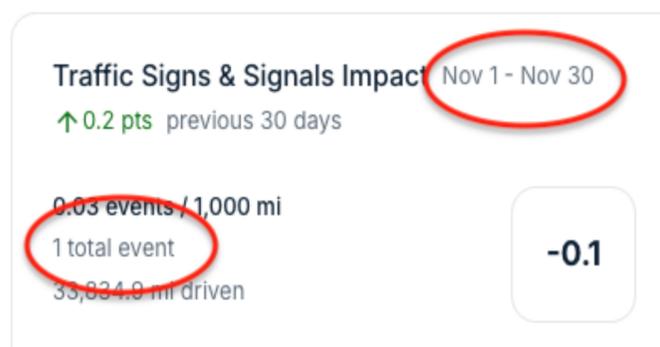
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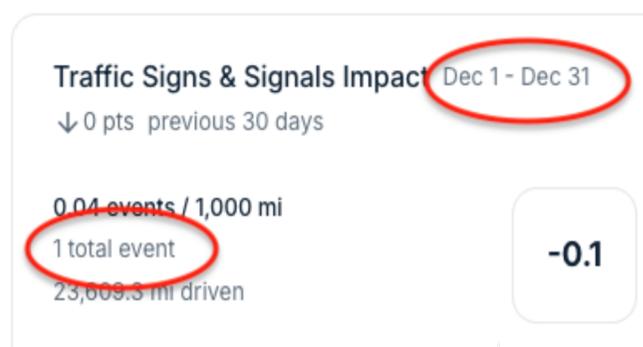
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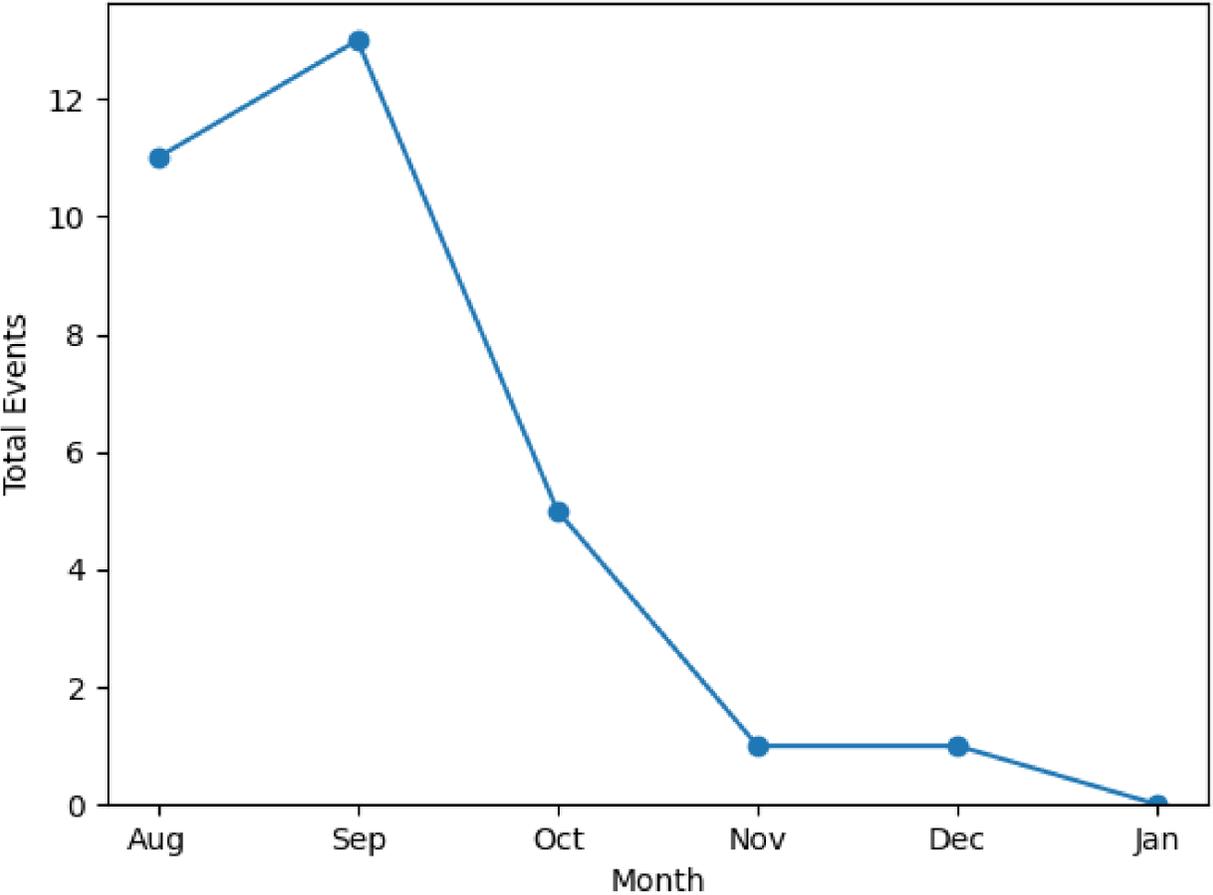


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Real-World Example of Changing Driver Behavior Through Telematics

Rolling Stop Events by Month (Aug 2025 - Jan 2026)



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**Safety is a culture.
Telematics backs it up.**

Questions?

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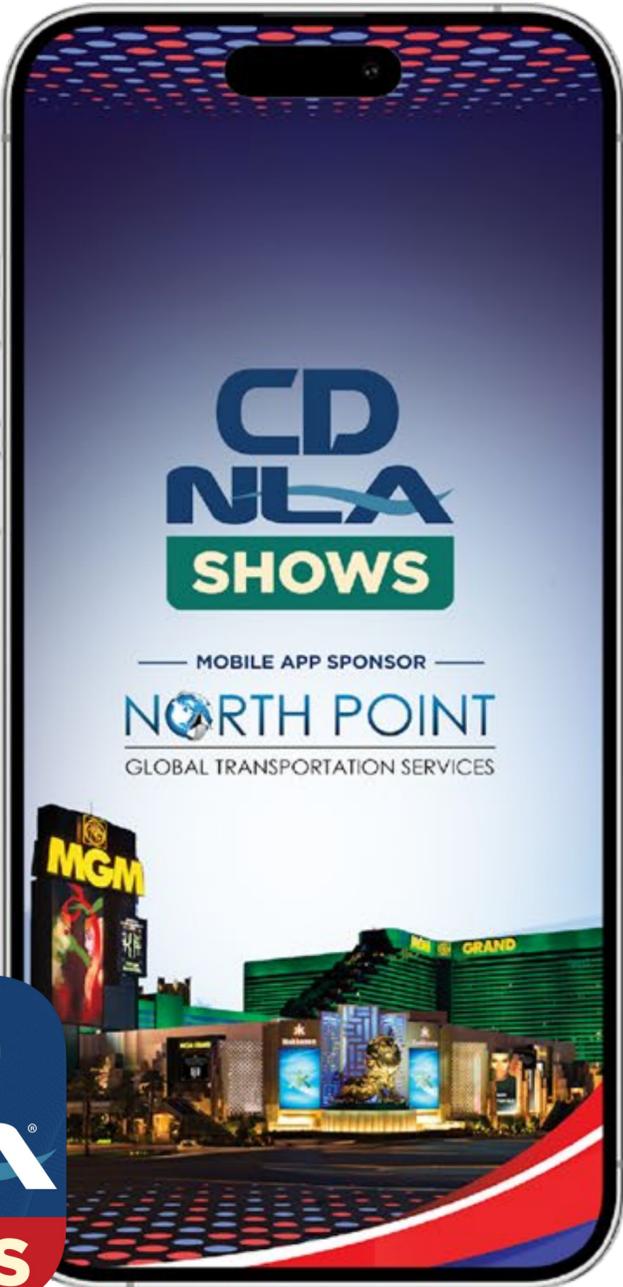


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