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HEADLINE: NTS AND SAFEST1 OFFER 1-800 SAFE DRIVING SERVICE TO NORTH AMERICAN TRUCKING INDUSTRY

DATELINE: FORT WORTH, Texas, January 14, 1994

BODY:

NTS, Inc. of Fort Worth, Texas, a leading fuel and cost management services firm, and SAFEST1, a Dallas-based driver safety monitoring company, have formed a strategic alliance to offer SAFEST1's "1-800 How am I driving?" service to North American trucking firms.

NTS, which pioneered the fuel management industry in 1963, serves about 8,000 motor carriers in North America through a network of more than 3,000 NTS-affiliated truck stops, the world's largest. The firm annually funds the purchase of more than \$1 billion in diesel fuel and related products purchased by 210,000 NTS cardholders.

SAFEST1, whose customers include Coca-Cola USA, TCI Cable, Sysco Food Services, Pizza Inn and DHL Worldwide Express, is the fastest growing provider of accident prevention and commercial vehicle monitoring services in the nation. The firm, founded in 1991, has established a reputation for technical innovation and superior customer service.

"The partnership between our firms provides motor carriers with a carefully conceived and proven program for maximizing fleet safety, reducing the number and severity of accidents and lowering the carriers' insurance premiums and claims," said Tommy L. Andrews, senior vice president and general manager of NTS.

The program solicits motorists' feedback -- positive and negative -- on driver road safety by using highly visible decals on the trucks to display the phrase, "How am I driving? Call 1-800-SAFEST-1" and a unique identification number which immediately identifies the vehicle being reported.

Detailed information is solicited by trained operators at SAFEST1 and recorded as an Incident Report. Information is verified to ensure legitimacy and completeness, entered into the firm's database, and immediately faxed or mailed to the carrier's safety director, fleet supervisor or general manager who can promptly address the situation. The reports include a feedback section for driver response to reinforce the program's fairness.

The National Safety Council ("Accident Facts, 1993") estimated the average cost per fatality due to motor vehicle accidents rose from \$290,000 in 1989 to \$880,000 in 1992, an average annual increase of 32 percent. The estimated average costs per nonfatal injury climbed from \$14,100 to \$29,500, up 20.2 percent per year for the four-year period. Estimated average costs per property damage due to motor vehicle accidents increased 21.3 percent a year, from \$3,000 in 1988 to \$6,500 in 1992.

"Those are significant numbers, particularly in the trucking industry whose operating ratio was more than 95.4 percent in 1993," Andrews emphasized. "Add to those thin margins the 4.3 cents per gallon fuel tax increase and sky-

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rocketing insurance costs, and SAFEST1 makes a lot of sense to corporations determined to safeguard and increase profitability."

Chris Richey, president of SAFEST1, said the program monitors driver safety 24 hours a day and holds drivers accountable for their driving habits.

"Such programs are the quickest way to improve a company's safety record, not just for motor carriers, but for all types of commercial fleets," Richey said. "SAFEST1 will help carriers take advantage of lower rates resulting from safer driving habits. Our company relationship with some of the largest insurance firms in the nation can be leveraged in the client's favor."

The cost-effective safety program reduces the administrative burden of an in-house safety program. It features a low, annual per unit fee and reduces accident costs and fuel expenditures while improving the image of participating companies. Management gets information within minutes of a report, particularly with SAFEST1's Emergency Contact Network(TM). The Network assures immediate notification in the event of an emergency, since motorists often call the 1-800 number to report disabled vehicles.

NTS, which has about 300 employees, primarily in Fort Worth, is a subsidiary of PHH Corporation (NYSE: PHH), a \$4 billion transnational company which provides a broad range of management services, information products and expense management programs to clients in North America, the United Kingdom and Europe.

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May 4, 1987

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HEADLINE: New Auto Policy Awards Responsible Drivers

BYLINE: Kevin Rayburn

DATELINE: Louisville; KY; US

BODY:

Nearly half the car accidents in the United States are caused by drunken drivers, but non-drinkers have had to pay rising automobile insurance premiums along with everyone else.

According to one insurer, non-drinkers and those who "drink and drive responsibly" are a segment of the insurance market that is ready to buy discount coverage that rewards them for good road behavior.

That insurer, Sentry Insurance Co. of Stevens Point, Wis., claims that the sober driver with a good track record has been neglected on actuarial tables. On April 16, Sentry began selling a unique sobriety policy in Kentucky that is apparently the first of its kind.

"It's a new approach to auto insurance; I don't think I've ever seen one quite like this," said William Coleman, director of the property and casualty division in the Kentucky Department of Insurance.

Company representatives said they hope the policy will steer many consumers away from competing coverage and toward Sentry.

The "Payback Policy," first offered in Wisconsin a year ago, costs 20 percent less, in many cases, than a regular policy, said Glenn Fine, a Sentry agent in Louisville. And, drivers who make no claims on the policy for five years get one-half of their first year's premium back. If they don't have a claim for six years, they get one-half of their second year's premium back, ad infinitum, Fine said.

But there are catches, designed to test the driver's sobriety. If a holder of the payback insurance has an accident while intoxicated, Sentry will not pay for damages to the car. It will pay for both drivers' medical costs and for damages to the other driver's car, however, Fine said.

The policy also won't pay if the driver refuses a sobriety test.

To qualify for the insurance, the driver must have a clean record -- with no accidents or moving violations of any kind -- for three years prior to applying, Fine said.

"It just works on the simple principle that safe drivers cost less to the insurer," Fine said.

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