

# Fortune 100 Retailer Builds a 5Keys Driver Risk Management Program — and **Cuts Preventable Collisions 34.6% in Two Years.**



**88%**  
Driver Adoption

**\$41,866**  
Average per-collision  
indemnity reduction

**34.6%**  
Preventable Collision  
Reduction

**63**  
Fewer Preventable  
Collisions per Year

**Smith ..... System**

### Network:

20+ Distribution Centers (DCs);  
private fleet of 2,200+ drivers

### Program Launch:

March 2024

## Executive Summary

To align a large, distributed fleet to a single safety standard — and reflect its people-first, one-team, owner-mindset culture — this retailer implemented the Smith System 5Keys Driver Risk Management (DRM) program under the leadership of the Director of Transportation Safety & Systems. The program unified behind-the-wheel (BTW) foundations, continuous eLearning reinforcement, consistent coaching and intervention, and positive recognition. Two years in, they realized a 34.6% reduction in preventable collisions (~15% in 2024; ~23% in 2025) with a significant drop in severity and clear improvements in day-to-day safety behaviors.



“I see the Smith System as the gold standard.  
If you want the best, you go with the best.”

— Director of Transportation Safety & Systems

## The Challenge: Mixed Messages, Final-Mile Risk

The team recognized the core issue and mobilized the fix. Drawing on many decades of professional experience in transportation they diagnosed the problem as a behavior and consistency gap rather than a technology gap. They sponsored the shift to a unified 5Keys DRM program, secured alignment across DCs, and selected a **train-the-trainer approach to scale quickly without diluting standards**.

As of December 2023, different DCs used different programs — drivers heard inconsistent messages, and engagement suffered. Loss data highlighted the final mile (city streets, parking lots, loading docks). Technology provided alerts and footage, but it didn't build the situational awareness and spacing habits that prevent incidents. For a company that prizes putting people first and raising the bar, the answer had to be a behavior-first, unified operating system for safety.

# The Solution: A 5Keys Driver Risk Management Program

Adoption of Smith 5Keys became the backbone of the retailer's DRM program, aligning leaders and drivers to one common language and standard.

## Program Architecture

Rather than a one-and-done class, this is a program: BTW foundations to build 5Keys muscle memory, ongoing eLearning reminders, structured coaching after incidents and near-misses, and positive recognition that sustains the right habits.

In practice, the 5Keys are present before, during, and after every route — giving leaders and drivers one standard and one vocabulary across over 20 DCs.

### Behind-the-Wheel (BTW) Foundations

Hands-on skill building to establish 5Keys muscle memory and directly address final-mile risks.

### eLearning Reinforcement

Short, targeted modules that keep the 5Keys top-of-mind between routes and seasons.

### Coaching & Intervention

A consistent, 5Keys-based post-incident and near-miss review that turns events into teachable moments.

### Recognition & Rewards

Positive reinforcement at scale; in year one, drivers redeemed 93 pallets of consumer goods — fueling engagement and habit formation.

## Execution Approach: Train-the-Trainer for Scale

To roll out quickly and consistently across all 20+ DCs, this retailer used a train-the-trainer approach — **certifying 60+ internal trainers and reaching approximately 88% of drivers in the first year**. Smith provides the train-the-trainer certification and materials, enabling the organization to own day-to-day delivery while staying faithful to the 5Keys standard.

## Results

**Preventable collisions:** 34.6% over two years (–15% in 2024; –23% in 2025).

**Severity:** Average indemnity per incident \$43,000 to \$1,134 (comparable 9-month windows).

**Year-over-year impact:** 63 fewer preventable accidents in year two versus year one.

**Adoption:** 60+ trainers certified; ~88% of drivers trained.



“Our drivers now talk the talk.  
When I start a conversation about the  
Smith5Keys, drivers finish the sentences.  
That’s when you know it’s working.”

— Director of Transportation Safety & Systems

## What Made the Difference

### **One Standard, One Voice:**

The 5Keys replaced site-by-site variability with a single language and expectation set.

### **Scaled Consistency:**

The train-the-trainer approach unlocked fast reach without sacrificing quality.

### **Behavior First:**

Training targeted spacing, visibility, and decision-making that technology alone can’t create — especially in the final

### **Positive Reinforcement:**

Recognition sustained engagement and cemented new habits.

## Year Three Objectives

**1.** Target an additional 25% reduction in preventable collisions.

**2.** Deepen final-mile focus with targeted refreshers and coaching playbooks.

**3.** Maintain recognition cadence tied to leading indicators of behavior and participation.

Start your journey  
towards a safer,  
more efficient fleet.

