



# Drive safe. Reduce premiums.

**Shift into lower premiums  
with HDVI.**

For the first time ever, commercial trucking has a dynamically priced insurance solution. HDVI's Shift™ reduces premiums for safe driving.

We start with insurance that goes broader and deeper than the traditional offering. With integrated telematics and cutting-edge software, Shift shows fleets how to drive more safely and, as a result, reduce premiums within their policy term.

## Now you're in the driver's seat.

### **Competitive rates, great coverage**

HDVI's competitively priced insurance is already a superior offering – with broad coverage, flexible payment terms, enhanced coverage forms and never any hidden fees.

### **Integrated telematics with a suite of tools**

Our tools empower you to set goals, benchmark key safety metrics and engage with drivers effortlessly – enabling you to be in better control of your business.

### **Save money, mitigate risk**

HDVI automatically rewards safe driving with reduced premiums – giving you the power to reduce your monthly premiums by up to 12%.



# Drive your premiums down with HDVI Shift.



## How dynamic pricing works.

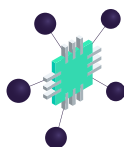
We start with a competitively priced, quality insurance product.

We pay for your telematics and immediately provide feedback on how to lower your premiums, within the term of your policy.

We give you all the tools and support you need to increase your safety and decrease your monthly premiums.



Telematics



Data/Analytics



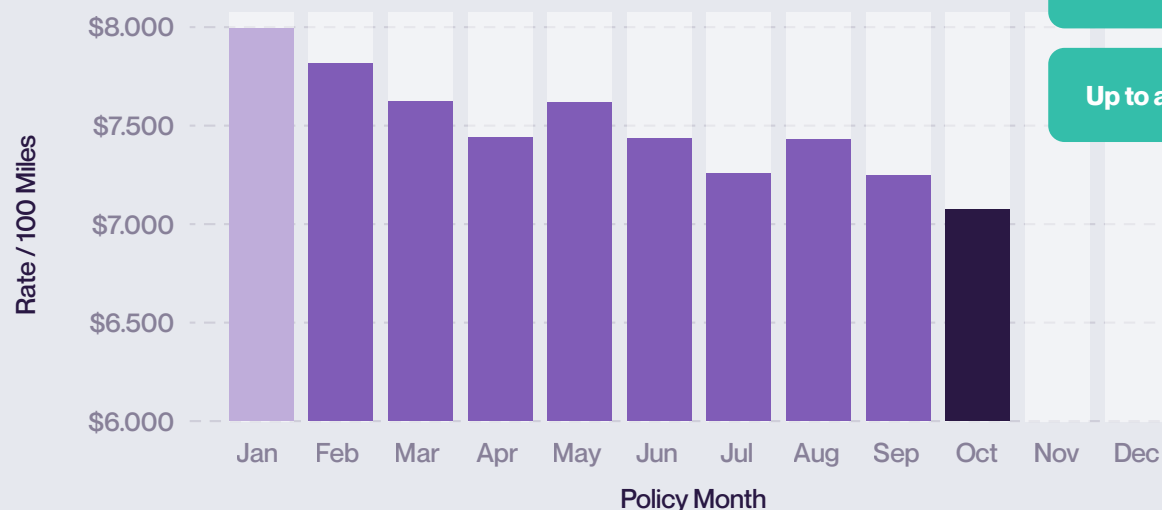
Software



Human Support

## Your insurance premium.

Changes in your monthly rate per 100 miles.



Premium can never go above base rate, within the policy.

Up to a 12% discount.