

# HDVI is the **perfect fit** for CargoX

HDVI helped the fleet **update their technology and better understand their data**, which resulted in improvements to CargoX's safety scores – and premiums.

## Challenge

CargoX was ready to take their telematics technology to the next level. They wanted to make sure they had the right cameras for their mixed 22-unit fleet and wanted to work with a company who could help them understand and harness the power of their data.

## Solution

HDVI's Shift™ insurance product was a natural choice for CargoX. One of the biggest game changers that Shift provides is the data, tools, and service to help fleets immediately start improving their safety and begin saving.

Additionally, we were able to reduce CargoX's premiums right off the bat by combining their policies. They had multiple lines of coverage, including auto liability, auto physical damage and motor truck cargo.

As HDVI writes all those lines, we were able to save CargoX 30% compared to what they had been paying previously.

## Highlights

- ✓ Premiums decreased by 10%
- ✓ CSA scores improved
- ✓ Increased driver engagement
- ✓ Consolidated policies saved 30%

## Results

Since they began working with HDVI in January of 2022, CargoX has performed very well from a safety standpoint. Their CSA scores have improved and driver engagement has increased. They have also saved money - their premiums have decreased by 10%.

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Our fleet services representative Mark Brest goes over all the fleet safety data with us every month.

**This really helps us understand safety scores and how you can improve.**

DJ Kolundziva, CargoX

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The 1-on-1 calls have helped us understand both the data and the fleet better.

Mark goes over all the data with us and provides valuable insights that help us run a safer fleet.

DJ Kolundziva, CargoX

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## Tools

### Telematics technologies

Installing cameras alongside their ELDs gave CargoX the tools they needed to identify areas for safety improvement.

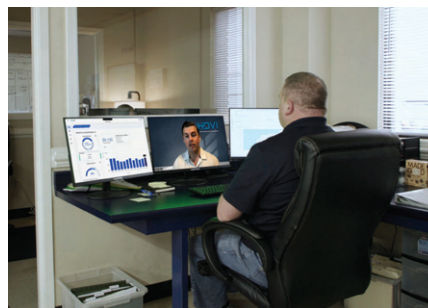
**HDVI's streamlined, centralized tools enable fleets to harness telematics data to decrease insurance costs and increase efficiency,** while managing compliance and insurance digitally for a more profitable business.



### Data reviews

The telematics technologies are only part of the HDVI solution. We know that better data means better decisions, and fleet services representative Mark Brest immediately focused on helping CargoX understand and analyze their performance.

**Mark works with CargoX to identify where they should be focusing their efforts,** using data to benchmark safe driving and monitor the fleet's progress towards their goals. Working with Mark has already made a huge difference.



### Driver safety bonuses

As part of the HDVI Shift insurance product, CargoX began utilizing the Driver+ app. Through the app, drivers can receive valuable safety information as they measure their performance against other drivers.

**The Driver+ app makes it very easy to reward drivers.** CargoX drivers can select from a variety of gift cards as their reward.

