



HIGH DEFINITION VEHICLE INSURANCE

Take control of risk and insurance costs

Modern insurance driven by
service, safety, and savings.

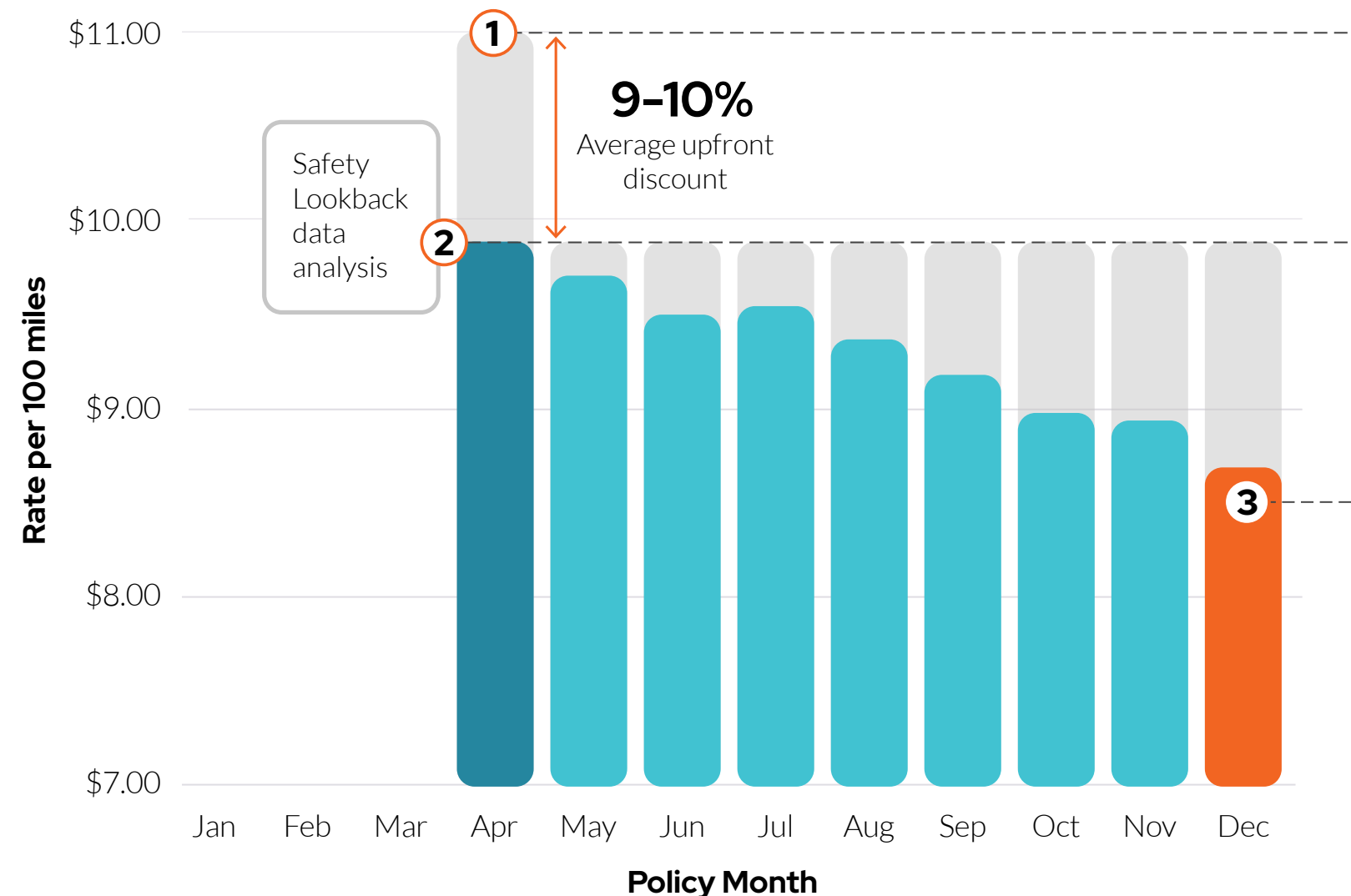


Drive safe. Reduce premiums.

We deliver **savings and value** with HDVI Shift[®] dynamically-priced trucking insurance

Now you can take control of your truck fleet's insurance costs by earning a monthly discount for safe driving.

Rather than wait months to see a discount from your insurance provider, HDVI allows fleets to earn discounts for safety in real-time.



STEP 1

First, HDVI sets a standard rate before analyzing telematics data based on traditional underwriting methods.

STEP 2

Second, we use Safety Lookback to assign an upfront discount based on safety. The average starting discount is a little under 10%, locked in at the policy's starting rate.

STEP 3

Third, HDVI rewards safety during the policy period, with tools and services to help fleets achieve additional rate savings.

*The Shift discount may go up or down each month based on safety performance, but **monthly premium will never exceed the starting rate** from the quote.*

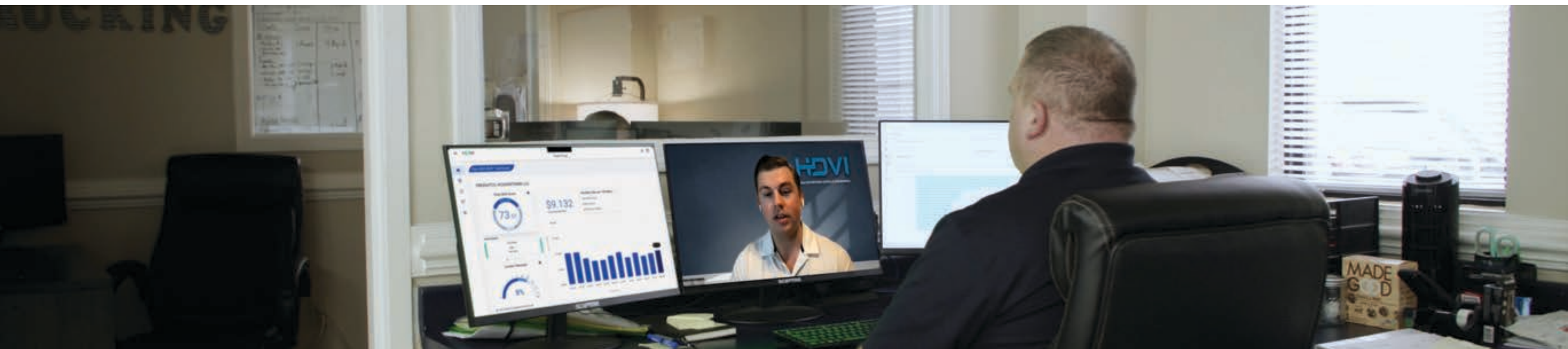
HDVI brings you the tools and services you need to take control of risk and your insurance costs

Fleet services insights and coaching

Every customer is assigned an experienced fleet service representative, who helps them analyze their telematics data and dash cam videos to understand risks, discuss best practices for safety management and coaching, and run a more efficient business.

Fleet safety tools and resources

HDVI gives customers tools to help them understand areas of risk in their fleet and take action to mitigate them. This includes a Fleet Portal to track safety and risk trends and the built-in Driver Rewards platform and Driver+ mobile app that helps drivers understand and get rewarded for their safety performance.



**“With HDVI Shift, Driver
Rewards, data insights
and consultation services,
transportation insurance of
the future is finally here.”**

Brian Crawford

Safety Director, Huddleston Enterprises

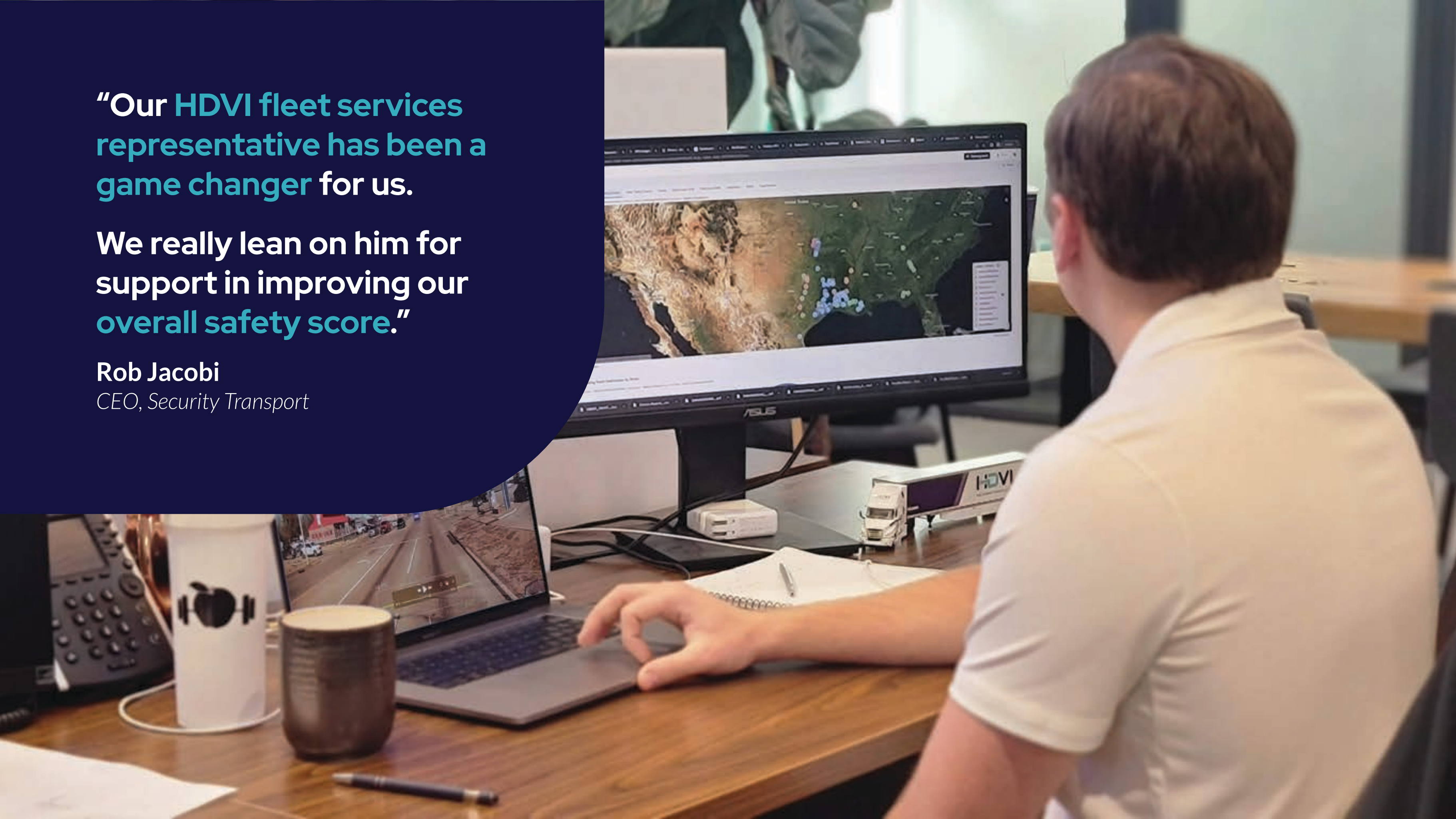


“Our HDVI fleet services representative has been a game changer for us.

We really lean on him for support in improving our overall safety score.”

Rob Jacobi

CEO, Security Transport



Comprehensive, flexible trucking insurance coverages

HDVI gives trucking companies broad coverage, flexible payment terms, enhanced coverage forms, and never any hidden fees. Fleets get the insurance they need and peace of mind knowing their business is safe.



Auto Liability

Bodily injury/property damage at a \$1 million limit with deductible options from \$1k to \$100k; sub-coverages include uninsured motorist/under-insured motorist, hired auto and non-owned.



Physical Damage

Collision, Comprehensive, and Specific Cause of Loss coverage offered. Combined deductible (cargo) options at \$1k-\$10k. Unlimited towing. Loss of use, electronic and miscellaneous equipment, personal affects and downtime. GAP, non-owned trailer, trailer interchange, and enhanced coverages.



Motor Truck Cargo

Cargo legal liability with limits up to \$250k combined deductible (physical damage) options at \$1k to \$10k. Additional coverages offered include refrigeration breakdown, temperature control, named shipper, and enhanced coverages.



Truckers' General Liability

Premises and operations limit at \$1 million per occurrence, \$2 million aggregate.

HDVI is modern trucking insurance for **today's fleet**



We help you get the most from your telematics to reduce risk

We tap into your ELD and dash cam data to help you identify and mitigate risk. We also give you a secure portal to access your data, a video training system, and a rewards platform to help you engage your drivers.

We handle claims quickly and efficiently

When accidents happen, we support you with 24x7 reporting and an expert in-house claims team to help you manage an efficient process and get the best outcome as quickly as possible.

We reward safety with discounts on monthly premiums

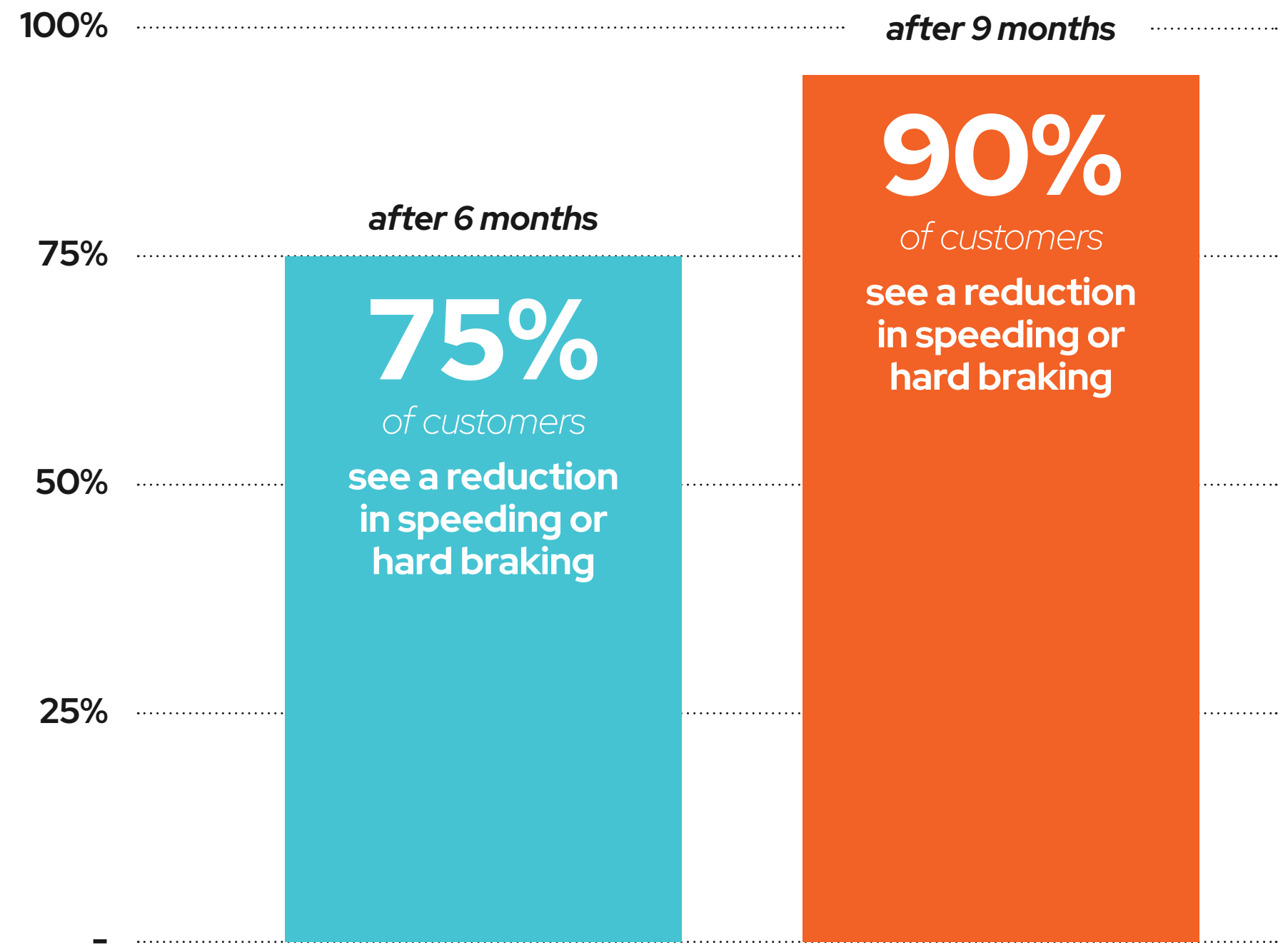
HDVI Shift is the first dynamically-priced insurance product in commercial auto. We start with competitive pricing and then let you earn a monthly discount of up to 20% for safe driving.

We help you improve safety

During the policy period, our fleet safety experts meet with you to help identify risks that impact your safety and the monthly discounts you earn. We even help with coaching, mock audits, and Data Qs.

HDVI helps fleets achieve **positive safety outcomes**

Through our unique approach, HDVI is helping customers achieve improvements in critical safety factors that impact not only insurance discounts, but BASIC scores, driver morale, retention, and fuel and maintenance costs.



HDVI brings more than
\$37,000
in savings and value*
to our average customer

HDVI Shift safety discount:	\$28,750
Fleet safety tools and services:	\$9,000

** based on a fleet with 25 power units*

**“HDVI has been fantastic to work with.
We have never had an insurance company
be so helpful and I have been in trucking
for more than 25 years.”**

Todd Zufra
Partner, JMT Group





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