



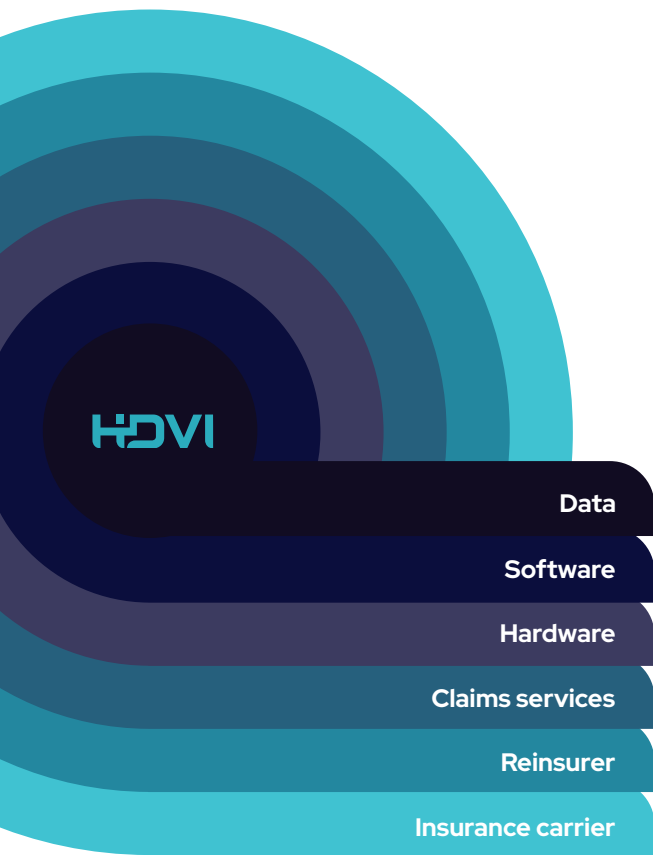
Technology meets insurance

Reduce your risk *and* your premiums

HDVI brings telematics and software together with insurance to deliver a next-generation solution. Our best-in-class insurance comes with flexible payment terms, broad coverage, enhanced coverage forms, and never any hidden fees.

We layer technology on the foundation of insurance

Our platform arms fleets with an end-to-end solution that helps them save money, mitigate risk, and increase operational efficiencies.



Data

We unlock the power of your driving data, fueling risk awareness and control, safety improvements, and insurance cost reductions.

Software

Our integrated software includes a fleet safety module with active driver analysis and alerts, a fleet compliance module with DOT inspection tracking plus file management, and a Driver app with leaderboard, coaching, and rewards.

Hardware

We partner with the leading ELD and dash cam vendors in the industry and provide hardware free of charge to qualifying customers, and help fleets pay for monthly dash cam service charges with preferred vendors*.

Claims services

HDVI's in-house claims team is highly experienced and aligned with our fleet services team. In cases of loss, they are aware quickly and can immediately access telematics data and video to help fleets achieve the best possible outcomes.

Reinsurer

Our reinsurer is one of the largest in the world and has an AM Best rating of A+ (Superior) with a stable outlook.

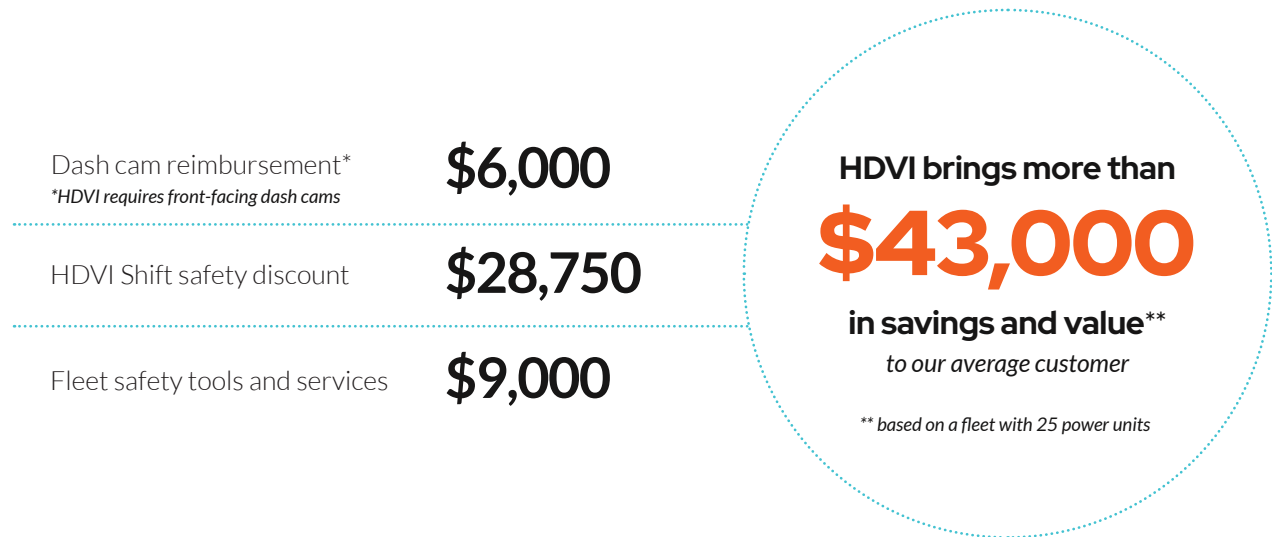
Insurance carrier

Our Insurance partner has the rating you need to keep shippers happy and trucks loaded. Spinnaker is A- Rated by AM Best.

*If you do not have a connected camera solution installed, HDVI will cover the costs to acquire and install a Sensata Insights solution. We also cover monthly service costs. For customers that already have dash cams installed from one of HDVI's preferred partners, HDVI reimburses customers with \$20 per device per month for monthly services.

HDVI delivers immediate ROI for fleets

Our partner ecosystem makes deployment easy and delivers **immediate cost savings**.



Your data puts you in the driver's seat

Telematics data

Increase visibility

Our easy-to-use dashboard delivers actionable insights for reducing costs, protecting against risk, and increasing operational efficiencies.

Reduce premiums

HDVI automatically rewards safe driving with reduced premiums – giving you the power to reduce your monthly premiums by up to 20%.

Safety metrics

Take control

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.

Mitigate risk

Computer vision interprets a truck's environment – translating it into actionable data to protect your fleet by reducing accidents, downtime, and cost of risk.

Insurance products are offered by HDVI Insurance Services, Inc., an insurance agency, and underwritten by Spinnaker Insurance Company, Bedminster, NJ. Insurance products and coverage may vary by state and are not available in all states. All insurance products are governed by the terms, conditions, limitations, and exclusions set forth in the applicable insurance policy. Any information on the website or communication materials does not in any way alter, supplement, or amend the terms, conditions, limitations, or exclusions of the applicable insurance policy. HDVI Insurance Services may receive a commission from an insurer or other intermediary and/or additional compensation in connection with the sale of insurance.

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