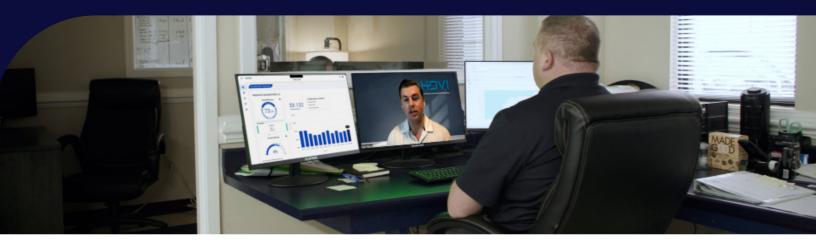


We help customers get more from telematics

The HDVI Shift[®] policy is unique in its focus on telematics data to continually assess risk and reward safe fleets with discounts each month. We use your ELD and dash cam data to analyze risk and help you interpret the data to improve safety.



HDVI requires fleets to have eligible telematics in every vehicle.

- HDVI requires fleets to have eligible telematics equipment that can be connected to HDVI's back office, enabling us to ingest data on routes, speed of travel, and safety critical events
- Depending on the specific supplier a fleet uses or a fleet's HOS exempt status, this requirement can be met by either the ELD or the front-facing dash cam
- HDVI requires fleets to use web-connected front-facing dash cams in each truck
- HDVI integrates with 60+ ELD suppliers and 50+ dash cam suppliers (*see back*), so it is likely that most fleets meet this criteria and are eligible for HDVI coverage and can complete Safety Lookback

Best practices in data management

We are committed to maintaining long-term, ongoing internal practices that will protect the security of customer information.



HDVI is SOC-II Type II compliant and audited annually to ensure compliance standards are met.



How HDVI uses customers' telematics data

HDVI uses customers' telematics data to arrive at the best possible quote, service policies, consult with customers to improve safety performance, and determine monthly discounts.

How does HDVI use telematics data supplied during HDVI Safety Lookback™?

Data is analyzed to determine possible discounts during underwriting prior to quoting. We do not continue to access a fleet's telematics systems if a fleet does not bind with HDVI. Data is added to the HDVI risk database for modeling.

How does HDVI use data supplied from customers' ELDs?

ELD data is ingested into HDVI systems on an ongoing basis during the policy period. Data is rendered in customers' Fleet Portals for risk and safety reports and dashboards. Data is used by Fleet Services to understand operational and safety trends and driver behavior for consultations with customers on risk and safety. Data is analyzed monthly to determine possible discounts. Data is added to the HDVI risk database for modeling.

How does HDVI use a customer's dash cam video and data?

During the policy period, HDVI Fleet Services receives alerts on safety critical events from ELDs; when severity warrants, our representatives access matching dash cam video to better understand the situation. HDVI Fleet Services references dash cam video during fleet safety consultations. HDVI Fleet Services and Claims teams access dash cam video in support of claims management and speedy resolution. In situations where ELDs are not in use and a dash cam-only approach is taken, HDVI ingests location, speed, and safety critical events from the dash cams.

Eligible dash cam solutions

- Advantage One
- Argos Connected Solutions
- Attrix •
- **Blue Arrow Telematics** •
- Eagle Wireless
- ELD One
- ELD Rider
- EnVue Telematics
- FROAD
- Fleet Complete Hub
- Fleet Profit Center

- Linxup Lytx
- Fleetmaster Geotab
- Geotab AT&T •

Fleetistics

- GoFleet
- GoGPS

• Gridline

FM ELD

Geotab

GoFleet

GoGPS

IoTab

KSK ELD

Linxup

•

Gridline

• Fort Knox ELD

Geotab AT&T

• GPS Tracking Canada

• Gravbox Solutions

• Light & Travel ELD

• HighPoint GPS

IoTab

- **GPS** Tracking Canada
- Graybox Solutions

High Point GPS

- Sensata Insights • TFM FLD
 - Transflo

Motive

Netradyne

RoadStar

Samsara

•

• Nexar

•

•

•

- Verizon Connect Reveal

- **Eligible ELDs**
- Advantage One
- Argos Connected Solutions
- Attrix •
- Blue Arrow Telematics
- ContiGO
- Eagle Wireless
- ELD One
- ELD Rider
- EnVue Telematics
- FROAD
- Fleet Complete Hub • Fleet Profit Center
- Fleetistics
- Fleetmaster

Netradyne

Motive

- **Omnitracs XRS**
 - Optima ELD
 - Pro Ride ELD
 - PTI ELD RealFLD
 - - Right Trucking • RoadStar
 - Samsara
 - Sparkle ELD
- TFM ELD
- Transflo
- TX FLD

- Verizon Connect Reveal
- Webfleet
- XFLD Xplore ELD
- Zenduit

Webfleet

XELD

Zonar

Zenduit

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. ©2025 HDVI, Inc. High Definition Vehicle Insurance, HDVI, and HDVI Shift are registered trademarks of High Definition Vehicle Insurance, Inc. All rights reserved

