



# 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<sup>®</sup> reduces premiums for safe driving.



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

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.

### 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 auto liability premium by **up to 20%**.

# Drive your premiums down with HDVI Shift®



**We start with a competitively priced, quality insurance product**

and by sharing past telematics data when we quote the policy, fleets may see discounts from day 1.



**We connect with your ELD and dash cam solutions**

and give immediate feedback on how to lower your premiums within the policy period.

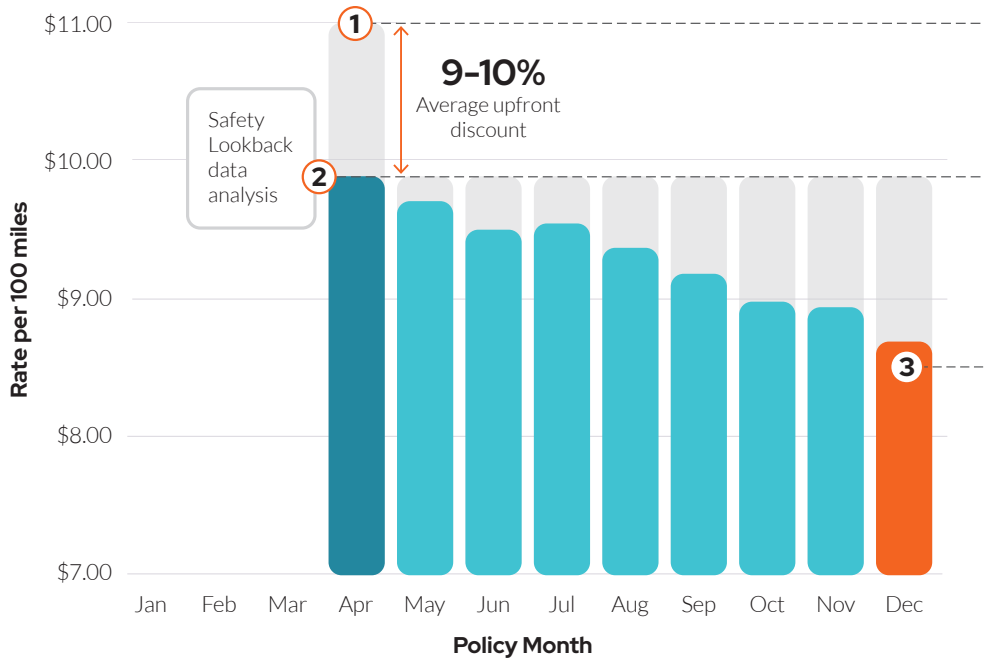


**We give you all the tools and support you need**

to increase your safety and decrease your monthly premiums.

## How Shift works

Fleets can earn **discounts of up to 20%** up front at policy inception and each month during the policy based on safety performance.



### 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.*

