

# Helping fleets manage and control risk.



Modern insurance driven by  
**service, safety, and savings.**

**HDVI**

HIGH DEFINITION VEHICLE INSURANCE

HDVI's mission is to bring commercial transportation insurance into high definition and **make our roads safer.**

HDVI approaches commercial auto insurance differently than others.

We work closely with our customers, ingesting and analyzing their telematics data to help us and them understand their risk as accurately as possible.

This helps us give them the right price up front, provide discounts throughout the policy period, and help them manage safety to reduce risk and claims.



Shift Score

**88** ▲ 6

Estimated annual savings

**\$38,524**

Rate per 100 miles

**\$8.45** ▼ \$0.56



Monthly premium

Telematics-based risk models based on **3.5 billion miles of road miles** by class 8 trucks.

**95%**

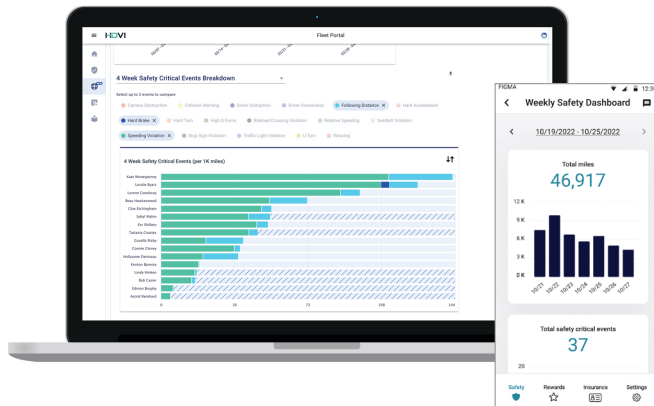
of HDVI customers **see reductions in hard braking or speeding** within their first policy year

**~\$150k**

given out as **safety rewards** each year by HDVI customers to drivers using our Drivers Rewards platform

# We provide fleets with tools to **increase efficiencies, decrease costs,** and **mitigate risks** across their business.

HDVI provides a variety of tools that use telematics data to support your fleet safety program and help your entire team succeed throughout the year.



## HDVI Fleet Portal

Fleets have access to the HDVI Fleet Portal, where they can view their fleet's telematics data and track safety trends 24/7.

## HDVI Driver+

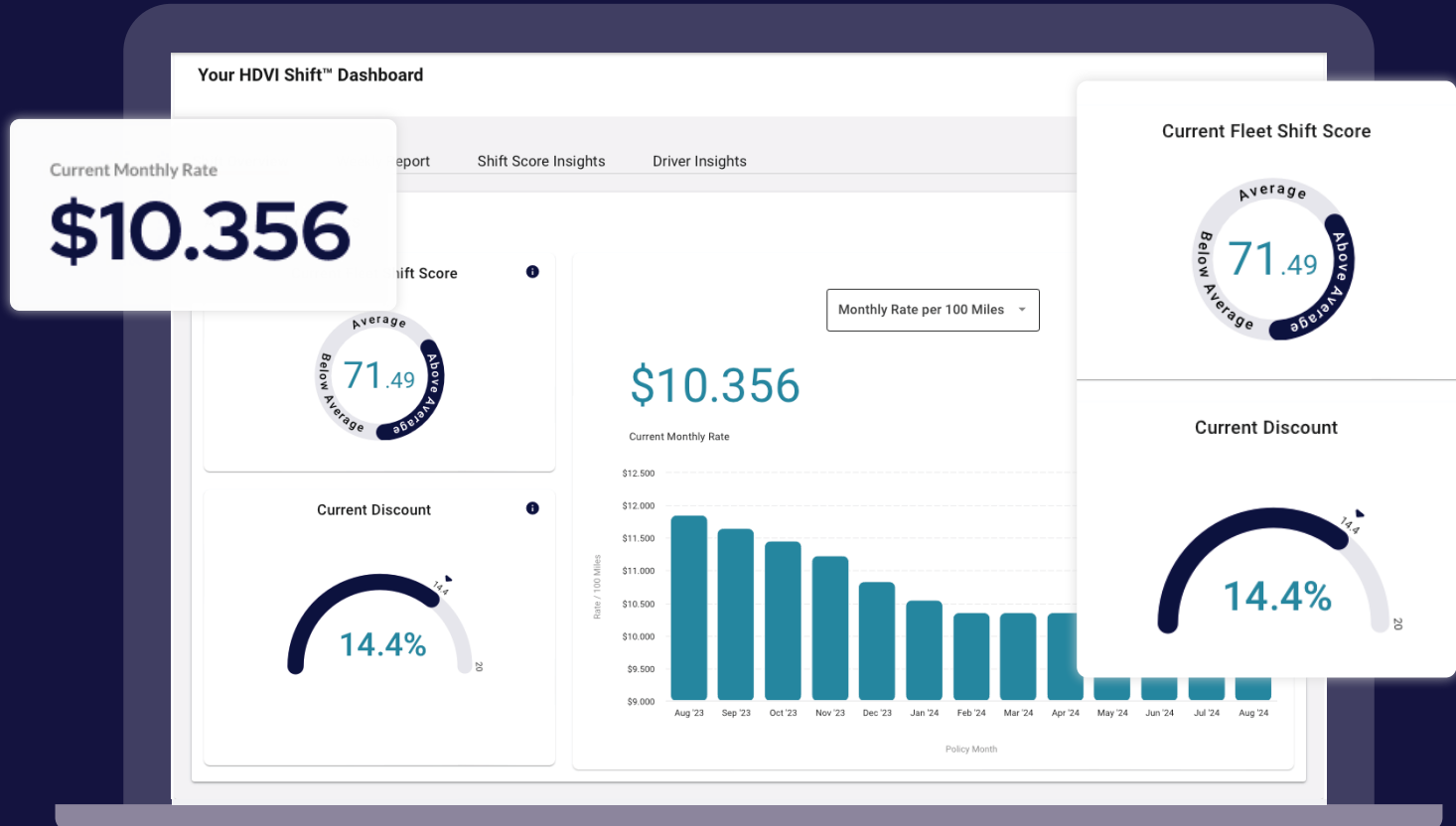
HDVI's Driver+ helps drivers understand their driving habits and where they can improve to increase their individual safety.



# Safety analysis and driver coaching

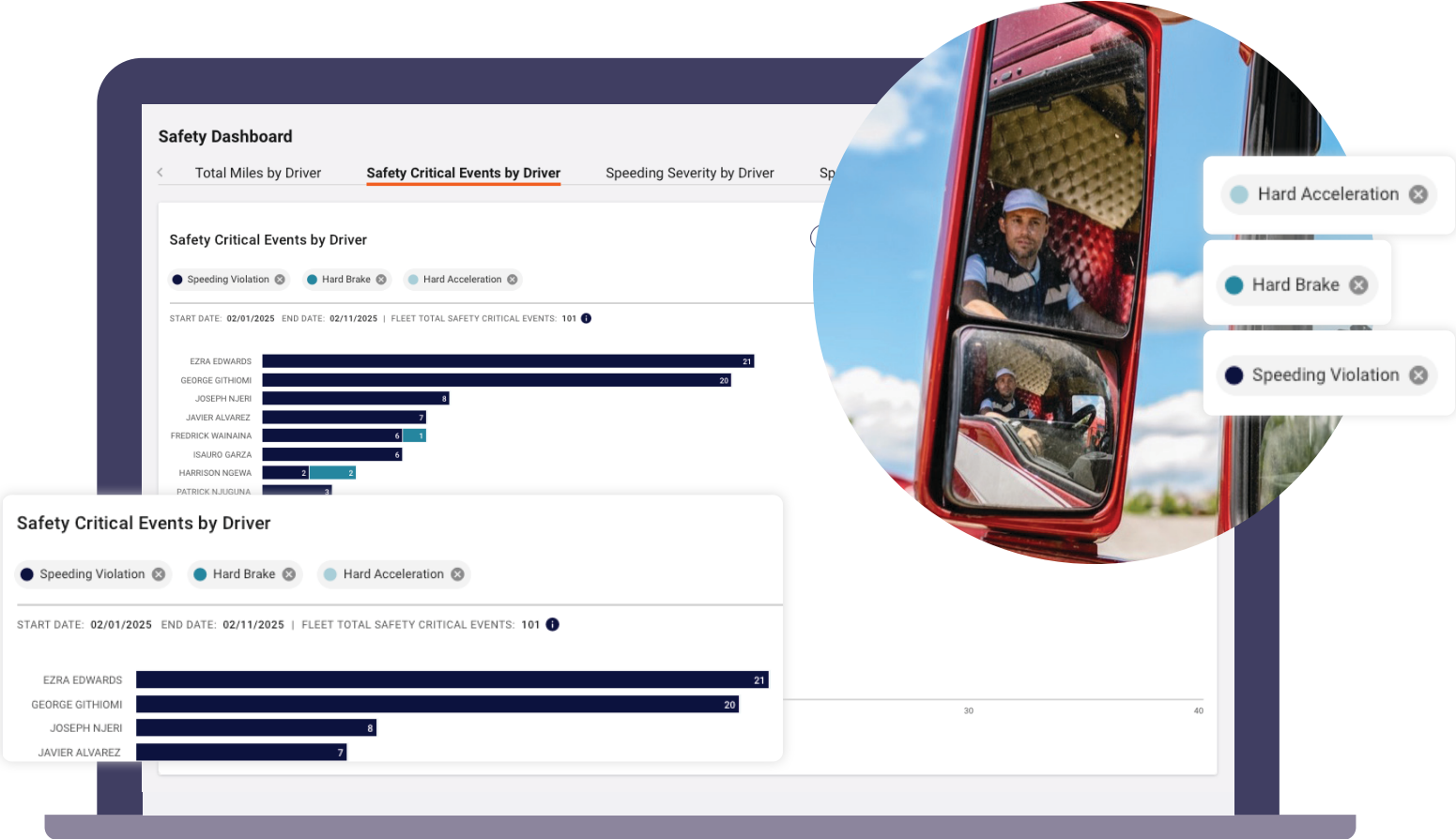
Fleets can see their key Shift stats on the home page, including starting rate, monthly rate per 100 miles, current Shift score and current safety discount.

They can also access Shift score trends and total dollars saved using the dropdown on the chart.



# Clearly see which drivers are your **highest risks** and **why**

Fleets can see their list of drivers stack-ranked by their contributions to the overall level of risk, helping to power objective safety coaching conversations with the right drivers on the team.





# Clarifying the relationship between **key safety factors** and the **cost of risk**

Fleets can see their Shift score in comparison to other HDVI insured fleets and a benchmark based on nationwide mileage data.

They can also see the most impactful variables on their score for the month.

## How your Shift Score Ranks

+ 12.19 improvement since last month

### Your HDVI Shift™ Dashboard

Shift Overview Weekly Report **Shift Score Insights** Driver Insights

#### Fleet Shift Score Trends ⓘ

##### Shift Score Benchmarks

##### Shift Impact Variables

Hard Brake Events

Highway Miles

High-Risk Miles

#### Summary ⓘ

Current Month: 01/25/2025 - 02/11/2025

**70.03**

SHIFT SCORE

**0.0768**

HARD BRAKES PER 1K MILES  
HDVI AVG: 0.18

**83.09%**

HIGHWAY MILES  
HDVI AVG: 89.66%

**5.01%**

HIGH-RISK MILES  
HDVI AVG: 9.62%

**17.84%**

HIGH-SPEEDING  
HDVI AVG: 30.33%

#### How your Shift Score Ranks ⓘ

+ 12.19 improvement since last month

YOUR FLEET

**71.49**



YOUR FLEET

**71.49**



10 20 30 40 50 60 70 80 90 100

NATIONAL AVERAGE SCORE  
39.69

HDVI AVERAGE SCORE  
64.41

#### about this Data

Shift Score is not a substitute for a fully-staffed safety department and each fleet maintains sole responsibility for the safety of its operations and the management and safety of its drivers. The application of the Shift Score has not been scientifically verified or subject to statistical analysis. The Shift Score is based on a small sample of carriers in that it includes only HDVI customers. Any attempt to normalize the data between carriers cannot be applied to FMCSA regulated motor carriers as a whole, and it is likely that HDVI customers... [Read More](#)

60 70

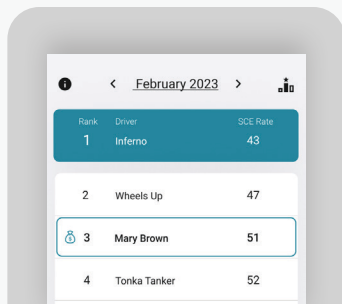
HDVI AVERAGE SCORE

**64.41**

# Engaging drivers to control risk

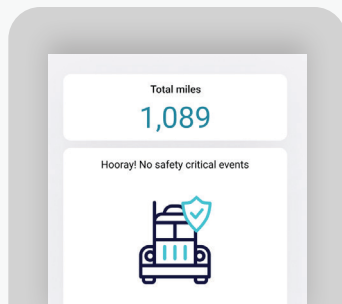
**We help fleets promote, recognize and reward safe driving.**

The HDVI Driver Rewards platform and Driver+ mobile app are designed to improve safe driving habits by providing an easy-to-administer program that supports a safety culture and encourages healthy competition among drivers based on safe driving.



## Driver+ Leaderboards

Useful reports to foster safety discussions in monthly briefings and recognize those drivers doing it right.



## Driver+ mobile app

Free app for drivers to download and use to monitor leaderboards, check their safety stats and accept rewards they have won.



## Driver Rewards Platform

Easy to use tools to fund a reward account, determine monthly winners and send rewards to drivers through the Driver+ app.

## FLEET SERVICES

Every HDVI customer gets partnered with a Fleet Services rep to **help you get the most from your safety program.**

**Our dedicated fleet services representatives help customers reduce costs, mitigate risks, and run a more efficient business.**

Our best-in-class insurance is strengthened by a team of truck fleet management experts who not only understand insurance risk but have been in your shoes as a trucking professional.

### Coach

Telematics-driven safety and compliance coaching

**Partner with fleets** to review telematics and dash cam data, identify risky driving behaviors, and implement safety best practices.

### Capture

Crash and event detection

**Capture real-time telematics alerts** for crashes and high-risk events, enabling timely response and proactive follow-up.

### Collaborate

Claims support with operational context

**Work with HDVI Claims** to provide dash cam video and telematics insights that clarify events and help improve claim outcomes.



## HDVI Fleet Services

We believe the best way to improve safety is to take a holistic approach to fleet management that includes **telematics, actionable insights, and driver coaching.**



### Insurance

- ✓ Pre-inspection
- ✓ Loss-reporting
- ✓ Claims support
- ✓ Endorsement support



### Safety

- ✓ Interpret telematics data
- ✓ Facilitate driver coaching
- ✓ Safety program best practices



### Telematics

- ✓ Solution selection
- ✓ Preferred pricing



### Compliance

- ✓ DOT inspections software
- ✓ DataQ review



# safe**fleet**ssave

"HDVI has given us the tools to be **better at what we do** and have assisted us in **making our company safety rating improve** every year!"

Todd Zufra, VP, JMT Group



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