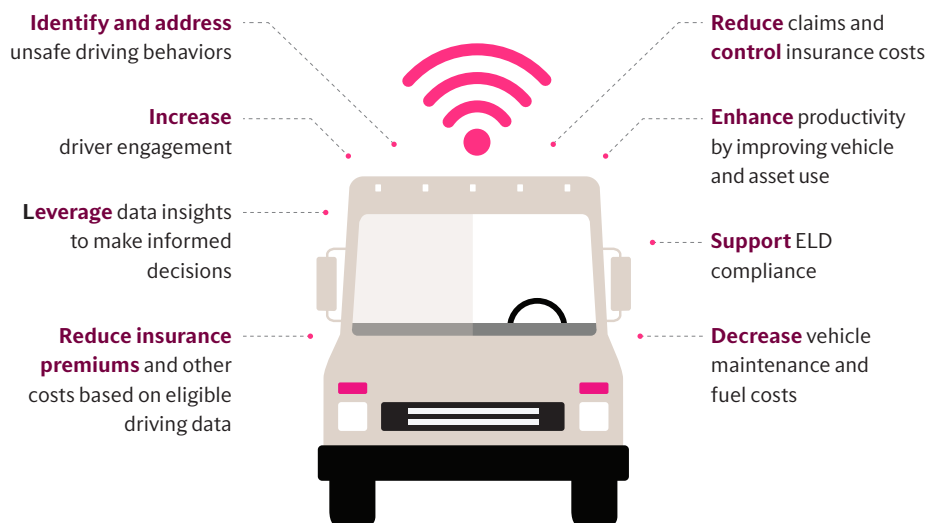


Help protect your drivers, your business and **your future.**

As a trusted insurance provider specializing in commercial fleet coverage, we recognize the importance of driver safety and operational efficiency. Our commitment extends beyond policies – we partner with cutting-edge telematics providers who deliver customized solutions that enhance safety, reduce risks and optimize fleet performance. Discover how collaboration with The Hartford can revolutionize your fleet management, and watch our [**telematics video**](#) for more information.

Whether you're looking for innovative ways to manage increasing insurance costs, help achieve sustainability goals by reducing fuel usage or prevent losses by promoting safer driving behaviors, telematics may be able to help you achieve your goal.

Telematics is a method of monitoring vehicles by using GPS technology, accelerometer monitoring, video/imagery monitoring and on-board diagnostics (OBD) to assess movements and safety.



Did you know?

Telematics can also improve driver engagement. In fact, by using safety scores and incentives you can help reduce driver turnover.

Compared to unengaged drivers, those that are highly engaged are:

65%
safer on the road¹

57%
less distracted¹

Customer spotlight: Enhancing safety for a 100 vehicle fleet

Situation

A mid-size business with approximately 100 vehicles in their fleet faced safety challenges. Distracted driving incidents and close-following instances were impacting their operations and increasing risk.



Solution

AI video telematics deployment:

Working closely with our risk engineering department, the customer implemented state-of-the-art AI video telematics devices across their fleet.

Behavior modification:

The telematics system alerted drivers to risks such as distractions and close-following patterns to help them avoid losses and targeted coaching programs were designed to address specific safety issues.

Results*

42%

Reduction in distracted driving:

By addressing distractions promptly, the customer significantly reduced risky behaviors.

57%

Decrease in close-following instances:

Telematics helped drivers maintain safe following distances.

76%

Lower loss frequency:

The first year after installation saw a remarkable reduction in accidents and claims.

* Data based on analysis of driving behaviors with and without telematics devices installed. Results vary by customer and are not guaranteed.

Why The Hartford?

Get more out of your investment by partnering with The Hartford. Distracted driving and other costly risks continue to rise. Partnering with The Hartford is easy and can help you:

- Enhance the speed and accuracy of your claims
- Identify opportunities for risk engineering and loss prevention services
- Unlock innovative programs and services
- Receive risk driven insights relevant to your business
- Access reduced device costs through our referral program

Customer spotlight: Cost savings for an 800+ vehicle fleet

Situation

A captive customer managing a large fleet of 800+ vehicles sought ways to minimize losses and improve their bottom line.



Solution

AI video telematics implementation:

Our team connected them with a market-leading telematics provider and AI video telematics devices were deployed in the fleet.

Real-time insights:

Telematics provided real-time data on driver behavior, vehicle performance and safety events.

Proactive risk mitigation:

The customer used telematics insights to proactively address safety issues and prevent accidents.

Results*

\$2M

Reduction in loss payments:

Telematics-enabled risk management led to substantial cost savings.

* Data based on analysis of driving behaviors with and without telematics devices installed. Results vary by customer and are not guaranteed.

Referral program

If you're interested in acquiring or upgrading to new telematics devices, our knowledgeable team will work with you to understand your needs and provide a consultative recommendation based on the type of solution you're looking for.

- Depending on state availability and eligibility requirements, you may qualify for a premium discount of up to 5% on each fleet vehicle with qualifying telematics installed
- We partner with a range of market leading telematics vendors
- You have the flexibility of choosing the vendor that fits your needs
- Negotiated rates may be available from certain vendors, depending on the products and services you select



¹ Cambridge Mobile Telematics (CMT), CMT's DriveWell telematics program expands to include connected vehicle data | Repairer Driven News, June 2022.

Commercial Telematics programs through The Hartford are available in most states.

Commercial Telematics funded by the Customer is available in all states.

Commercial Telematics funded or subsidized by The Hartford is available in all states except AK, NY and PR as of 1/4/2025 (funding requires pre-approval).

Commercial Telematics programs in IL, WA or TX that include video capture may implicate state biometric laws. Special steps are required to proceed with these types of programs.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford® and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.

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