

Fleet Telematic Devices

Telematic Fleet Management systems primarily use three hardware device approaches. Each type offers unique advantages and disadvantages depending on fleet needs.

Types of Devices	Advantages	Disadvantages
Phone	- Data/internet connectivity comes with the phone - Lowest cost per unit - Identifies the driver rather than the vehicle - Better ability to control phone-based distracted driving - Apps can be embedded via SDK in existing company applications	- Accuracy and quality of insights can vary greatly - Cannot provide vehicle information - May be challenging to determine if: » The individual is the driver or passenger » The driver changes between vehicles - May not be viable without company provided phones or phone stipend
OBDII or Stand-alone motion/gps sensor	- More difficult to remove or turn off – less tampering - May not be visible to the driver - Some OBDII interfaces can capture vehicle maintenance data in addition to driver safety behaviors - Less costly than video options	- Professional install/uninstall may be required - Generally older tech with less available data - Unassigned vehicles may require device (key fob or similar) to identify drivers - Often more expensive than phone
Camera and Video-based Telematics	- Can “see” the conditions of the road and other vehicles. This information can mitigate false claims - Provides additional driver safety by viewing in-cab driving. Can identify unsafe situations - May identify both the driver and the vehicle - Recent offerings have Artificial Intelligence (AI) solutions to provide proactive alerts	- Professional install/uninstall may be required - Most expensive type of solution, often more expensive than phone - Solution quality varies greatly – AI vs. low fidelity options which may seem to do the same thing - In-house video review required by lower cost solutions can be labor intensive

Start your telematics journey. For more information, enrollment, or to contact us to set up a demo with one of our leading telematics vendors, visit [TheHartford.com/telematics](https://www.TheHartford.com/telematics)



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