

TELEMATICS AREN'T SURVEILLANCE, THEY'RE PROTECTION.

By Associates Insurance Agency



TELEMATICS

From coast to coast, commercial fleets are turning to telematics technology, real-time vehicle tracking, electronic logging devices (ELDs) and onboard cameras to improve efficiency, safety and compliance. But what's often overlooked is the growing role this data plays in commercial auto insurance, helping both fleet owners and underwriters better understand and manage risk.

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BREAKING IT DOWN

What telematics really means? A new era for insurance insight. Telematics systems collect and transmit data from a vehicle, combining GPS tracking with insights from engine diagnostics, braking behavior, speed, idle time and more. In many fleets, that data is supplemented by ELDs and onboard video cameras, offering a deeper view into driver habits and day-to-day operations. While once reserved for large carriers with complex logistics needs, these tools have become standard across fleets of all sizes. Not just for compliance with federal regulations, but to help reduce accidents, lower costs and ultimately, save lives.

Most trucking fleets must have ELDs in their trucks, as required by law. If you're driving under the short-haul exemption, you can hit the road within a 100-air-mile radius or up to 150 miles for some non-CDL drivers without needing to use an ELD. However, most fleets find ELDs and their data useful, so they are commonly used even with exemptions.

Telematics has put the power back in the hands of fleets and the brokers who support them. **Instead of using emails and spreadsheets, they can now share a clear flow of odometer readings, VINs, and location data.** This helps fleets show exactly what vehicles they have and how they're used. With this info, brokers can negotiate better coverage terms based on real facts.

HERE'S HOW THAT PLAYS OUT IN THE REAL WORLD:

1. Validate the fundamentals - The data instantly confirms the fleet's VIN roster, current mileage and true operating territory, so quoting starts with facts—no guesswork, no paper chase and no last minute endorsements that can erode client trust.

2. Strengthen communication - Since everyone views the same live snapshot, discussions with underwriters start on common ground. Time that used to be spent reconciling forms can now be redirected toward establishing appropriate limits, deductibles and safety services.



3. Highlight the safety story - Analyzing aggregate signals like speeding frequency and harsh-brake rates reveals coaching opportunities without focusing excessively on any single driver. When loss-control teams engage, they come equipped with constructive insights and leave fleets with actionable, cost-saving advice.

4. Earn fair, data-driven pricing - When fleets can prove they run a tight ship, insurers have the confidence to reward them, often with more flexible programs or performance credits that last year after year.



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MORE INFO

Telematics is not just a passive tool; it's a digital handshake that facilitates collaboration. Fleets share transparent information, which brokers then use to gain leverage. Insurers can quickly verify this data and adjust their pricing based on the associated risk. The outcome is smoother renewal processes, improved safety feedback loops and coverage that accurately matches the needs of the operation, without the need for constant oversight.

The transportation landscape is changing fast, and as technology becomes more embedded in every mile, it's reshaping how we think about risk. Telematics isn't about watching drivers. It's about seeing the road clearly.



Questions?
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