

# Use your fleet’s telematics data to save on insurance costs

Nirvana connects with your telematics service provider or in-cab camera solution to better assess risk and help you save on premiums and claims throughout the year.

As of January 13, 2023



# \$15 million

Saved on premiums to date

## Save more at every turn

- At quote**

Up to 20% off premiums— Up front discount for safe driving history with various deductible and coverage options.
- During policy**
  - Scheduled premiums (1-9 PUs)**

Trusted coverage and fixed premium for each truck, helping you accurately predict out-of-pocket costs.
  - Get deeper insight into fleet safety**

Improve driver safety with actionable insights and personalized recommendations from FMCSA and telematics data in the Safety Intelligence Platform.
  - Partner with a Safety Manager**

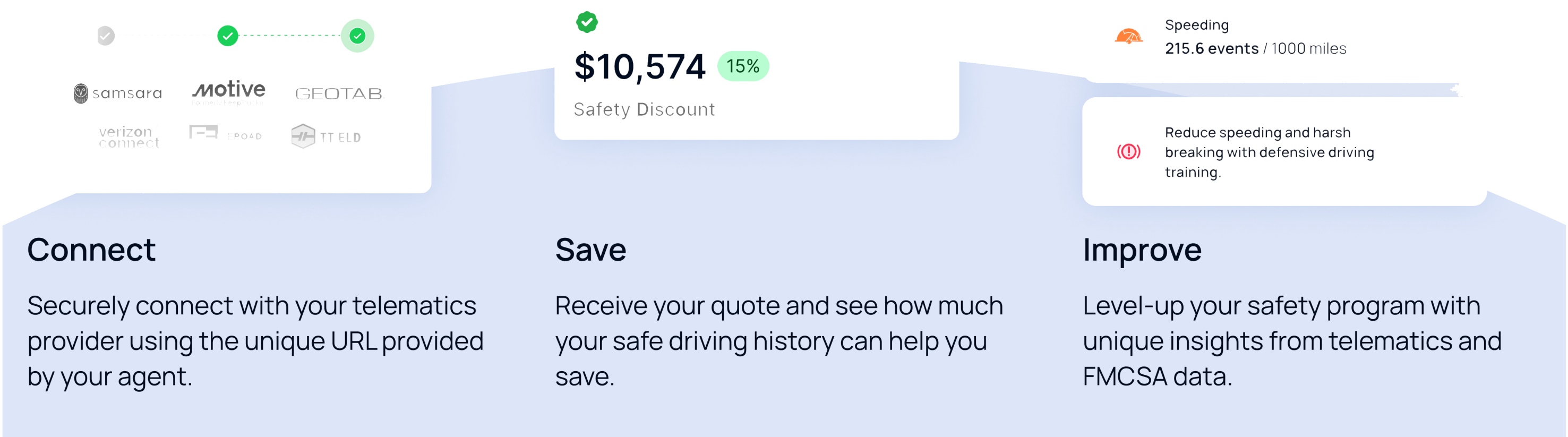
Get one-on-one support with expert safety and compliance pros that can help you address driver behavior challenges and mitigate risk.
  - Control claims costs**

Exonerate drivers and resolve claims quicker using ELD and camera data from the event location.
- At renewal**

Reap the rewards of improved safety with the potential to stabilize premiums long term.



# How it works



## What information we use

We collect the following data monthly (except claims footage) to power the value insureds receive from Nirvana. Here's how telematics data is used:

	Quoting	Billing	Safety Intelligence Platform	Claims processing
Vehicle location, speed, time stamps	Yes	No	Yes	Yes
VINs	Yes	Yes	Yes	Yes
Safety events (i.e. harsh braking, speeding)	Yes	No	Yes	Yes
Camera footage	No	No	No	When necessary for claims processing

## Frequently asked questions

### Does Nirvana change my rate based on my safety performance?

Your rate is locked-in during your policy and won't change in the event of an accident or claim. Leveraging our safety tools will not affect your monthly payments, rather it gives you the opportunity to monitor safety over time and improve your standing for renewal.

### Does Nirvana have access to my dashcams?

Some fleets may be required to connect their in-cab cameras, however, Nirvana does not monitor drivers in their vehicles or proactively pull camera footage unless there is a claim.

### Does Nirvana automatically submit claims generated from my telematics collision data?

No. Reporting a claim is always the responsibility of the fleet and Nirvana will never submit claims on your behalf, even if there are crash alerts on your devices.

### Does Nirvana store and share my telematics data?

Your data is securely stored using industry-standard security practices, featuring state-of-the-art encryption to safeguard your information. Access to this data is limited to your fleet, designated insurance agency, and individuals you choose to share the data with through our Safety Intelligence Platform (or when required by law). We never sell or trade data for any purpose.