



In commercial truck insurance, building your book of business and building long-term client relationships are the cornerstone for any insurance agent. A valuable asset to your quoting and consulting toolbelt is the familiarity with and access to markets who place a strong value on telematics.

What are Telematics Devices when it comes to Trucking Quotes?

Telematics devices, installed in insured vehicles, collect and transmit data on driving habits, vehicle health, routes, and performance. This new frontier can be a significant advantage for both the agent and trucking company. Both will see benefit from access to more markets, competitive rates and a greater emphasis on loss-control management – a real win-win!

How can this mean more Competitive Pricing for Truck Insurance near me?

Markets are increasingly interested in telematics data as part of a complete underwriting picture. If your clients use telematics, you can present them as a better fit for access to these markets. This can mean:

- Preferred rates or credits for safe fleets
- Easier renewals, with stronger justification for keeping rates competitive

As an agent, this not only helps you retain accounts but can also be a strong selling point when prospecting new trucking businesses. As an insured, they'll know that the data collected from telematics can get you expanded pricing and coverage options, giving you better peace of mind for your operation!

A Tool for Prospecting New Trucking Insurance Business

When you're speaking to prospects, being able to say: *"We work with fleets to leverage telematics data to reduce costs and improve safety. This often helps us negotiate better insurance terms for our clients."* — sets you apart from agents who only talk premium and coverage. You can be seen as a trusted advisor who can deliver real value beyond the policy. It also shows that you're looking out for the future of the industry!

Strengthening Loss Control and Risk Management = Better Retention

When your insured has better visibility into their drivers' behavior — speeding, hard braking, idling, or unsafe routes — they can take action to reduce claims. Over time, this improved loss ratio starts to shine. Ultimately, it will help you continue renewing clients and write more policies through your agency.

Our Chief Operating Officer, Kevin Blocher had the following to say on how telematics is shaping the industry and its relation to your agency:

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"The industry movement toward telematics-informed pricing and underwriting decisions doesn't show signs of slowing down. Trucking companies who are diligent to utilize the available tools to continuously improve their safety culture will be rewarded with more competitive pricing now and in the years to come. Truckers Insurance Associates is privileged to partner with insurance carriers who believe in the technology and are investing in telematics as part of their long term underwriting model."

You can learn more about these carriers below:

[Nirvana](#)

[Northland](#)

By positioning yourself early as an agent who knows how to use this technology, you're future-proofing your agency and showing carriers that you're aligned with their direction. The agents who embrace telematics today will be the ones leading tomorrow!

Interested in starting your journey? Call (515)-276-7704 or email us at news submissions@truckers-insurance.com for any of your Trucking risks!

About Us:

Truckers Insurance Associates is a Managing General Agent founded in 1943, *Leading the Way* in Trucking Insurance. We are committed to pursuing innovative solutions, offering premier products from the best markets, and delivering superior service. We are here to meet the ever evolving insurance needs of the trucking industry as an independent, family-owned, wholesale insurance broker. We provide coverages for commercial trucking for both fleet and non-fleet semi-truck insurance.

Learn more at www.truckers-insurance.com

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