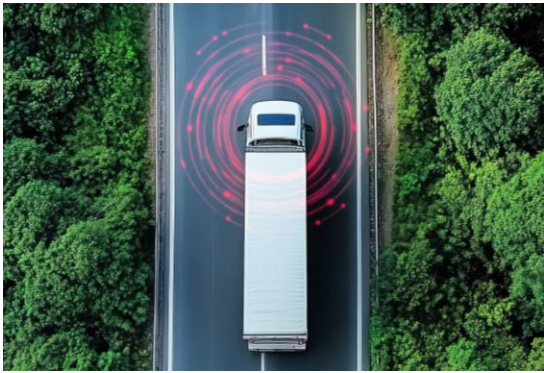


# Stopping fleet risk in its tracks with real-time Telematics.



## Smarter Fleet Management Starts Here

### Benefits of Telematics

Effective use of Telematics may allow drivers and customers to achieve:

- Fewer accidents
- Better fuel economy
- Reduced wear
- Real-time feedback for safer driving
- Reliable service
- Protection for your brand
- Reduced claims
- Lower insurance costs

### Make Your Data Work For You

Telematics devices measure driving habits and identify risk indicators, such as speeding or braking. The collected data can be used to identify driver behavior patterns and trends. Our team then recommends strategies for managing the data and mitigating existing risks.

### Did You Know?

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



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

**65%**

Safer on the road<sup>1</sup>

**57%**

Less  
distracted<sup>1</sup>

# Telematics

## The details of success:

*“Telematics video captured the incident in real time, providing clear, objective documentation of the sequence of events.”*

### Driver Exoneration



#### Right of Way. Right Outcome.

A vehicle collision at an intersection resulted in disputed liability, with initial reports raising questions about fault. The Hartford's insured vehicle entered the intersection with the right of way, while a third-party vehicle failed to comply with the traffic signal.

The telematics video captured the incident in real time, providing clear, objective documentation of events. The Hartford shared the footage with opposing counsel, enabling a faster, more accurate review to help clearly establish liability.



#### Outcome:

- Early liability resolution enabled by telematics video evidence
- Claim closed with no payment
- Insured fully protected from loss exposure
- Demonstrated faster resolution and reduced claim risk



#### When the Camera Tells the Real Story

A collision claim was presented with disputed facts and no on-scene police response, increasing uncertainty around liability. The claimant alleged they were stopped legally when the insured vehicle struck them, prompting The Hartford to further investigate.

Telematics dash-camera footage captured the incident and clearly showed the claimant engaging in an illegal passing maneuver, while the insured was operating properly. The video directly contradicted the claimant's account, helping The Hartford clearly establish liability.



#### Outcome:

- Claim denied based on telematics video evidence
- Zero indemnity paid
- No liability assigned to the insured
- Demonstrated stronger claim resolution and reduced exposure

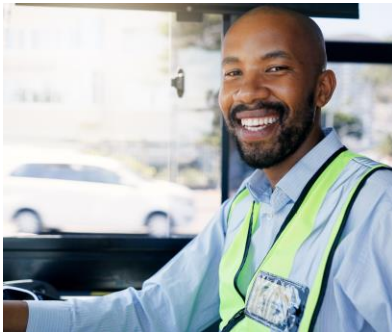
### Turning Campus Data into Safer Roads

A large private university operates a complex fleet, including 24/7 shuttle buses and vehicles supporting campus safety, maintenance, and operations. These vehicles power daily transportation and critical campus functions.

Initially, the organization partnered with The Hartford's Risk Engineering Consultants to enhance driver screening and strengthen its safety program through training resources and internal leadership development.

During a stewardship review led by The Hartford, loss analysis uncovered recurring rear-end collisions tied to distraction, speed, and following distance—creating a clear opportunity to introduce telematics for deeper visibility into driver behavior.

Together, The Hartford's Risk Engineering Consultants and the university evaluated vendors, secured preferred pricing and subsidies, and integrated telematics into the existing program. The Hartford supported training an internal team to monitor events and take action at both the driver and fleet level, with dedicated training reinforcing accountability and driving improvement.



#### Outcome:

- 100% telematics event review and follow-up achieved
- Collision frequency reduced by 33%
- Auto claim costs decreased by 50% year over year
- Safety scores improved from ~80% to ~95%
- Strengthened driver accountability and data-driven risk management

### One Platform. One Safer Fleet.

A nationwide building systems contractor manages a complex fleet of 1,600 vehicles supporting fabrication and jobsite delivery across multiple subsidiaries. Working with The Hartford, the organization evaluated fleet performance while maintaining its commitment to safety, as loss trends—driven by rear-end collisions, intersection incidents, and sideswipes—highlighted inconsistent driver behaviors across the fleet.

To address this, The Hartford supported the organization in piloting several telematics solutions before selecting an enterprise-wide platform. With dual-facing cameras, enhanced fleet tools, and shared data insights enabled through The Hartford, leadership gained greater visibility and control, enabling targeted coaching and a more proactive, coordinated approach to risk management.



#### Outcome:

- Established a data-driven approach to measuring driver behavior
- Enabled real-time coaching and accountability
- Improved fleet-wide visibility across a decentralized organization
- Strengthened leadership engagement and safety ownership
- Positioned to reduce risky driving by 30–50% and claims by ~35%



## Scaling Fast Without Scaling Risk

A rapidly expanding electrical services provider doubled its North American fleet through acquisitions—many lacking formal safety programs. Working with The Hartford, the organization assessed these challenges while operating primarily in high-risk urban environments, where auto claim frequency exceeded industry benchmarks.

To regain control, leadership partnered with The Hartford's Fleet and Telematics specialists to standardize safety practices and implement telematics—gaining real-time visibility into driver behavior and proactively reducing fleet risk.

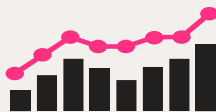
This shift enabled a more consistent, data-driven approach to driver safety and loss prevention. Ultimately, telematics provided through The Hartford created a clearer line of sight across the fleet, turning fragmented operations into a more controlled, resilient system.



**Enhanced driver safety**



**Projected 50% reduction in auto claims**



**\$381K**  
In annual savings



### Outcome:

- Strengthened fleet controls to improve driver safety and reduce risk
- Projected 50% reduction in auto claims
- Enhanced driver safety, compliance, and fleet visibility
- Enabled more effective, data-driven decision-making
- Estimated \$381K in annual savings
- Delivered broader benefits, including fewer injuries and long-term cost control



**Learn more about The Hartford's Telematics program [here](#).**

For questions, email [Telematics@thehartford.com](mailto:Telematics@thehartford.com)



1"Cambridge Mobile Telematics DriveWell Telematics Program Expands to Include Connected Vehicle Data," Repairer Driven News, viewed October 2025."

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The Hartford does not warrant that the implementation of any risk engineering recommendation will result in the elimination of any unsafe conditions at your business locations or with respect to your business operations. Further, we do not warrant that the implementation of any risk engineering recommendation will result in compliance with the health, fire, safety standards or codes of any local, state, or federal ordinance, regulation, statute or law. We assume no responsibility for the identification, control or correction of hazards, including unsafe driver behaviors. The provision of risk engineering recommendations shall not constitute our undertaking, on your behalf or for the benefit of others, to determine or warrant that your business operations are safe or healthful, or comply with any law, rule, or regulation.

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