TELEMATICS VENDOR COMPARISON GUIDE

Evaluating Fleet Technology Partners for Safety & Insurance Optimization

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WHY TELEMATICS MATTERS FOR YOUR FLEET

Telematics technology has become essential for modern fleet operations. The right system can reduce accidents by 20-30%, lower insurance premiums by 10-25%, improve fuel efficiency, ensure regulatory compliance, and provide critical data for risk management. However, not all telematics solutions are equal. This guide helps fleet managers and business owners evaluate vendors based on the criteria that matter most for safety, compliance, and insurance optimization.

$ Insurance Savings

10-25% premium reductions with verified data

! Safety Improvement

20-30% fewer accidents with driver coaching

C Compliance Support

ELD mandate, HOS tracking, DVIR integration

F Fuel Optimization

5-15% fuel savings through idle reduction

EVALUATION CRITERIA OVERVIEW

1. **Hardware & Installation**
   Device quality, installation options (self-install vs. professional), OBD-II / hardwired, camera integration, GPS accuracy, cellular connectivity.
2. **Software & Reporting**
   Dashboard usability, mobile app quality, real-time alerts, customizable reports, data export capabilities, API availability.
3. **Driver Safety Features**
   Driver scorecards, coaching tools, real-time feedback, dash cam integration, distracted driving detection, risk scoring.
4. **Compliance & ELD**
   ELD mandate compliance, HOS tracking, DVIR electronic forms, IFTA fuel reporting, roadside inspection readiness.
5. **Insurance Integration**
   Verified data sharing with insurers, loss run correlation, premium discount partnerships, claims support documentation.
6. **Support & Pricing**
   Customer support availability, implementation assistance, contract terms, per-vehicle pricing, hidden fees, scalability.

HOW TO USE THIS GUIDE

1. Review the vendor comparison matrix on page 2 to identify top candidates.
2. Use the detailed feature evaluation on page 3 to score each vendor.
3. Complete the decision worksheet on page 4 to document your selection.
4. Share results with your insurance broker to maximize premium benefits.

INSTRUCTIONS: Enter vendor names in the column headers. Score each feature 1-5 or use checkmarks. Compare vendors side-by-side across the categories that matter most to your operation.

VENDOR COMPARISON MATRIX

EVALUATION CRITERIA	VENDOR A (write name)	VENDOR B (write name)	VENDOR C (write name)	VENDOR D (write name)
HARDWARE & INSTALLATION				
GPS Tracking Accuracy				
OBD-II / Hardwired Options				
Self-Install Available				
Dash Cam Integration				
Cellular / Satellite Connectivity				
Device Durability / Warranty				
HARDWARE & INSTALLATION SUBTOTAL				
SOFTWARE & REPORTING				
Dashboard Usability				
Mobile App Quality				
Real-Time Alerts & Notifications				
Custom Report Builder				
Data Export / API Access				
Geofencing Capabilities				
SOFTWARE & REPORTING SUBTOTAL				
DRIVER SAFETY				
Driver Scorecards				
In-Cab Coaching / Alerts				
Distracted Driving Detection				
Speed / Hard Braking Monitoring				
Fatigue / Drowsiness Alerts				
Collision Reconstruction Data				
DRIVER SAFETY SUBTOTAL				
COMPLIANCE & ELD				
ELD Mandate Compliant				
HOS Tracking & Violations				
Electronic DVIR				
IFTA Fuel Tax Reporting				
Roadside Inspection Mode				
Audit Trail / Data Retention				
COMPLIANCE & ELD SUBTOTAL				
INSURANCE & RISK				
Insurer Data Sharing				
Premium Discount Programs				
Claims Documentation Support				
Risk Scoring / Trending				
Loss Run Correlation Tools				
Certificate of Insurance Integration				
INSURANCE & RISK SUBTOTAL				
GRAND TOTAL (sum of all subtotals)				

6. SUPPORT & PRICING

CRITERIA	VENDOR A	VENDOR B	VENDOR C	VENDOR D
SUPPORT & PRICING				
24/7 Customer Support				
Implementation Assistance				
Contract Flexibility (month-to-month)				
Per-Vehicle Monthly Cost				
No Hidden Fees / Transparent Pricing				
Fleet Size Scalability				
SUPPORT & PRICING SUBTOTAL				

PRICING & CONTRACT COMPARISON

Cost Element	Vendor A	Vendor B	Vendor C	Vendor D
Hardware Cost (per vehicle)				
Monthly Service Fee (per vehicle)				
Installation Cost				
Dash Cam Add-On Cost				
ELD Add-On Cost				
Minimum Contract Term				
Early Termination Fee				
Volume Discount Available				
Total Year 1 Cost (10 vehicles)				
Total Year 1 Cost (25 vehicles)				
Total Year 1 Cost (50 vehicles)				

IMPLEMENTATION READINESS CHECKLIST

Pre-Installation

- ☐ Confirm fleet vehicle list and VIN numbers
- ☐ Verify cellular coverage at primary operating areas
- ☐ Determine installation type (OBD-II plug-in vs. hardwired)
- ☐ Assign driver accounts and configure user roles
- ☐ Review data privacy policy and obtain driver consent

Installation & Setup

- ☐ Schedule installation windows to minimize downtime
- ☐ Test GPS signal and cellular connectivity per unit
- ☐ Configure geofences for yards, customer sites, fuel stops
- ☐ Set alert thresholds (speeding, idle time, hard braking)
- ☐ Verify ELD registration and FMCSA transfer capability

Training & Go-Live

- ☐ Conduct driver training on ELD / device operation
- ☐ Train dispatchers and managers on dashboard / reports
- ☐ Establish driver scorecard review schedule
- ☐ Set up automated report delivery (weekly / monthly)
- ☐ Confirm insurance broker data-sharing integration

KEY QUESTIONS TO ASK VENDORS

1. What is your average installation time per vehicle, and do you offer on-site installation?
2. How does your system handle areas with poor cellular coverage (satellite fallback, data buffering)?
3. Can you provide references from fleets of similar size and industry to ours?
4. What insurance carriers do you have data-sharing partnerships with?
5. What is the process for adding or removing vehicles mid-contract?
6. How long is historical data retained, and what happens to data if we cancel?
7. What is your average system uptime / reliability percentage?
8. Do you offer a pilot program or trial period before full fleet commitment?
9. What driver privacy safeguards are in place, and do you support union environments?
10. How frequently do you release software updates, and are they included in pricing?

WEIGHTED SCORING MATRIX

INSTRUCTIONS: Assign weights (totaling 100%) based on your priorities. Multiply each vendor's score (1-5) by the weight. The vendor with the highest weighted total is your best fit.

Category	Weight	Vendor A Score | Wtd	Vendor B Score | Wtd	Vendor C Score | Wtd	Vendor D Score | Wtd
Hardware & Installation	____%				
Software & Reporting	____%				
Driver Safety Features	____%				
Compliance & ELD	____%				
Insurance Integration	____%				
Support & Pricing	____%				
WEIGHTED TOTAL	100%				

SELECTION DECISION

SELECTED VENDOR: .....

Primary Reason(s): .....

Expected Go-Live Date: ..... **Pilot or Full Fleet:** .....

NOTES & ADDITIONAL CONSIDERATIONS

INSURANCE BROKER COORDINATION

Maximizing Insurance Benefits from Telematics

- Share your telematics data reports with your insurance broker at each renewal to demonstrate risk improvement.
- Ask your broker which carriers offer the deepest premium discounts for verified telematics data.
- Request that your vendor provide a direct data feed or periodic summary to your broker.
- Document before-and-after metrics (accidents, violations, driver scores) to build your case for lower premiums.
- Coordinate with your broker to ensure telematics data supports claims defense and subrogation recovery.

APPROVAL

Evaluated By: _____ **Date:** _____

Print Name & Signature

Approved By: _____ **Date:** _____

Print Name & Signature

Need Help Choosing the Right Telematics Partner?

Contact First Underwriters to discuss how telematics data can optimize your fleet insurance program.

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