sambasafety

2025 Telematics Report

Uncovering Market Dynamics and Technology Trends

In partnership with

IoTinsObs

RISK & INSURANCE EDUCATION ALLIANCE

Foreword

October 2025

Commercial auto insurance and fleet safety are at a defining moment.

As technology and market demands evolve, telematics is now at the center of the risk and safety ecosystem. Once fragmented, driving data has evolved into the cornerstone of modern risk management. Each year brings greater sophistication in how telematics is being used to enhance safety, streamline operations and strengthen profitability.

Yet, despite these advances, many organizations remain constrained by multiple systems and fragmented data, limiting visibility into risk. The cost of this fragmentation is tangible. Delayed interventions result in increased claims severity and nuclear verdicts that threaten fleet sustainability.

Our third annual telematics report examines how the industry is confronting these challenges. The findings reveal both progress and pressure, highlighting an industry rich in data but still learning to translate information into action. The need for clarity and collaboration is urgent.

What stands out most clearly is the collective determination to grow together. Across fleets, brokers and insurers is a shared vision to gain deeper insight into risk, accelerate decision-making and innovate with safety as the guiding principle.

I am confident that the next chapter in this journey will be defined by our ability to form meaningful partnerships and let data guide our efforts to lower driver risk.

On behalf of everyone at SambaSafety, I would like to extend my gratitude to our partners and the industry professionals who contributed their expertise to this report. Your perspectives inspire our mission to reduce risk through data.

The work continues. Let’s redefine what’s possible, together.

Matt Scheuing
CEO, SambaSafety

Contents:

Methodology

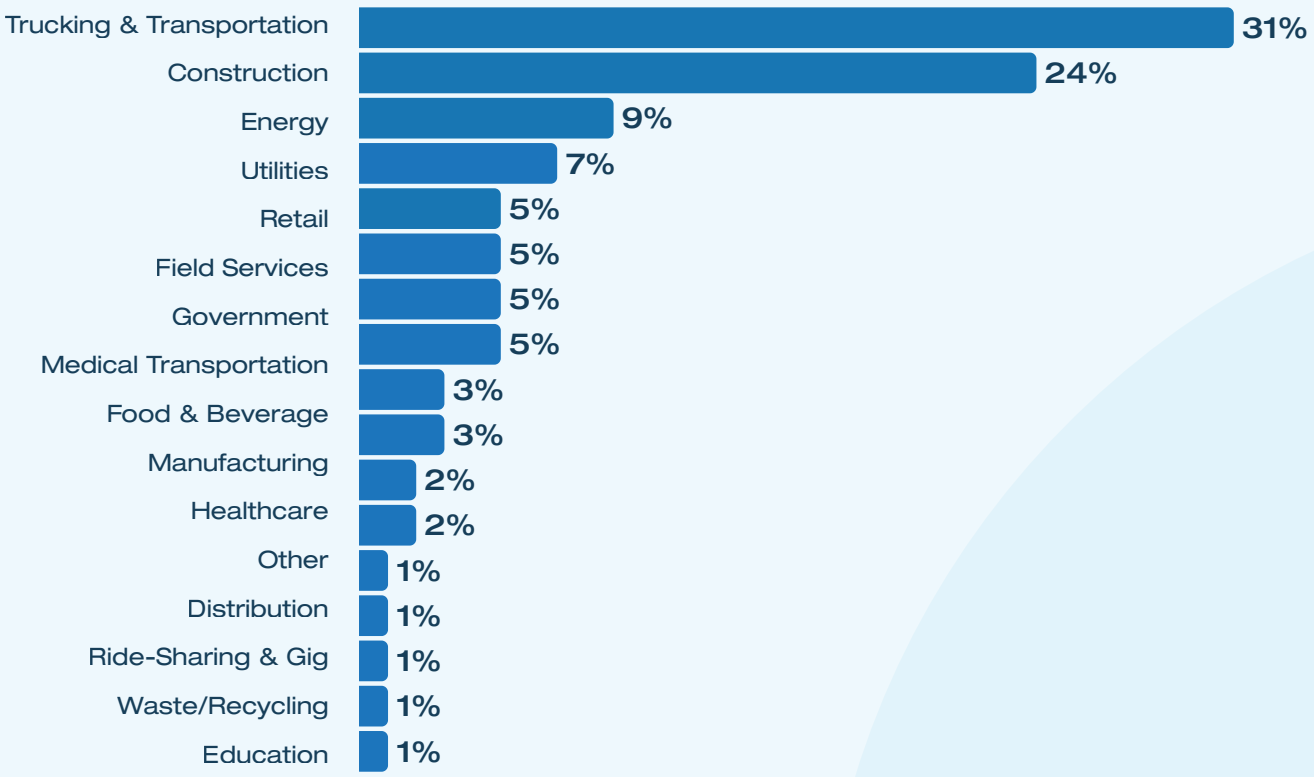
SambaSafety surveyed commercial auto insurance and fleet professionals to understand the use of telematics in their organizations and the present challenges they face in scaling adoption. Conducted in June and July 2025, the survey gathered responses from 152 individuals from fleets, 180 insurance brokers and 70 insurance carriers, all based in North America. This year's findings, set alongside two prior waves, reveal shifting attitudes and priorities from the perspectives of fleets and insurers.

Fleet Respondents

Fleet respondents represent numerous industries, including Trucking & Transportation, Construction, Energy, Utilities, Government, Healthcare and others. Of these companies, 10% own or lease fewer than 10 vehicles, 38% between 10 and 99 vehicles and another 51% have 100 or more vehicles. Seven percent of respondents have 1,000 or more vehicles in their operation.

A reported 64% of fleet respondents are very involved in the administration of telematics at their company, and 89% identify as either decision-makers or influencers in the procurement of telematics solutions. The majority (37%) work in safety-related roles, followed by fleet operations (24%); other notable respondents were responsible for risk management (8%) and human resources (8%).

Fleet Respondents by Industry



Insurance Respondents

The insurance sample includes 23% of brokers with a global presence, 31% nationwide, 29% regional and 17% single-state. Among insurance carriers, 17% write policies globally, 54% nationally, 26% regionally and 2% in a single state.

The National Association of Insurance Commissioners' (NAIC) top 50 Commercial Auto Insurers comprise 44% of insurers sampled. To obtain a more robust view of the differences between this segment and the rest of the market, we have combined 2024 and 2025 responses when reporting this split.

Brokers were segmented by market reach and operational scale, where noted. Brokers categorized as "large" operate globally or nationwide, serving diverse portfolios. "Small" brokers operate regionally or in a single state, maintaining closer local fleet relationships.

Telematics Service Provider (TSP) Respondents

In addition to fielding the survey, interviews were conducted with experts from five leading telematics service providers (TSPs) that integrate with SambaSafety's solutions: Azuga, GPS Insight, Lytx, Platform Science and Verizon Connect. Collectively, these experts represent over 5 million connected global devices, supporting micro fleets up through enterprise-sized. A broad spectrum of industries is also represented in their combined customer base, including all represented in our fleet sample. The interviews covered industry challenges, innovations and opportunities for further development.

Executive Summary

Signs of Synchrony

The 2025 Telematics Report reveals a maturing landscape where fleets, brokers and insurers are increasingly aligned in their goals for safety, operational efficiency and risk management. While challenges remain, the industry is building toward greater alignment in telematics adoption and application.

Safety Is the Dominant Driver of Telematics Adoption Across Fleets and Insurers

Safety has emerged as the top priority for telematics users in 2025:

- 88% of fleets reported using telematics for safety reasons, overtaking asset tracking by 14 percentage points.
- 95% of fleets consider driver training important, and 25% use telematics data to assign training.
- 68% of insurers cite telematics as improving pricing accuracy, and 60% report reduced loss ratios.

Data Complexity and Integration Challenges Are Major Barriers to Telematics Effectiveness

Despite widespread adoption, respondents struggle to fully leverage telematics data:

- 66% of fleets cite “interpreting or acting on the data” as a challenge.
- 58% of fleets flagged “linking drivers to their data” as a key operational concern.
- Leaders in the telematics market highlight the technical and cultural hurdles in integrating telematics into existing systems.

Telematics is Reshaping Insurance Relationships, but Data Sharing Remains Limited

Telematics is influencing insurance pricing and risk management, yet collaboration between fleets and insurers is still evolving:

- 41% of fleets report lower premiums due to telematics, but 70% do not share data with insurers; 79% of those who don’t have never been asked.
- Among those who do share, most report that their insurer actively helps them manage risk.
- 52% of brokers say they are likely or very likely to invest further in risk control services over the next 1-2 years.
- 39% of top 50 insurers offer better terms in exchange for telematics data, and 80% partner with telematics providers.

While adoption varies by segment and size, the industry is moving toward deeper integration, better data sharing and more collaborative risk management. Opportunities are presenting themselves for those who prioritize communication, training and innovation.

Safety Spotlight

Jim Angel, SambaSafety

Telematics Safety Advisor, CTP

Telematics has evolved over the years from a simple asset tracking tool to a comprehensive solution for enhancing safety and operational efficiency. Yet for fleets, the real value emerges when programs are focused, transparent and designed to build trust across the organization. Successful programs don't try to do everything at once. Instead, they prioritize a handful of high-impact use cases. Monitoring driver speed against posted limits is one of the most effective ways to reduce accidents, as research consistently shows a link between speeding violations and higher crash risk. By targeting specific behaviors and building intentional, actionable reports, fleets can address their most pressing safety concerns without being overwhelmed by data.

Another challenge is bridging the gap between fleets and insurers. Despite the adoption of telematics, data sharing with insurers remains limited—often because fleets aren't asked to share or lack clear incentives. Building stronger communication and alignment could allow safe operators to be rewarded while enabling insurers to provide deeper insights into claims and risk management.

> "Speed is the clearest, most actionable indicator of risk, and the most overlooked opportunity to enable safer and less risky operations."

When built on trust and shared benefit, telematics can become more than a compliance tool—it can be a catalyst for safer drivers and stronger partnerships.

About Jim

Jim is a seasoned Telematics Safety Advisor at SambaSafety, with deep expertise in using data and technology to improve fleet safety and performance. He specializes in helping fleets leverage telematics to monitor driver behavior, reduce risk, and implement practical safety solutions. With a strong background in transportation and logistics, Jim is known for turning complex data into actionable insights that drive safer operations and measurable results.

Fleets Are Turning Data Into Insight

Once an experimental technology, telematics today has become an integral part of commercial fleet operations and is recognized as a vital tool for enhancing safety. By monitoring behaviors such as harsh braking, speeding and distracted driving, telematics systems provide real-time feedback and actionable insights that help fleets proactively manage risk and improve driver performance.

Telematics data is the starting point of a loop that includes feedback, training and cost reduction. Many users report seeing lower insurance premiums as a result of implementing telematics. Despite these benefits, fleets still face challenges such as data fragmentation, system complexity and underutilization of insights. Telematics is not just a technology, but a process that can be refined using tools that enhance its ability to shed light on how fleets operate.

Telematics Top of Mind for Safety Leaders

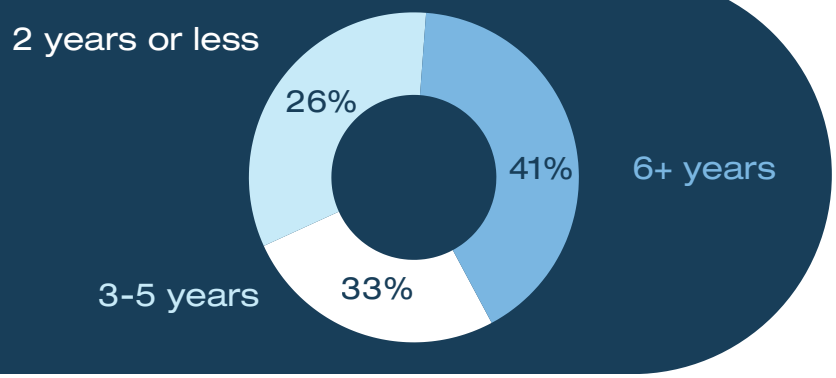
Fleets are maturing in their utilization of telematics across all industries. The data serves numerous purposes, including helping reduce fuel consumption or improve maintenance, speed service and gather delivery metrics.

High on their list of priorities, though, is the desire to make their fleets safer. In fact, telematics is used more than any other data source (87%) to gain insights into fleet-related safety risks as companies work to keep public roadways and their own drivers safe. Many are starting to use this data to coach drivers, with the most advanced users tailoring training assignments based on recent telematics event data.

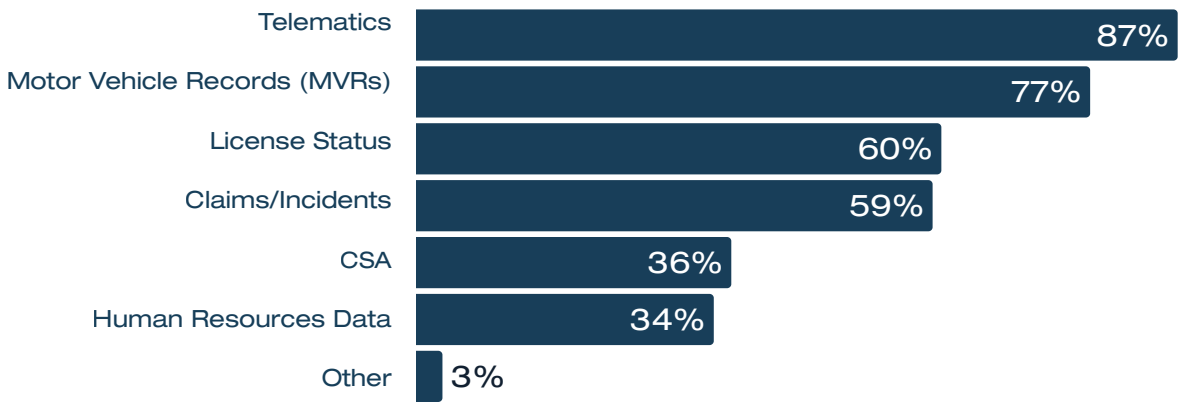
More fleets are implementing telematics and sticking with it. In 2025, a majority of respondents reported having used the technology for six years or more.

Use varies by industry, with each experiencing its own pressing issues. Respondents from the Trucking & Transportation industry report that an average of 87% of their fleet's vehicles are monitored—considerably higher than the overall average of 79%.

Years of Telematics Use Across Fleets



Data Sources Used to Manage Fleet Safety



Telematics Maturity Fuels Device Expansion

Telematics devices are continually improving in terms of accuracy and level of sophistication, motivating safety managers to add devices across their fleet. In 2025, 70% of fleets are using two or more devices to manage fleet safety.

Most fleets (84%) report that telematics is very important or extremely important to their company's safety efforts. This may explain the growth in adoption and interest in cameras. A notable 63% report now using front-facing cameras, followed by 48% in-cab cameras.

Dash cam popularity may be attributed to its ability to protect drivers and companies from fraudulent claims and nuclear verdicts (personal injury awards exceeding $10 million) that can threaten the solvency of the company. Cameras provide front-line security at the point of greatest impact and drivers are increasingly encouraged by seeing or experiencing the benefits, including exoneration.

"One of the hot topics in the last few years has been around the litigation environment, which allows for massive lawsuits—sometimes company-ending lawsuits resulting from accidents. So there's pressure to be able to definitively defend yourself and prove that you are not at fault."

– Darrin Demchuk, VP, Strategy & Corporate Development, Platform Science

PLATFORM SCIENCE

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Dash Camera Benefits

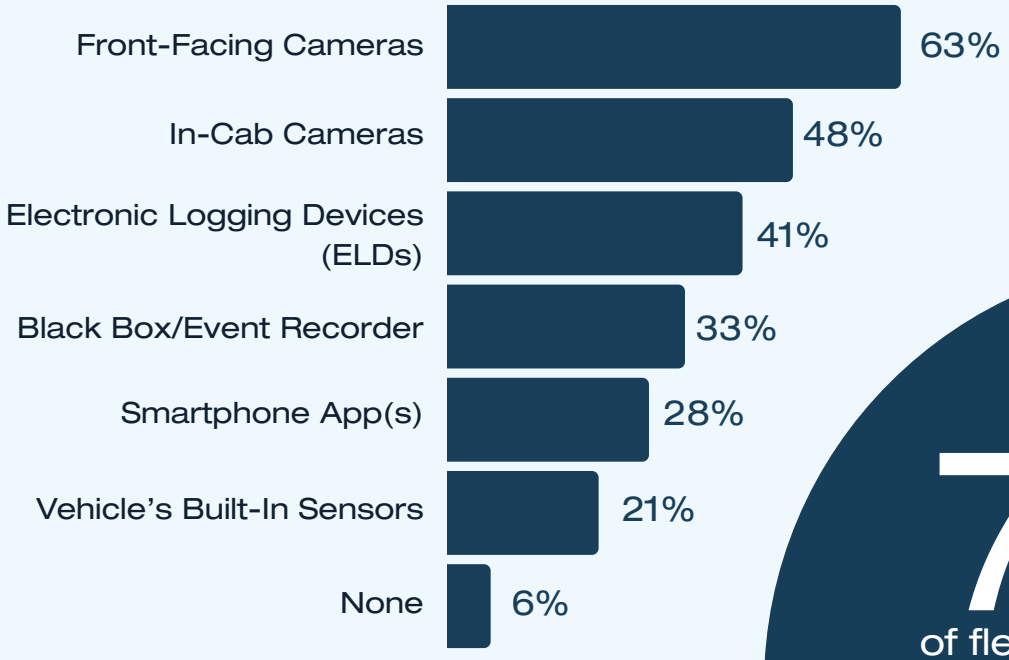
68%

of dash cam users say their video solution is very or extremely beneficial

47%

saw a positive ROI in less than a year.[1]

Devices Used to Manage Fleet Safety



70%

of fleets use two or more device types for safety

1 - Verizon Connect, 2025 Fleet Technology Trends Report

Fleet Attitudes

Benefits

Fleets utilize telematics in different ways, with different priorities and objectives. The operational use cases are significantly more mature and have evolved in sophistication over the past several years.

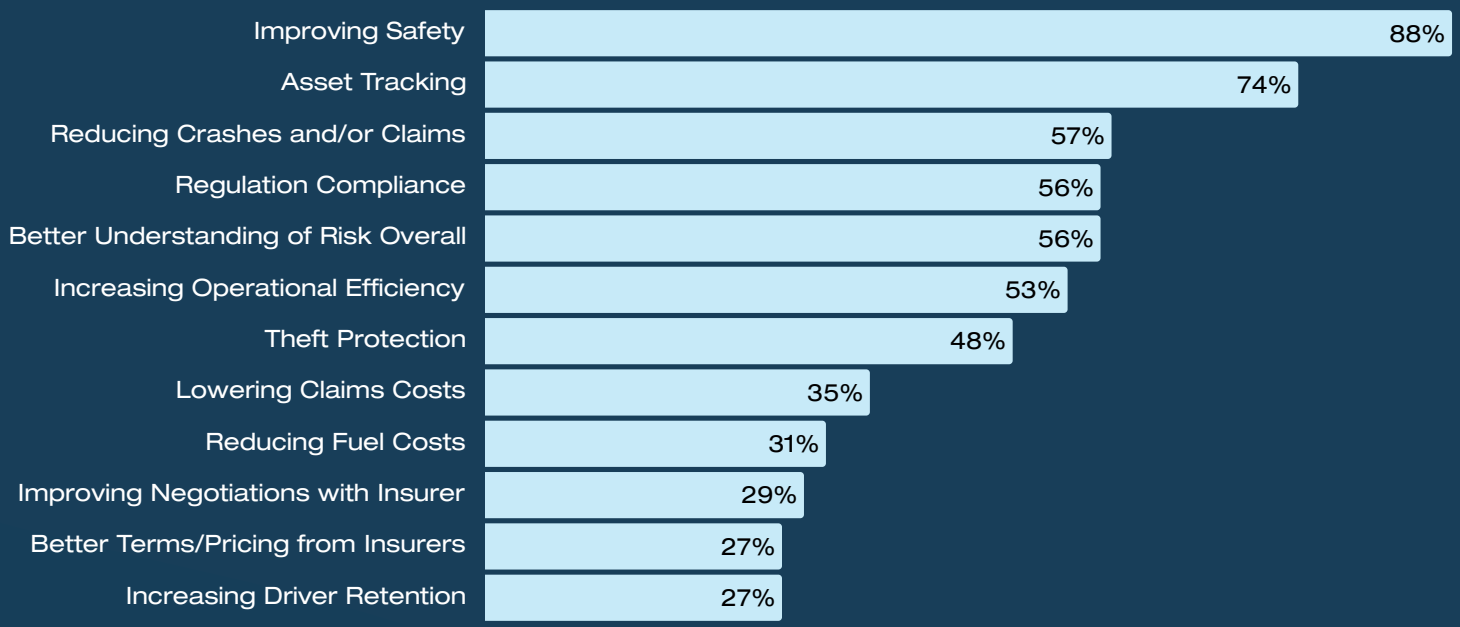
Telematics has a long list of benefits, but improving safety is by far the most popular in 2025, with 88% of respondents selecting this benefit. Many fleets also value its ability to contribute to reduced crashes, improved compliance and better understanding of their overall risk.

Fleets scored their overall satisfaction with current telematics providers 3.8 out of 5. A more mature use of telematics will lead to improved satisfaction rates over time.

We asked respondents to tell us what they would like to see from their telematics solution. Many mentioned new features, data quality improvements and ease of use. There is a strong desire for more robust, customizable and actionable tools.

Users need solutions that are not only comprehensive but also adaptable to specific operational and compliance needs. According to a report released by Penske last year, 49% of fleets consider feature availability when selecting a telematics provider; 50% consider ease of installation and use.[2]

Benefits of Telematics for Fleets



2 - Penske, 2024 Telematics Use and Trends

The Biggest Challenge Is Acting on the Data

Interpreting or acting on the data (66%) is top-of-mind for fleets. How are insurers, data partners and TSPs working to help fleets interpret and act on insights?

While multiple logins aren't the greatest challenge to data use, they can be quite burdensome for those trying to manage more than one device type, service provider or analytics platform. A reported 29% of fleets use more than one telematics provider, highlighting this burdensome challenge.

With the increased use of numerous data sources and devices, data complexity grows, making it burdensome to derive meaningful insights. How can data be aggregated and turned into meaningful insights without excessive manual manipulation, yet with enough clarity that its accuracy can be trusted and maintained?

"One of the biggest challenges fleets face is navigating a fragmented ecosystem. It is not just about adopting telematics and safety-focused solutions; it is about making them work within existing systems and workflows. Many fleets rely on custom-built platforms or established systems of record, which makes integration complex and resource intensive. The question becomes: how do you ensure seamless connectivity without forcing fleets to invest significant additional time, money and labor just to make these tools functional and valuable?"

- Fatimazahra Howes, Chief Product Officer Azuga

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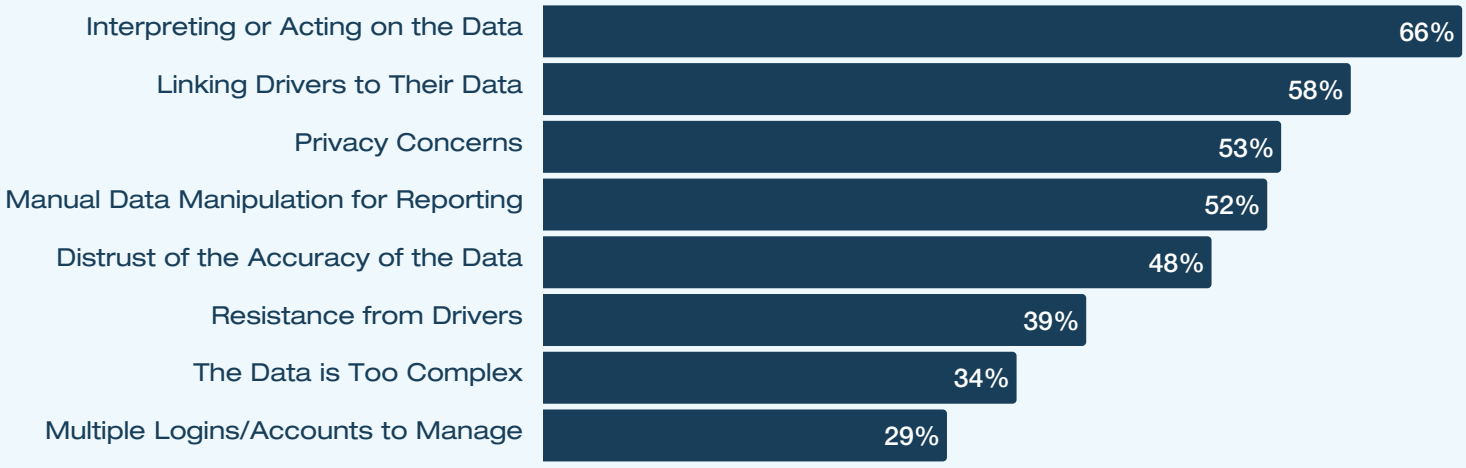
a Bridgestone Company

Challenges Fleets Face in the Adoption of Telematics



Percentages reflect highest two scores on a five-point scale.

Linking drivers to their data (58%) is a key operational concern and is vital to turning data into actionable safety improvements. TSPs and other solution providers may be able to help their users through more enablement and training in data management and quality control.

A reported 53% of fleet respondents noted privacy concerns as an issue. Resistance from drivers is a persistent challenge across industries. Organizational buy-in will closely tie to the effectiveness of any telematics strategy.

The Impact of Telematics & Training

Training and telematics create a greater impact when combined. Training, once reserved for newly onboarded drivers and ad hoc interventions after serious incidents, can now be assigned based on high-risk driving behaviors detected via telematics. Artificial intelligence (AI) may ultimately become a part of how data is analyzed and how training is assigned.

Regular driver training is essential for fleet safety and efficiency, and when paired with telematics, it becomes even more powerful. Notably, 95% of fleets consider training to be important to their company, despite variations in training methods and assignments.

Telematics Without Training Poses Litigation Risk

Nuclear verdicts in commercial auto litigation often hinge on both driver-level and company-level negligence. Plaintiff's attorneys focus on when the defendant knew about whether or not a driver or vehicle was dangerous and the action taken on that knowledge. Telematics enablement without a robust plan to monitor risk and train behavior can open the door to these massive awards. Having a plan to turn actionable telematics insights into consistent, targeted training helps fleets defend against nuclear verdicts and crashes that result in litigation in the first place.

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Benefits of Telematics & Training

68%

of fleets say combining telematics and training reduces crashes

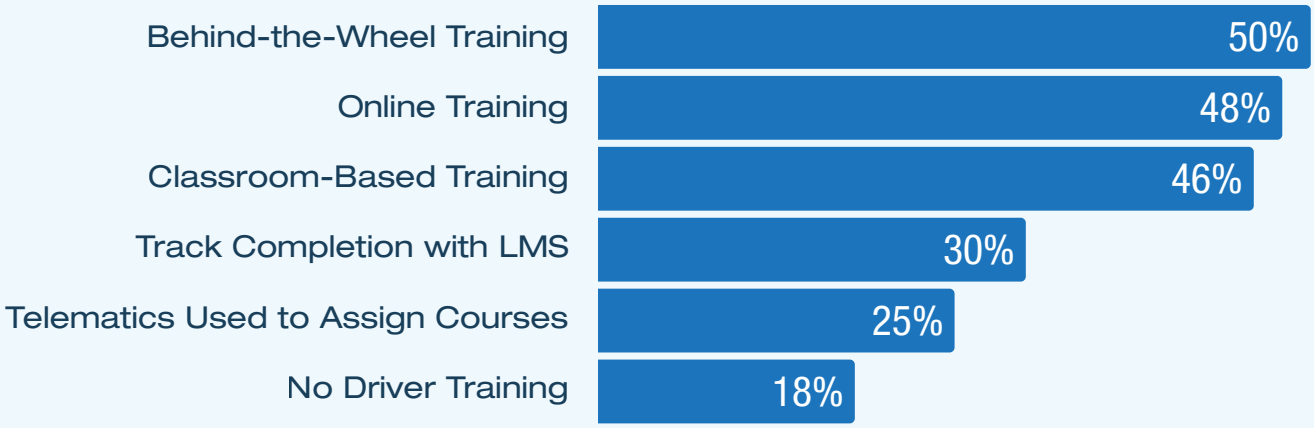
58%

say it enables more proactive intervention.

Approaches Fleets Take to Driver Training

Fleets are using many modes to ensure their drivers are trained. Behind-the-wheel training is being used by half of those surveyed, often found in industries like Trucking & Transportation.

Online training was a close second at 48%, but only one in four are using telematics to assign training courses.



Industry Spotlight

Trucking & Transportation

Due to its reliance on real-time data to manage operations and the unique set of regulatory and financial pressures that shape the industry, the Trucking & Transportation sector has been an early adopter of telematics and continues to play a crucial role in the market. This industry segment has the highest percentage of companies that have used telematics for six or more years (52%).

Federal mandates like the Electronic Logging Device (ELD) rule require digital Hours of Service (HOS) tracking. Safety ranks high among Trucking & Transportation respondents, with 97% citing "improving safety" as a reason for using telematics.

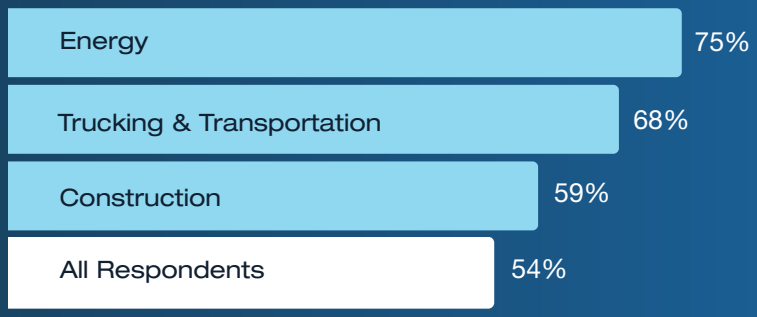
As discussed in SambaSafety's 2025 Driver Risk Report, the Trucking & Transportation industry faces several key challenges today. These include the supply chain bottlenecks and uncertainty caused by the rollout of new tariff policies, an aging workforce, high driver turnover and rule changes and the forthcoming revamp of the Compliance, Safety, Accountability (CSA) federal program by which all operators must abide.[3] These issues can lead to high costs and administrative burdens that can have an impact on employee satisfaction and morale.

52%

in Trucking & Transportation have used telematics for six or more years, greater than any other segment.

3 - SambaSafety, 2025 Driver Risk Report

Perceived Impact of AI on Fleet Safety, by Industry



Percentages reflect highest two scores on a five-point scale.

Trucking & Transportation companies face an outsized risk of nuclear verdicts, and many are turning to cameras to ensure safe driving and even exonerate drivers in the event of an incident. In 2025, 70% of companies report use front-facing cameras and 47% use in-cab cameras—significantly higher figures than the overall fleet population.

The Trucking & Transportation industry tends to be more tech-forward in its approach to risk mitigation. Ninety-one percent of companies in this segment say that telematics is very important or extremely important to the safety of their fleet.

Companies across several industries are likely to assign onboarding modules or periodic digital training to their drivers. However, Trucking & Transportation firms are significantly more likely to view these trainings through a telematics lens, using the data they collect to be more deliberate in the modules that get assigned to particular drivers. While 25% of fleets overall use telematics data to assign training, a noteworthy 40% of Trucking & Transportation fleets lead the way in this effort.

Fleets in this segment also face challenges as they mature in their usage of telematics. Privacy concerns around the technology and the frustrations of managing multiple accounts and logins matter more to them than to other industries. Looking forward, however, Trucking & Transportation respondents reported more frequently than other industries that their companies are focusing on improving their ability to act on the telematics data they ingest. Artificial intelligence could play a role in this; respondents in this industry also rated AI as more critical to the future of fleet safety.

Construction

Safety is an integral part of Construction culture. The U.S. Bureau of Labor Statistics reported that the Construction industry accounted for 20% of fatal work injuries in 2023.[4] Job sites are often an array of untracked variables, shifting conditions and intermingled workflows. Their unpredictability and dangerous equipment have made safety devices and processes a regular part of Occupational Safety and Health Administration (OSHA) regulations. Of the 1,075 industry fatalities in 2023, 22% lost their lives in transportation incidents.

Telematics can be viewed as an extension of the Construction industry's safety-first culture of protecting humans, equipment and projects. With workers operating in hazardous environments and around heavy machinery, telematics systems provide vital data to monitor unsafe behaviors, enforce compliance with safety protocols and reduce the risk of accidents. Half of companies in this segment have used telematics for six or more years, underscoring its importance.

Construction companies have been avid users of cameras

72% use front-facing cameras

61% use in-cab cameras

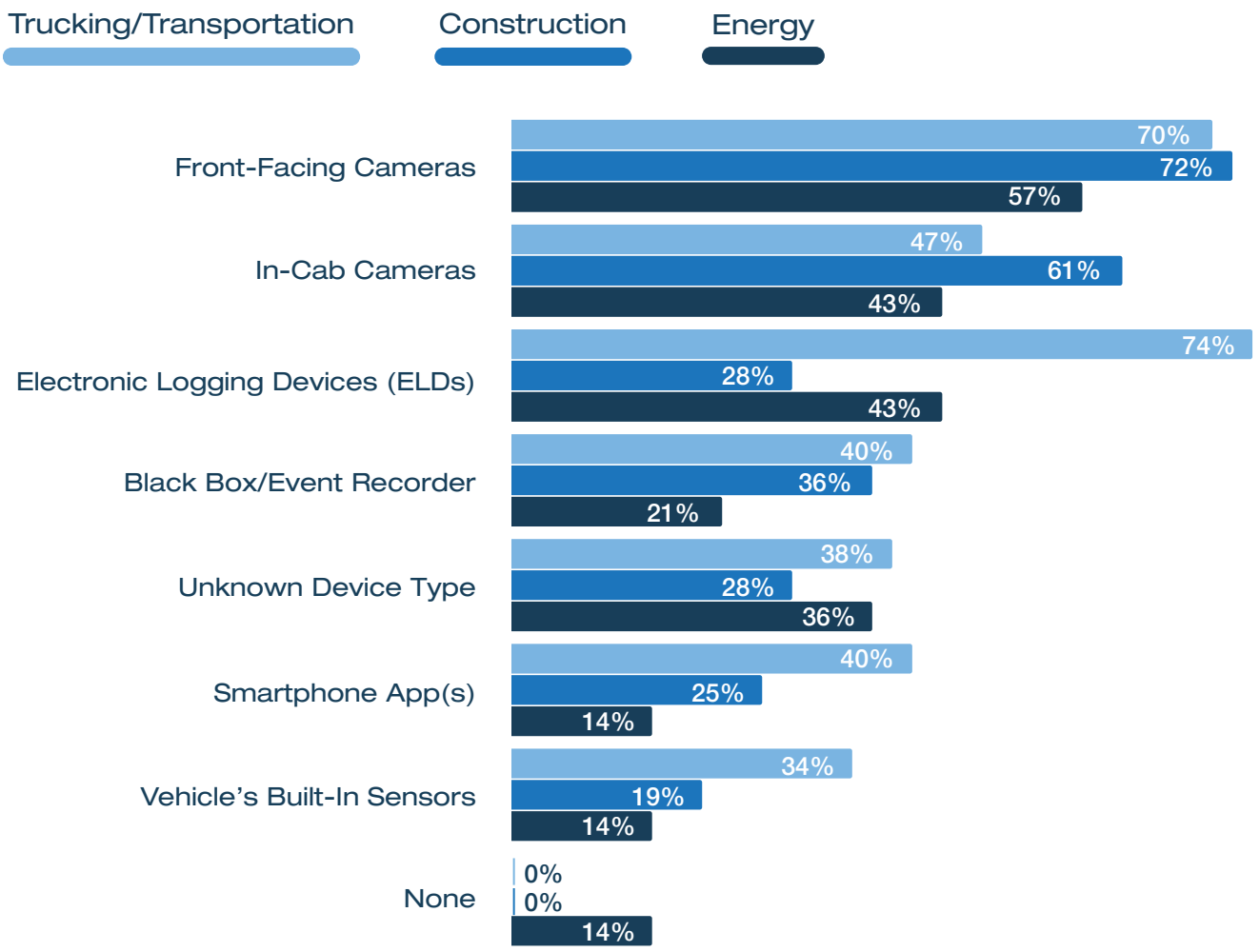
4 - Bureau of Labor Statistics

We discuss a number of challenges faced by the Construction industry in SambaSafety's 2025 Driver Risk Report, including compliance with OSHA and other regulatory bodies, the struggle to recruit and retain qualified workers, the aging workforce and the injury risks inherent to operating heavy-duty machinery.[5]

From a safety perspective, the Construction industry views telematics as critical to fleet safety; 88% of respondents rated it as very important or extremely important. Even more than Transportation & Trucking, Construction companies have been avid users of cameras, with 72% using front-facing cameras and 61% using in-cab cameras.

When it comes to the challenges in fully realizing the benefits of telematics, Construction companies are less concerned about privacy. Instead, there is a concern about the accuracy of the data itself; 61% of firms consider this challenge quite important or very important, higher than the overall rate of 48%. That said, the industry is focused on making better use of the telematics data it currently ingests. Topping the list of anticipated changes in telematics over the next few years is improving the ability to interpret this data.

Data Sources Used, By Industry



5 - SambaSafety, 2025 Driver Risk Report

Energy

Telematics is a vital tool for fleet management in the Energy industry, enabling companies to monitor vehicle location, fuel usage, engine health and driver behavior in real time. The data is especially important for fleets operating in remote or hazardous environments, where operational efficiency and safety are paramount. By optimizing routes, scheduling preventive maintenance and enforcing safety protocols through features like geofencing and automated alerts, telematics helps reduce costs, improve asset longevity and ensure regulatory compliance. It also supports sustainability efforts by tracking emissions and facilitating the transition to electric or hybrid fleets, making it a cornerstone of modern fleet operations in this sector.

The Energy industry faces several headwinds today. Commodity prices can be highly volatile due to unpredictable market conditions influenced by geopolitical and economic factors. Like other sectors, it also must find ways to deal with skills shortages resulting from retirements and hiring competition from the tech sector. There is also a complex matrix of regulations at both the federal and state levels that companies must navigate.

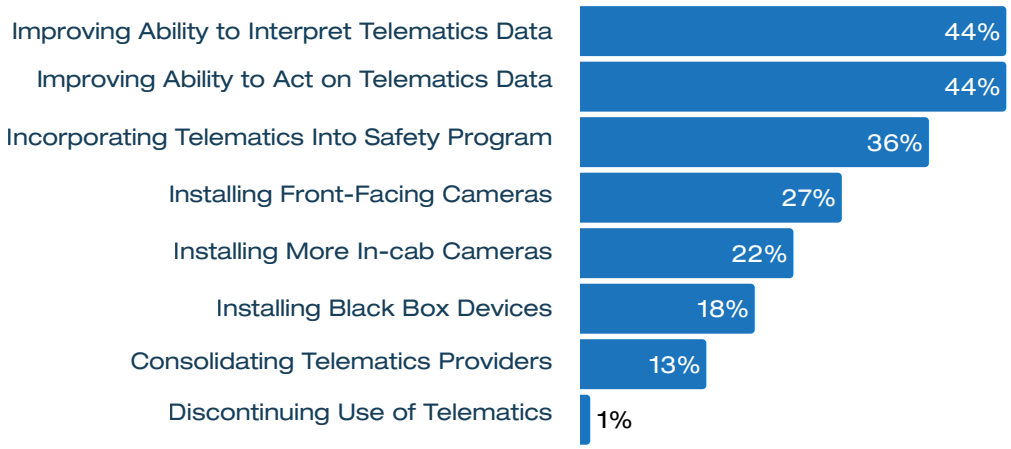
Eighty-six percent of respondents in the Energy industry consider telematics to be very important or extremely important to fleet safety. The same percentage (86%) reports that driver training is also considered very important or extremely important, compared to 76% for the sample overall.

That said, there is some indication that Energy is not as mature in its approach to telematics as other high-hazard industries. A quarter of companies in this segment have used telematics for six years or more, compared to 52% for Trucking & Transportation and 42% for Construction.

75%

of fleets in the Energy sector expect AI to have a significant impact on fleet safety, the highest of any industry.

Changes Fleets Anticipate In Next 12 Months



Fleets are active in their short-term efforts to expand and deepen their telematics use. A combined 59% are focusing on improving their ability to interpret or act on the data. Overall, 39% expect to install more devices, including black boxes and different camera options. Fleets want more data, but they also want to utilize it properly.

Considerably more fleets are incorporating this data into their safety programs (36% in 2025 versus 27% in 2024), indicating the growing importance of safety analytics.

> "A cultural shift may be necessary for organizations that pursue telematics. Safety culture is leadership-born and it often comes down to what is important to the leader in that organization. If the leader isn't willing to spark it and sponsor it, then the employees really don't have much chance of adopting telematics."
>
> **- Terry Dell, Sr. Director of Customer Success Verizon Connect**

verizon connect

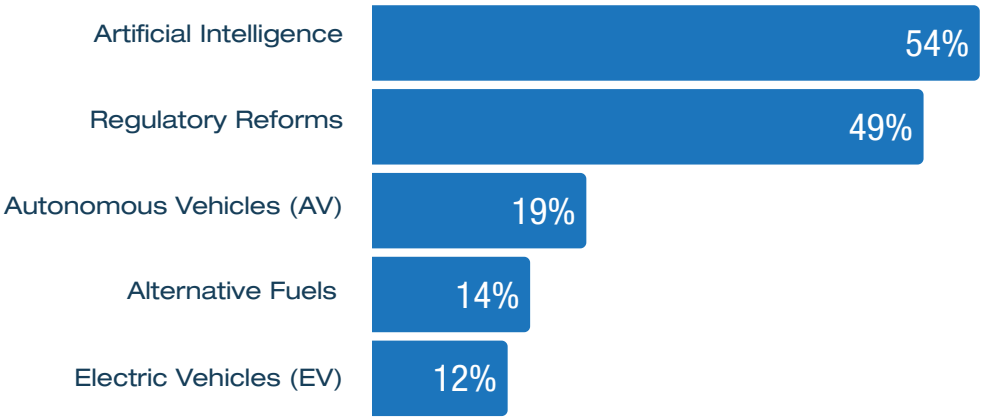
Emerging Technologies

With widespread adoption of telematics, fleets are now providing informed feedback on system performance and usability. They are identifying areas for improvement, requesting new features from their telematics providers and offering practical insights into future developments. Their input is shaping product roadmaps and influencing which emerging technologies—such as AI-driven analytics or advanced behavior monitoring—are likely to deliver benefits in terms of safety and operations.

Our survey inquired about the technologies and developments that fleets expect to have the greatest influence on safety in the coming years. Fleet operators see artificial intelligence on the horizon and grasp the power of this technology to improve driver tracking, safety notifications and training insights. Regulatory reforms drive emerging technologies by forcing fleets into situations where they must use technology to handle requirements; changes in the government policies had the second highest score, with autonomous vehicles, alternative fuels and electric vehicles falling considerably lower than the top two categories.

> "I think one trend over the next several years that we'll see is increasingly more powerful, more dynamic risk identification and interventions enriched by thoughtful applications of AI. There's so much richness there, and so the power of those kind of notifications, alerts and interventions will just get more and more prescriptive and targeted."
>
> **– Dave Riordan**
> **Executive Vice President, Strategic Accounts**
> **Lytx**

Importance of Emerging Technologies on Safety



Fleet responses; percentages reflect highest two scores on a five-point scale.

The Fleet Perspective on Telematics & Insurance

Insurers and fleets share many of the same goals for safety and risk reduction. Safety-conscious fleets are reducing risk, and insurers are leveraging their risk expertise to help fleets manage risk and premiums effectively. Even with the lack of coordination between these groups, 41% of fleets have experienced lower premiums as a result of adopting telematics.

Data Sharing Between Fleets and Insurers Is Still Low

A reported 30% of fleets share telematics data with their broker or insurer. Small fleets with 10 to 99 vehicles share at an even lower rate of 16%. Most fleets do not share this valuable data, primarily because the vast majority (79%) have not been asked to share it. In other cases, no benefit is perceived from data sharing (13%); they are concerned about privacy (12%), or they worry that the data will be used against them in some way. Nearly 1 in 10 are concerned about the unpredictability of premium changes based on the data, and 7% worry about negligent entrustment.

70%
Do not share data

30%
Share data

The most common reasons fleets share telematics data with their insurer or broker are to secure better rates or get help in actively managing their risk.

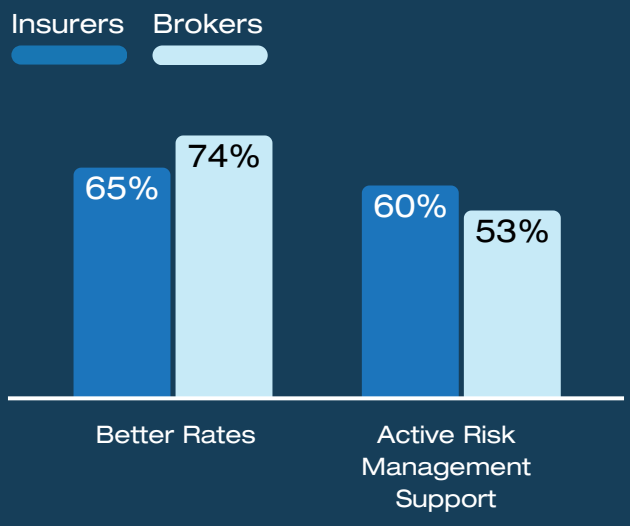
Fewer fleet respondents indicated that their insurer offered more sophisticated pricing options, such as dynamic pricing or subsidies.

"Over the past six years, commercial insurance premiums have grown at double-digit rates, significantly driving up costs for our customers. The only way forward is to rely on telematics data to identify at-risk cases, drive corrective actions and ensure customers secure the right level of coverage."

– Faton Gjuka, Chief Revenue Officer, GPS Insight

GPSINSIGHT
Experience you can trust

Reasons Fleets Share Telematics Data with Their Broker or Insurer



An additional

15%

of fleets indicated their insurer funded all or part of their telematics program.

20% stated their insurer provided dynamic pricing from the data.

Risk Spotlight

John Barbagallo, SambaSafety
Strategic Advisor

Telematics has fundamentally reshaped our understanding of risk in commercial driving. Its ability to deliver objective, real-time insights into driver behavior has provided fleets, brokers and insurers with a powerful foundation for making smarter decisions. Yet, it's important to acknowledge that data alone will not alter outcomes. The real value of telematics emerges when insights pair with meaningful action—particularly through driver training and intervention. Training turns data into progress, providing drivers with the knowledge and reinforcement they need to improve their behaviors behind the wheel. This progress marks the point at which telematics shifts from being a diagnostic tool to a true driver of risk reduction.

Equally important is collaboration across the ecosystem. Policyholders, brokers and insurers each bring unique perspectives and influence. When these groups align around telematics data and commit to acting on it together, they create a multiplier effect—strengthening safety, reducing claims and building a more resilient marketplace.

Telematics is the starting point. Training and partnership enable us to deliver measurable impact across the commercial auto industry.

> **"The value of telematics lies not in capturing risk signals, but in how insurers, brokers and fleets act on them together to reduce exposure."**

About John

John Barbagallo, an insurance executive with nearly 40 years of experience in the insurance industry, is a Strategic Advisor at SambaSafety. As former President of Commercial Lines at Progressive, he played a central role in pioneering advancements with telematics that helped capture market-leading positions in Commercial Auto.

John has a proven ability to construct and lead insurance organizations that effectively utilize technology and data to drive profitable growth, elevate decision-making capabilities and foster a culture of continuous process improvement. John views predictive data, including telematics, as vital for insurers and has enjoyed partnering with SambaSafety to continue to drive innovation in the insurance industry.

Telematics is a Crucial Part of the Risk Toolkit

Insurers know that telematics can improve their profitability. Fleets see it as necessary to bolster safety. It benefits brokers by supporting proactive risk management and risk control for their fleet clients.

Roadway Risk and Profits

From the standpoint of brokers and insurers, nuclear verdicts, increased claims severity and distracted driving are the top threats to profitability.

In 2025, 77% of brokers indicated that increased litigation and nuclear verdicts presented threats to company profits. That figure is a dramatic 20 percentage point increase from 2024 (57%). As noted in SambaSafety's 2025 Driver Risk Report, these substantial awards stemming from commercial vehicle accident litigation affect not only insurance costs and loss ratios but also have the potential to put the defendant out of business.[6]

Insurers view the greatest threat to profitability as increased litigation and nuclear verdicts (90%), followed by increased claims severity (76%). Yet the tools that insurers and fleets most commonly use to prevent and predict claims, such as MVRs, can be as much as one year late in providing insights. In 2024, 18% of insurers said that outdated models or data for pricing risk could affect their bottom line. The rate increased 20 percentage points to 38% in 2025. The real-time feedback received through telematics helps to address safety concerns immediately.

sambasafety

Profitability Threats & Opportunities

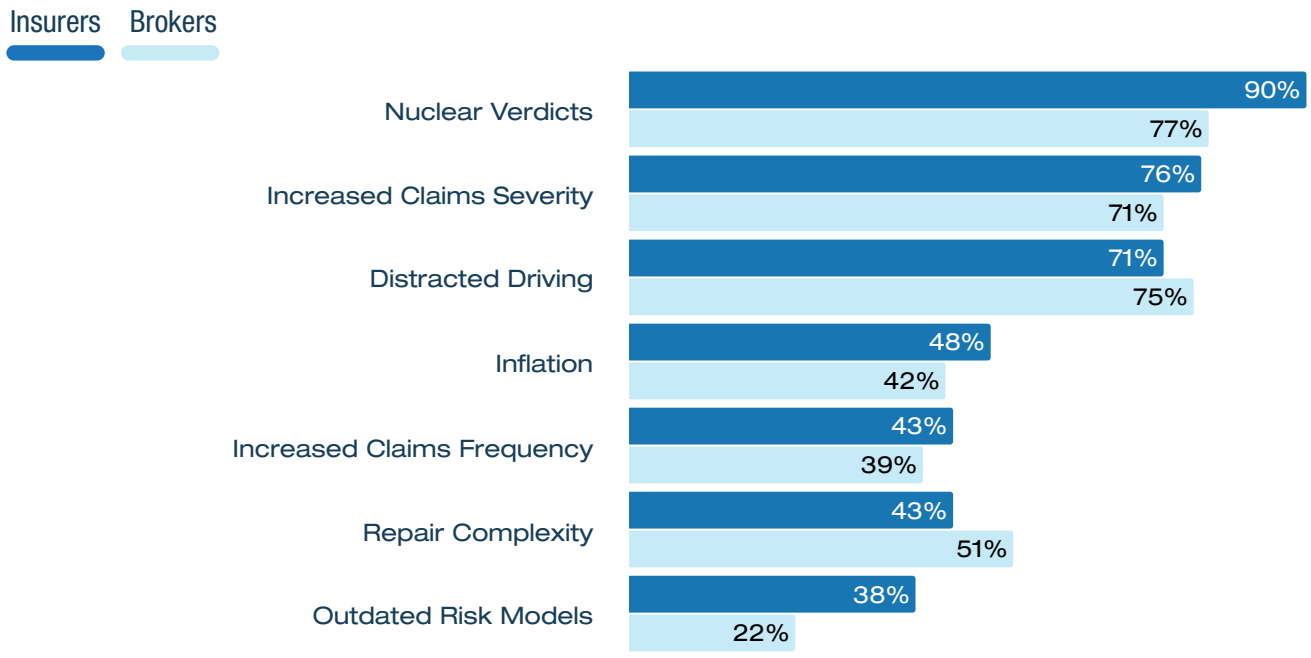
75%

of insurance brokers say distracted driving is a leading threat to profitability

88%

of insurers view telematics as very or extremely important to the future profitability of commercial auto insurance.

Perceived Threats to Profitability



6 - SambaSafety, 2025 Driver Risk Report

Telematics Shows Promise for Underwriting

Insurance carriers and brokers recognize the importance of telematics as part of the risk playbook, which opens the door to profitable underwriting. It is currently one of the least used sources of data, despite its recognized potential.

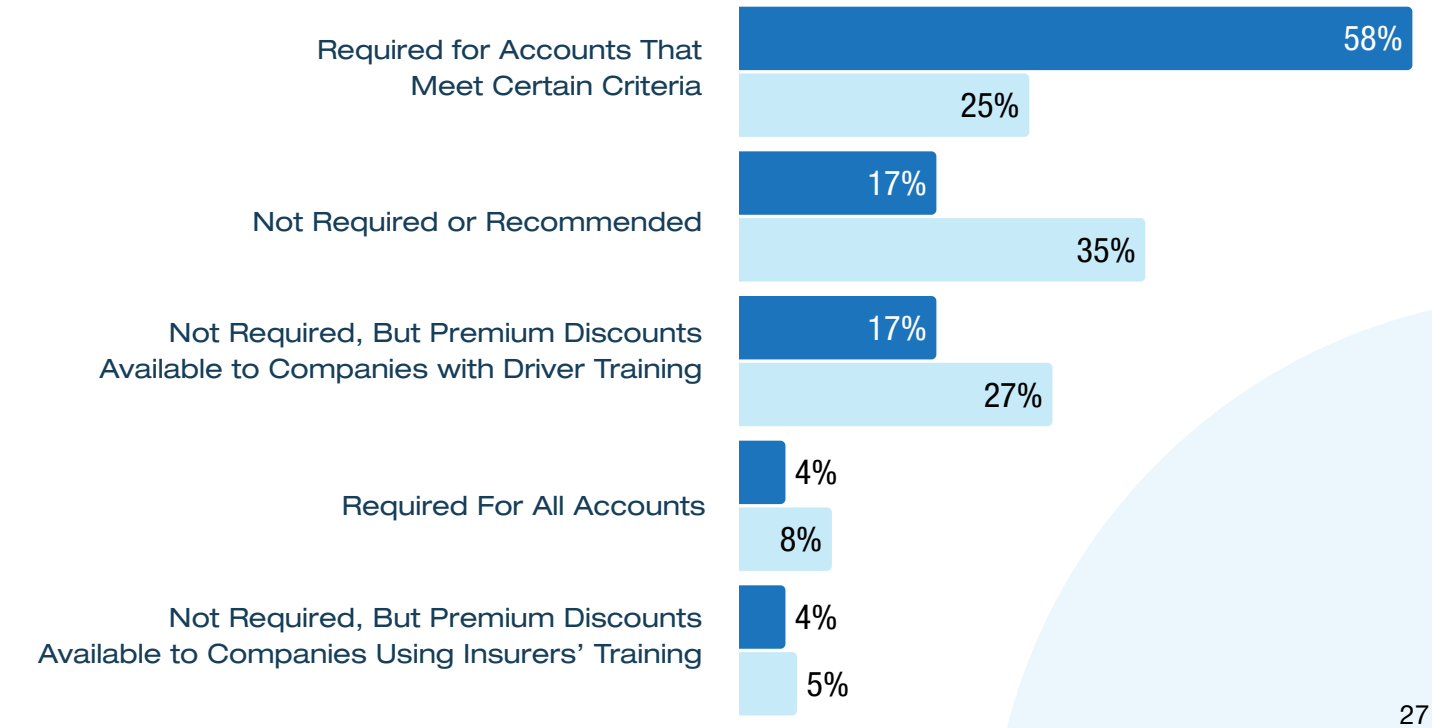
Insurers still rely upon MVRs and past claims history in far greater numbers than telematics. Telematics has emerged as the highest area commercial insurers are focusing on in 2025, as it offers predictive attributes that can deliver greater precision in risk segmentation and pricing.

Points of Alignment: Telematics & Driver Training

Telematics-based safety training is one universal tool in the risk playbook that garners considerable interest among fleets, insurers and brokers. It is also a prime area for investment due to its quick impact and ROI. Safety and training programs can be effective without telematics, but telematics significantly improves training results through timely, targeted interventions. Making telematics-based training a strategic priority for everyone in the commercial insurance space is a great place to build greater alignment.

Seventy-one percent of brokers view driver training as very important or extremely important to policyholder risk management, while 76% of carriers say the same. While both insurers and brokers place a high value on training for insureds, they take different approaches. Many more insurers than brokers take an approach that establishes specific criteria by which a policyholder must implement training for its drivers. Brokers are more likely not to require or even recommend training explicitly.

Approach to Driver Training for Policyholders



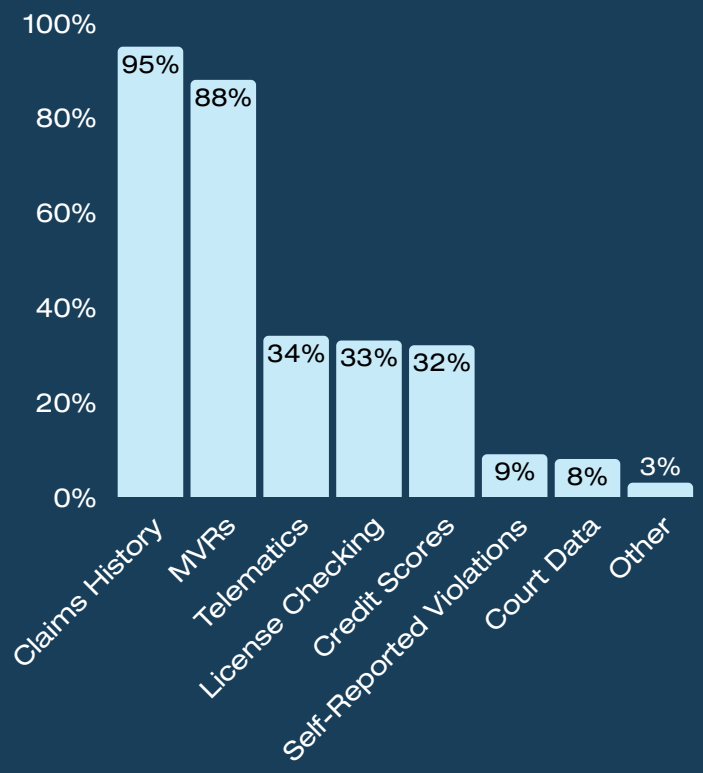
Brokers Can Be Telematics Champions

As trusted advisors, brokers help clients to accomplish their safety goals by making specific recommendations. These recommendations often involve telematics. Most brokers maintain regular communication with their policyholders, with 54% meeting with them at least once a year and 43% meeting with them as needed.

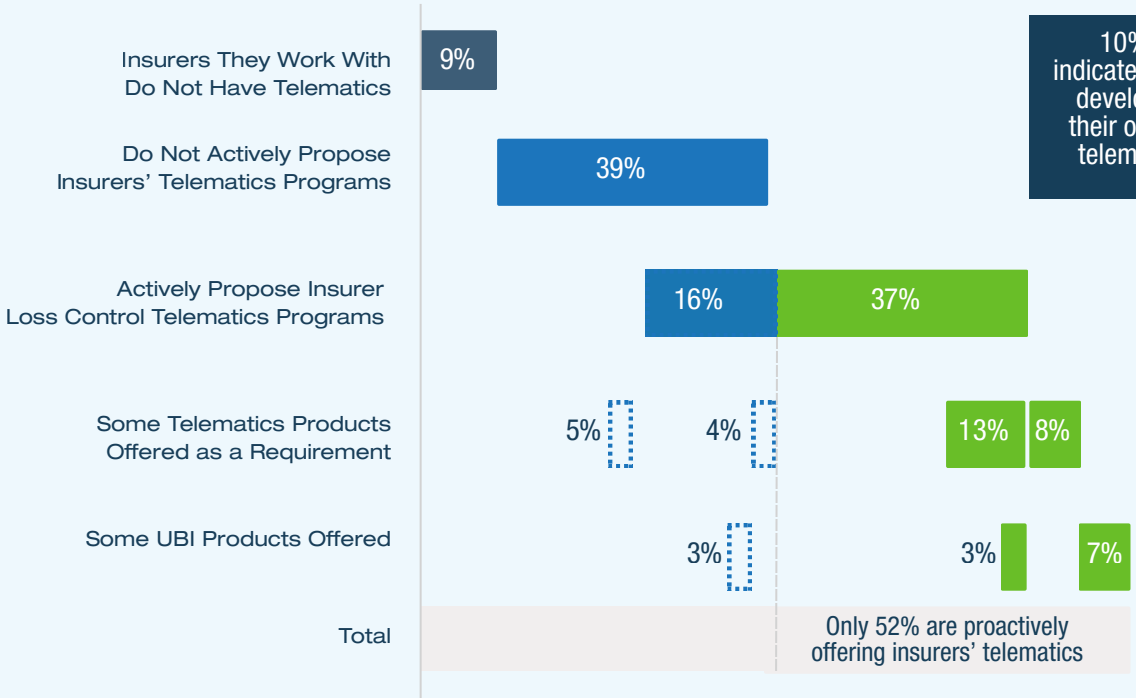
Only 52% of brokers proactively offer insurer telematics programs, yet this is growing. Unsurprisingly, the larger brokers—defined by nationwide or global operations—are further along in their telematics journey than smaller regional or single-state players. While 6% of large (nationwide or global) brokers do not work with any telematics-enabled carriers, that figure rises to 12% for their smaller peers. Fifteen percent of the large brokers and 5% of small brokers have developed their own loss control programs using telematics.

As brokers continue to see more of the benefits of telematics, they are more likely to recommend it to their clients. Of course, this assumes that insurers stay on course to educate and incentivize safe fleets.

Data Sources Used by Brokers



Brokers' Approach to Commercial Auto Insurer Telematics Products

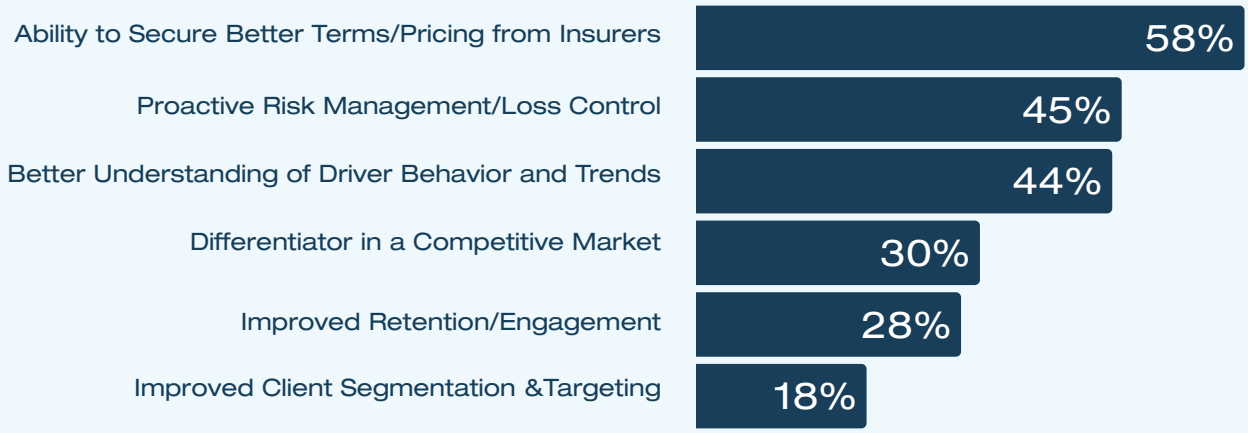


Broker Attitudes

Benefits

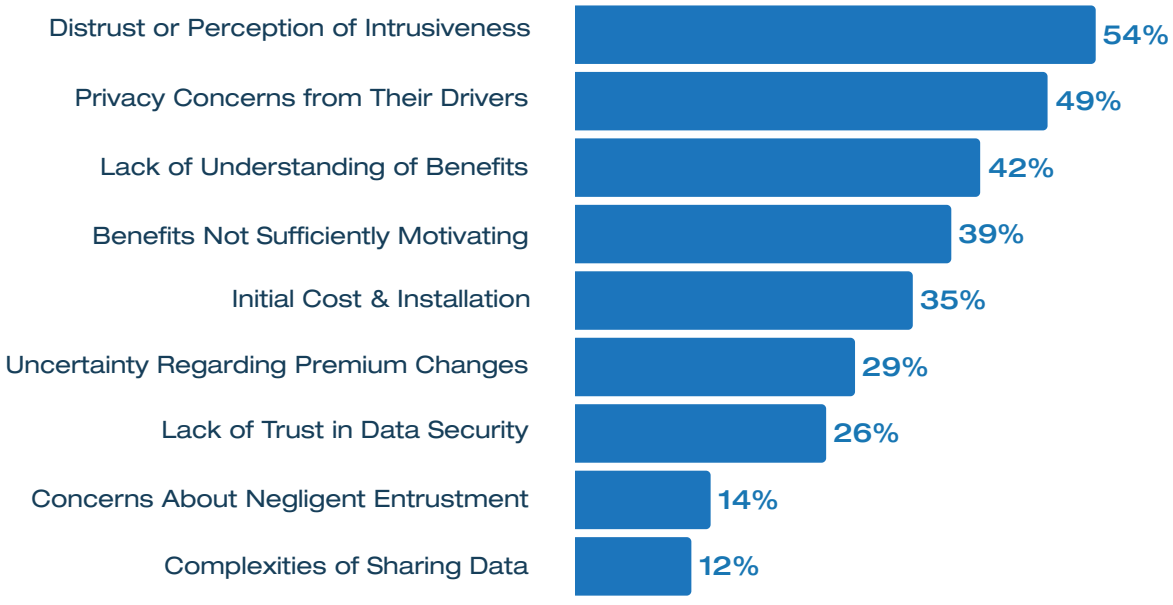
Brokers see the greatest value of telematics in the ability to secure better terms and pricing for their policyholders, and the access to data for proactive risk management it provides. It is also seen by many as a market differentiator.

Benefits of Telematics for Brokers



Challenges

Objections Raised By Brokers' Clients to Sharing Data



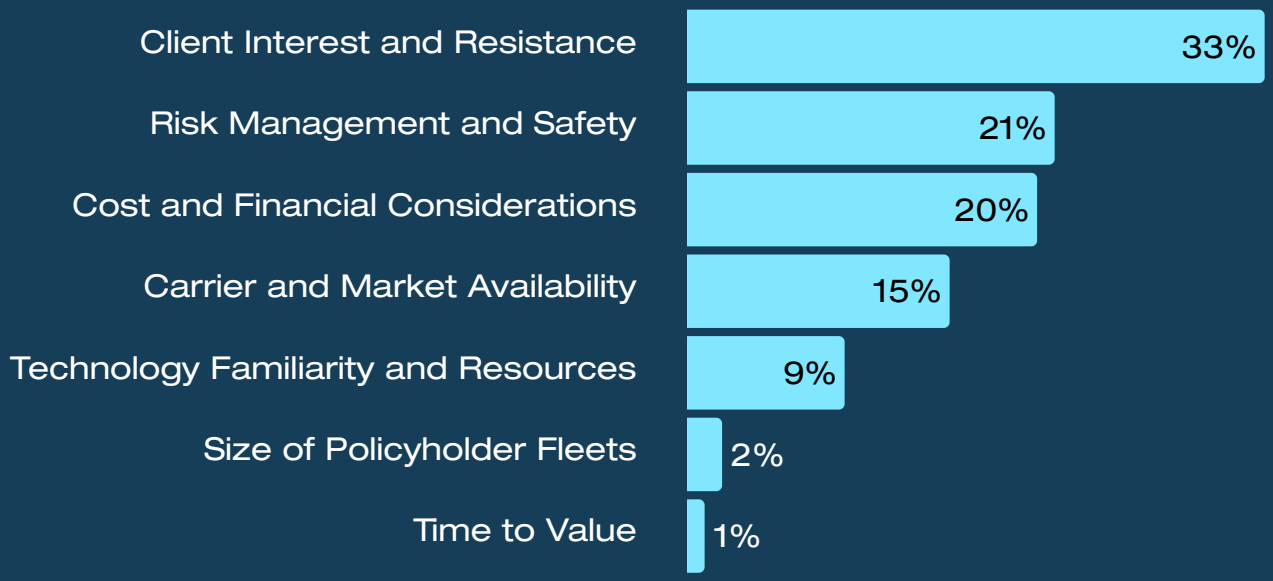
Understanding Broker Telematics Motivations

Client Attitudes Matter

We asked brokers to tell us about the factors they consider when considering telematics adoption. Analyzing open-ended responses, we see client interest and resistance, risk management, safety, and cost emerge as issues. The most frequently mentioned theme, client interest and resistance (33%), reflects a range of client attitudes—from concerns about privacy and fear of surveillance to lack of interest or understanding.

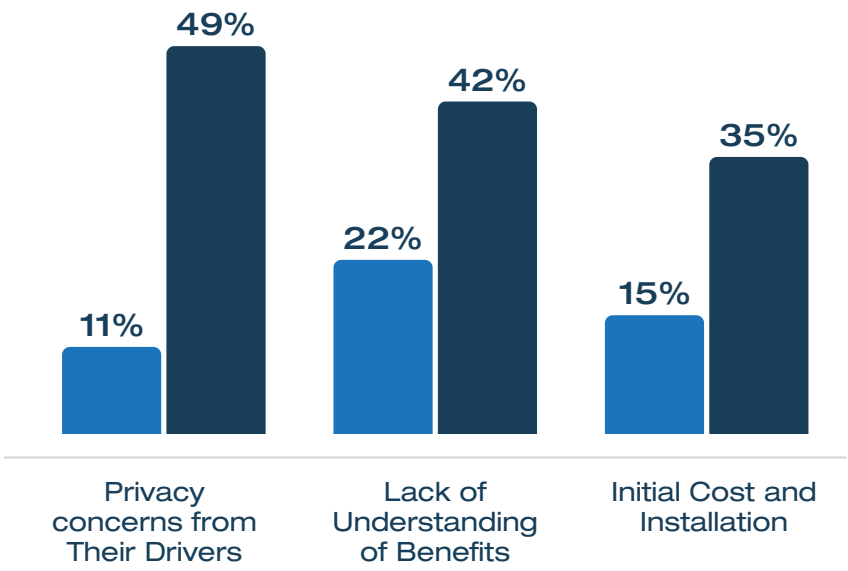
For example, one respondent noted that clients "do not want to be watched or spied on," while another mentioned that clients are "not interested until their premiums increase or their policy non-renews due to claims." Clients often hesitate because they perceive the technology as complex or mistrust how others might use their data.

Themes Influencing Brokers' Decision to Use (or Not Use) Telematics



Client Objections Double

Policyholder Objections to Sharing Data, 2023 vs. 2025



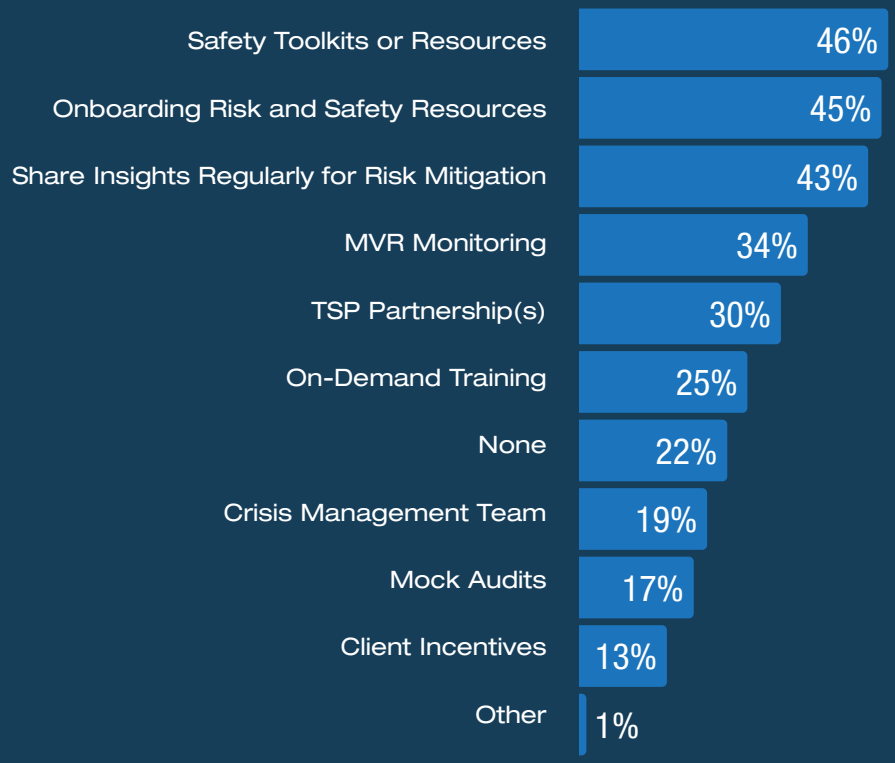
According to brokers, skepticism toward the insurance industry is the most commonly raised objection from fleets regarding the sharing of their telematics data. Following this are privacy concerns from the drivers themselves and a lack of understanding of the benefits of sharing.

When examining client objections, we analyze two years of data, recognizing that it takes time for subjective attitudes to change and solidify as the market continues to develop. Comparing current results to those from 2023, three client-raised objections in particular rose significantly: privacy concerns from drivers, lack of awareness of benefits and concerns about cost and installation.

Risk Tools Offered to Clients

Brokers offer their clients onboarding risk resources, safety toolkits and regular insights on risk mitigation more than other risk control services.

Brokers recognize the importance of driver training, but the larger (nationwide or global) brokers are more likely to consider it very or extremely important (78%) compared to smaller brokers (59%). That said, over a third of the overall broker respondents indicated they do not require or recommend training to their policyholders today.



Broker Investments & Predictions

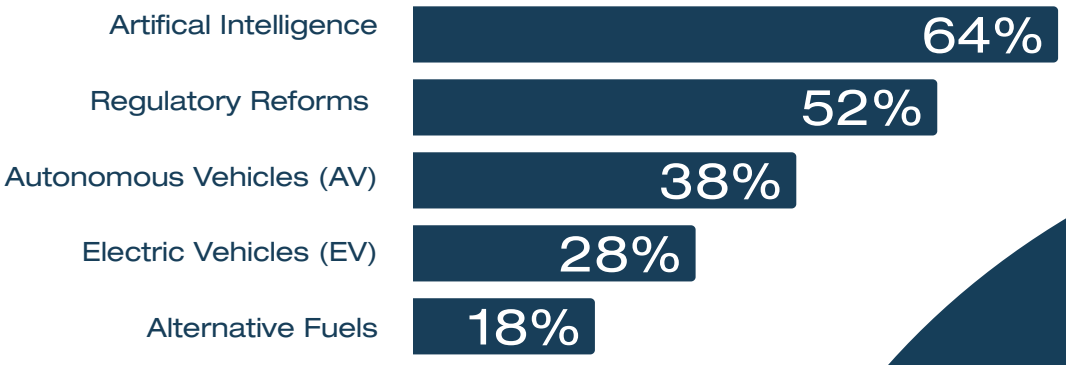
Most brokers will continue to invest in risk control, especially as telematics and training grow more closely integrated. Fleets that attach high importance to driver training are significantly more likely to make these investments. An impressive 80% of brokers who stated they were likely or very likely to invest also indicated that training was very important or extremely important to their risk management approach, compared to the 14% of brokers who are unlikely to invest.

Brokers scored AI as the highest emerging technology to have a significant or extremely significant impact on fleet safety, closely followed by regulatory reforms and autonomous and electric vehicles.

The importance of AI was rated higher by global and nationwide brokers, who stated this technology would have a significant or very significant impact at a rate of 63% (versus 53% for smaller brokers).

One of AI's future use cases will be quickly identifying and addressing safety issues in the field, a capability enhanced by in-cab cameras and edge computing. The increase in camera usage for coaching and training, combined with AI's ability to deliver the right insights, will make a significant difference.

Importance of Emerging Technologies on Safety



Broker responses; percentages reflect highest two scores on a five-point scale.

52%

of brokers say they are likely or very likely to invest further in risk control over the next 1-2 years.

Insurance Industry Spotlight

Matteo Carbone, IoT Insurance Observatory Founder and Director

The momentum of telematics in commercial auto has continued over the past 12 months, and there are clear signs of evolution.

Some players who have offered or subsidized safety programs have realized that to enroll a policyholder is not enough. Instead, reductions in expected losses occur only when the program is actually used by the policyholders during the coverage period.

Mandates for specific categories of business or particular accounts are more diffuse, and multiple carriers are designing approaches to incentivize fleets to share data from telematics solutions already installed in their vehicles. Even on UBI, there are emerging success stories focused on small and micro fleets.

The literacy about the ROI of different use cases is increasing, and more carriers are developing an appetite to further scale their programs. This evolution led to a focus on creating the necessary conditions for scaling the program.

As a consequence, agent and broker engagement is one of the areas where many players are currently working. As shown in the survey response presented in this paper, half of the US intermediaries are not actively proposing telematics programs to their commercial auto clients.

Based on the IoT Insurance Observatory's research, it is not enough to build a better understanding of both telematics and the carrier program. Building ongoing training and literacy is a hygienic factor, but it is not sufficient. It is necessary to design and overcommunicate programs that resonate with agents' and brokers' activities and mindsets.

There are four areas that need to be addressed with a structured approach by the insurer:

1) Lead with a compelling "why" for intermediaries.
2) Quantify and share value with structured remuneration.
3) Design programs that enrich the intermediary's relational role.
4) Provide a frictionless intermediary experience.

About Matteo

Matteo Carbone is the Founder and Director of the IoT Insurance Observatory, a nine-year-old think tank specializing in insurance IoT. Global Ambassador of the Italian InsurTech Association, he is internationally recognized as an insurance industry strategist and a world-renowned authority on InsurTech. Matteo has advised more than 100 different players in ten insurance markets around the world, has been invited to speak at over 250 events globally and he has written over 23 papers and 100 thought-leadership articles on innovation. He published the first bestseller dedicated to InsurTech: "All the insurance players will be insurtech" and is member of the Forbes New York Business Council.

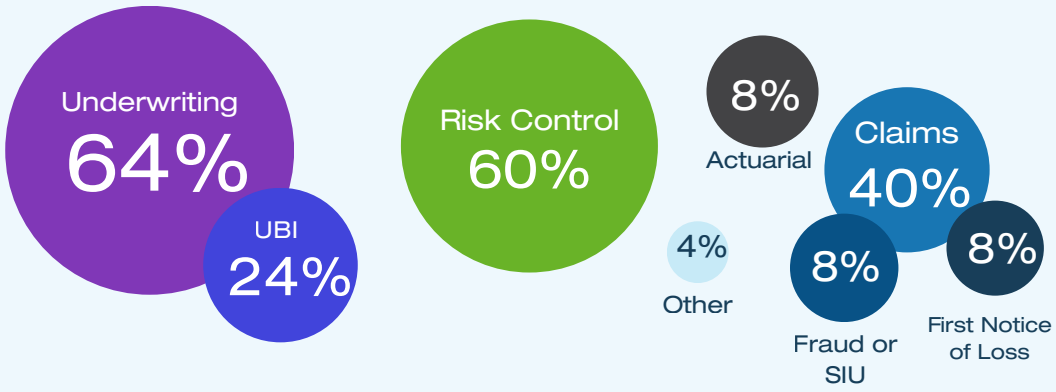
Insurers See the Value of Telematics

When insurers look at their fleet policyholders through the data lens, what do they see? When examining data sources used to assess risk, MVRs and claims history have long been the go-to sources. However, 80% of the top 50 insurers also utilize telematics. This trend will likely grow as each of the different functional areas within each carrier improves its ability to leverage it effectively.

Underwriting & Loss Control Have Highest Usage

Insurers are finding value in telematics and utilization is spreading across the commercial line of business, with 60% selecting two or more areas as using telematics for 2025. Most commercial auto insurers have begun to use telematics in underwriting and loss control functions, followed by claims. Fewer indicate they are focused on more specific use cases such as usage-based insurance (UBI) development, first notice of loss (FNOL), fraud or actuarial priorities.

2025 Insurer Telematics Use by Department



Top 50 Take Marginal Lead in Commercial Offering

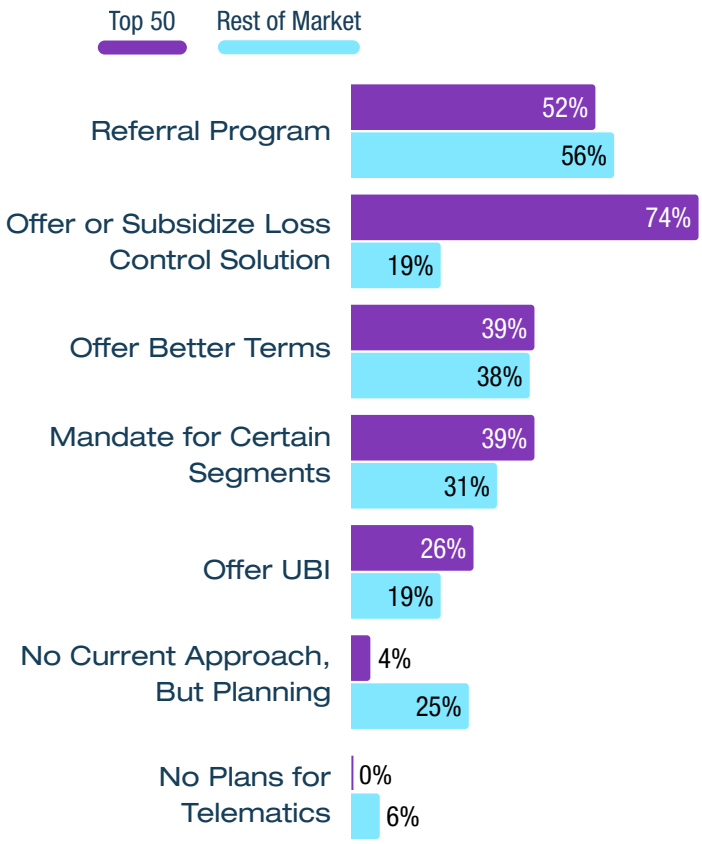
Throughout this section, we compare the top 50 commercial auto insurers—defined by DWP—to the rest of the market. This comparison reveals differences in approach and progress.

More than half of insurers have telematics referral programs in place. That said, the proliferation of UBI has still been limited, even as adoption rates have been higher among larger insurers.

Nearly three in four top 50 insurers offer or subsidize telematics as part of a loss control solution. Many have combined subsidized safety programs, mandates and have begun to offer better terms that incentivize data sharing. Of the few not currently offering a program, all plan to do so in the near future.

Among smaller insurance carriers outside the top 50, there is evidence of a more prudent approach. A quarter have not yet adopted telematics, although they plan to. Of the 56% that refer telematics programs, nearly one-fifth do so exclusively. Only 19% offer or subsidize a loss control solution, and nearly a third mandate telematics for some classes.

Present Approach to Commercial Auto Telematics, By Insurer Size



Insurers Maturing, Yet Many in Early Stages

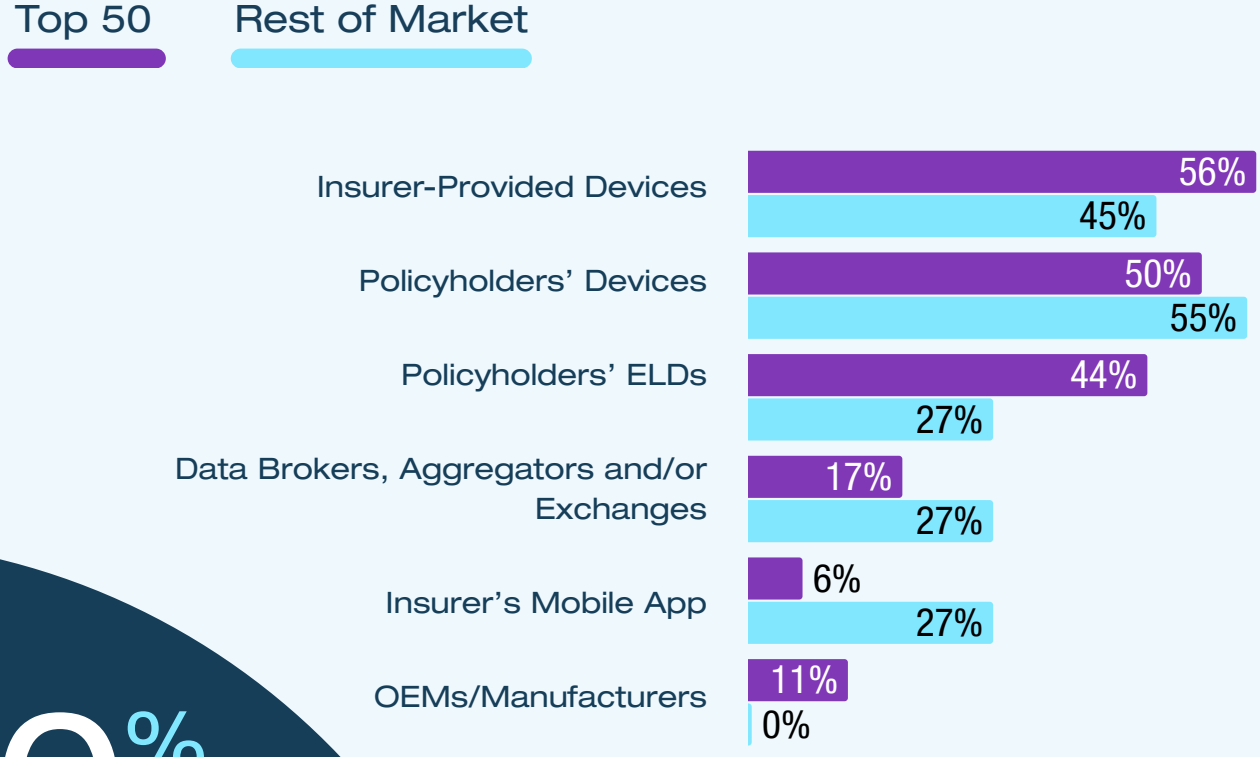
Over 80% of the top 50 commercial auto insurer respondents have started using telematics data, yet half still consider themselves to be in the early stages of adoption. Only 4% indicate their application as being advanced.

In comparison, nearly 70% of smaller insurers have started using the data, yet 6% have no plan to use telematics and none of the respondents considered themselves to be at an advanced stage. Nearly one-third indicated being in the early stage.

Insurers are taking a multi-pronged approach to accessing policyholder data, and we are beginning to see an increase in data ingested from their insureds' existing devices. Now 50% of top carriers currently access data from policyholders' devices and 44% from policyholders' ELDs.

When examining the top 50 carriers that collect from already deployed devices, 20% use third-party data brokers. Among the smaller insurers that collect data from devices already used by the policyholder, the number is much higher (50%).

Devices Used to Collect Telematics Data, By Insurer Size



50%

of top 50 commercial auto insurers are in the early stages of telematics.

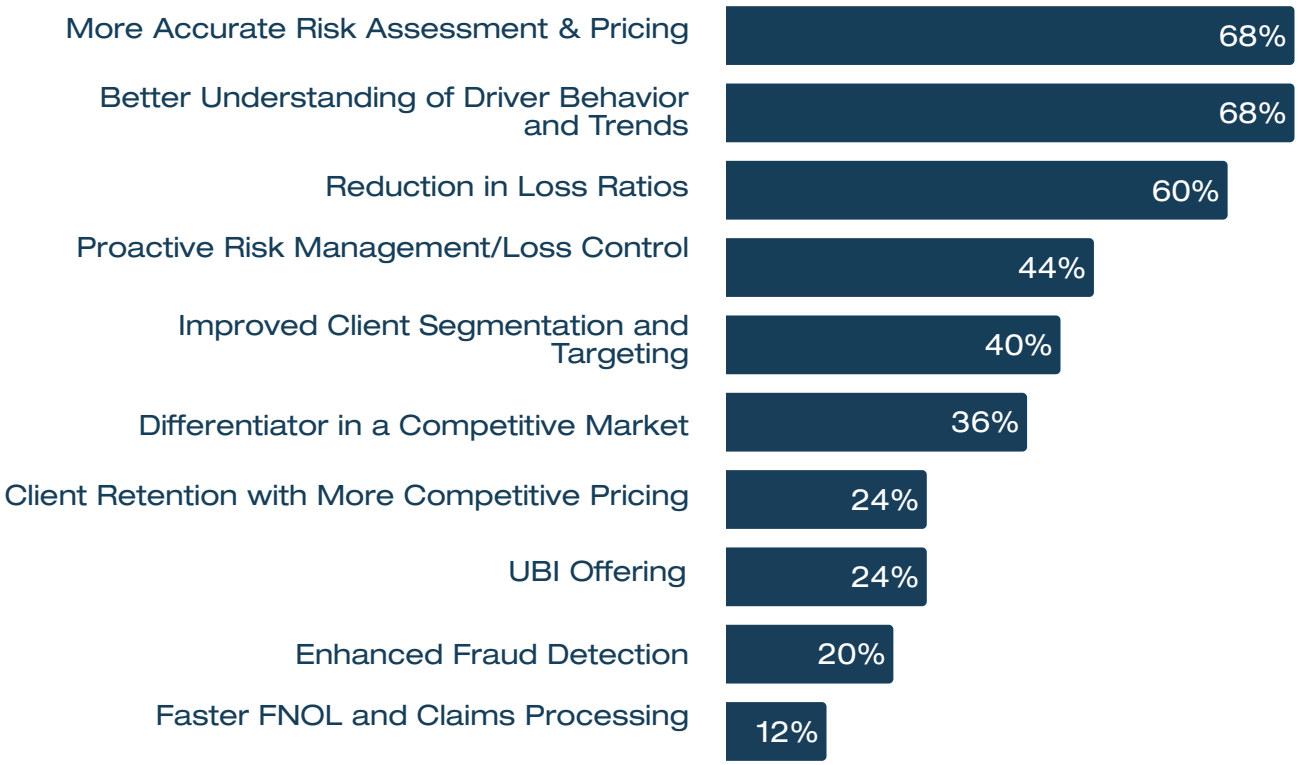
Attitudes

Insurers using telematics grasp its value, slowly stepping into new areas of implementation and application. Growing telematics within the insurance organization is largely a matter of prioritizing ROI. Four of the top five ways insurers currently benefit from telematics are directly related to ROI, including: more accurate risk assessment and pricing (68%), a reduction in loss ratios (60%), access to real-time data for proactive risk management/loss control (44%) and improved client segmentation and targeting (40%). They are also interested in telematics data as a learning tool.

68%

of insurers using telematics find that it helps them better understand driver behavior and trends.

Benefits of Telematics for Commercial Auto Insurers



When reflecting on the most significant challenges to using telematics, insurance carriers often look beyond their own organizations to areas where they have less control.

Insurer Challenges

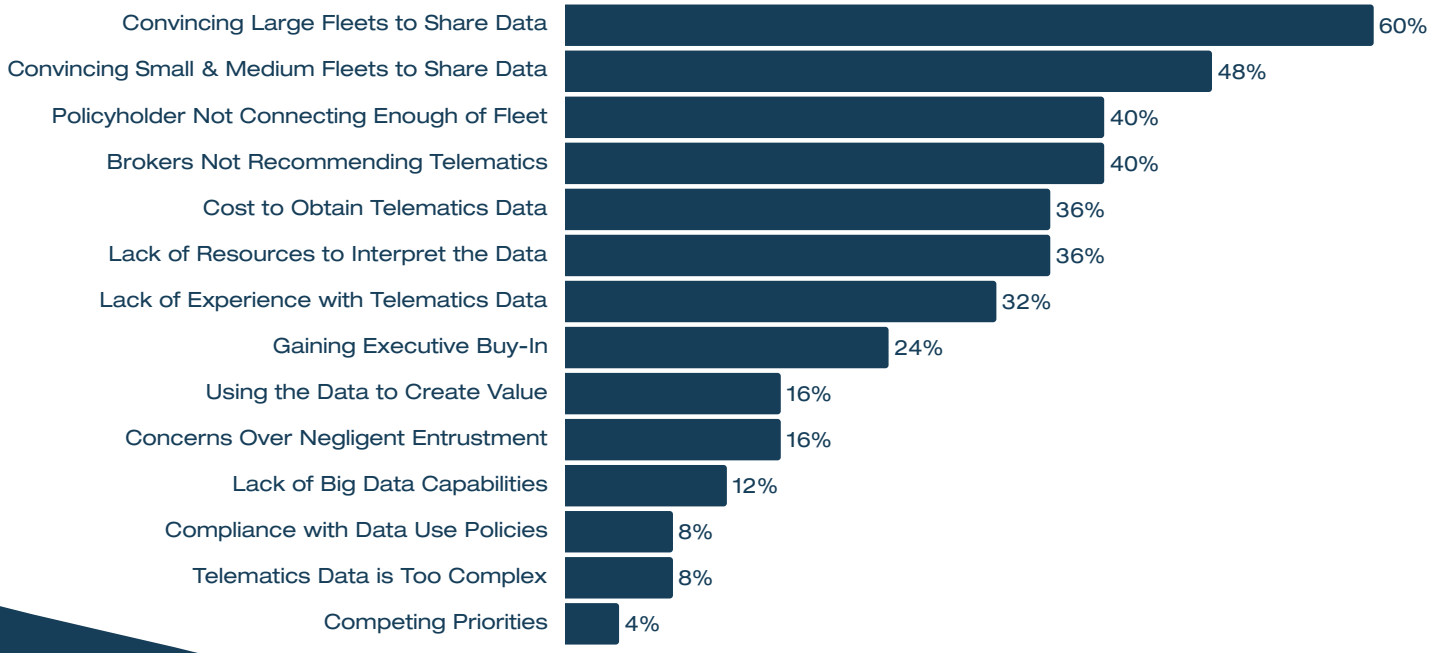
Where insurance carriers have a will, there may still be challenges. Insurance respondents believe telematics will be important as a profitability lever for commercial auto. Its perceived importance has remained consistent between 2024 and 2025.

For example, one of the greatest challenges to using telematics data isn't a technical one—it's convincing fleets to share the data they collect. The challenge is one of the more addressable issues because it is less about tech and integration investment and more about information and communication.

Convincing small and medium sized fleets (60%) and convincing large fleets (48%) are top challenges for insurers. Still, there is also the issue that not enough fleet vehicles are connected to gather the amount of data they need when insuring a whole fleet (40%). Brokers not recommending products is also a hurdle (40%).

Insurers also recognize the hurdles within their own operations. The most challenging internal hurdles include costs of obtaining telematics data (36%), having the resources necessary to analyze telematics data (36%) properly, the lack of experience with telematics data (32%) and gaining executive buy-in (24%). The costs of obtaining telematics data are dropping; fewer insurers see it as an issue in 2025 (36%) compared to 2024 (50%).

Insurer Challenges in Using Telematics Data for Commercial Auto



Factors Influencing Insurer Telematics Adoption

A Matter of Incentives

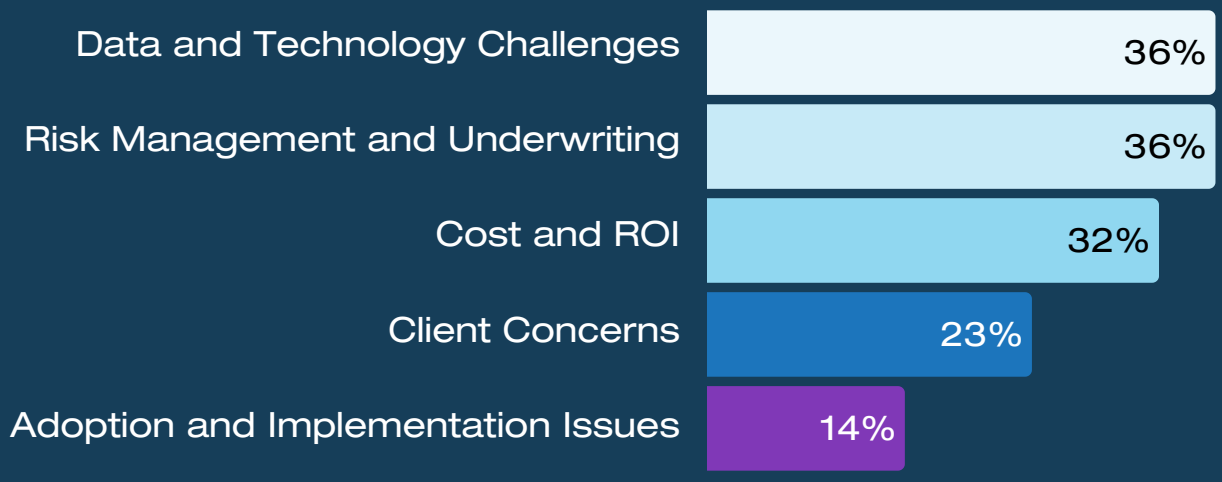
Fleet insurers are attempting to balance the desire for telematics with the reality of the work required to use it effectively.

We asked insurer respondents to explain why their companies do or do not use telematics. The most common themes mentioned in these open-ended responses were data and technology challenges and risk management and underwriting, each appearing in 36% of responses. These reflect concerns about data usability and the strategic value of telematics. For example, respondents noted that “the data is difficult to understand and correlate with loss data” and emphasized its role in “creating driver profiles and changing behavior.”

Cost and ROI appeared in 32% of responses, with respondents in some cases pointing to failed implementations or unclear financial benefits, such as one respondent who described a program that “was expensive and didn’t scale well.”

Client concerns appeared in 23% of responses, highlighting issues such as privacy, consent and employee resistance. One response described a shift from resistance to employees requesting cameras for protection. Adoption and implementation issues were noted in 14% of responses, typically referencing stalled rollouts or lack of internal alignment.

Themes Influencing Insurers' Decision to Use (or Not Use) Telematics



Commercial Auto UBI

Globally, commercial UBI is growing rapidly, with a compound annual growth rate (CAGR) of 9% according to a recent report from PTOLEMUS[7]. Inflationary trends may motivate fleets to seek UBI products, even as the cost of the telematics hardware that enables UBI drops.

Among the top 50 insurers, 14% have launched a UBI offering in one or more states, compared to just 8% of smaller carriers. However, half of the top 50 insurers have progressed beyond the research phase and are now setting up the offer, piloting, or have rolled an offering. In contrast, only one-third of smaller insurers have moved past the research stage.

"The resulting increase in loss ratios provide a great opportunity for insurers to revisit their UBI strategy and identify how it can help reduce claims, which are their greatest expense."

– Frederic Bruneteau, Managing Director, PTOLEMUS

PTOLEMUS Consulting Group

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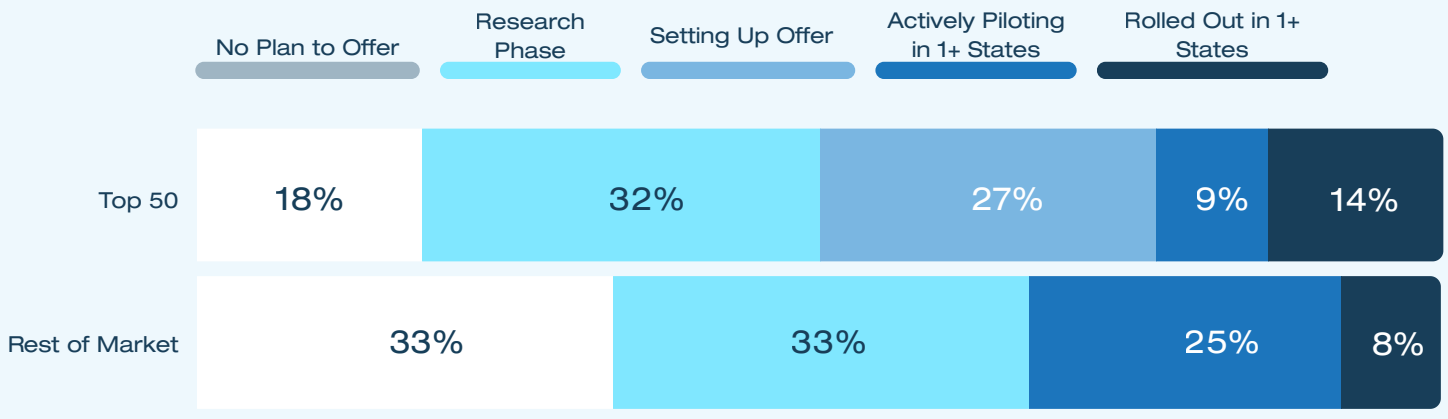
UBI Timeline

65%

of top 50 commercial auto insurers say they are approximately 1-2 years away from UBI implementation

50% of smaller insurers say the same

UBI Progress, By Insurer Size

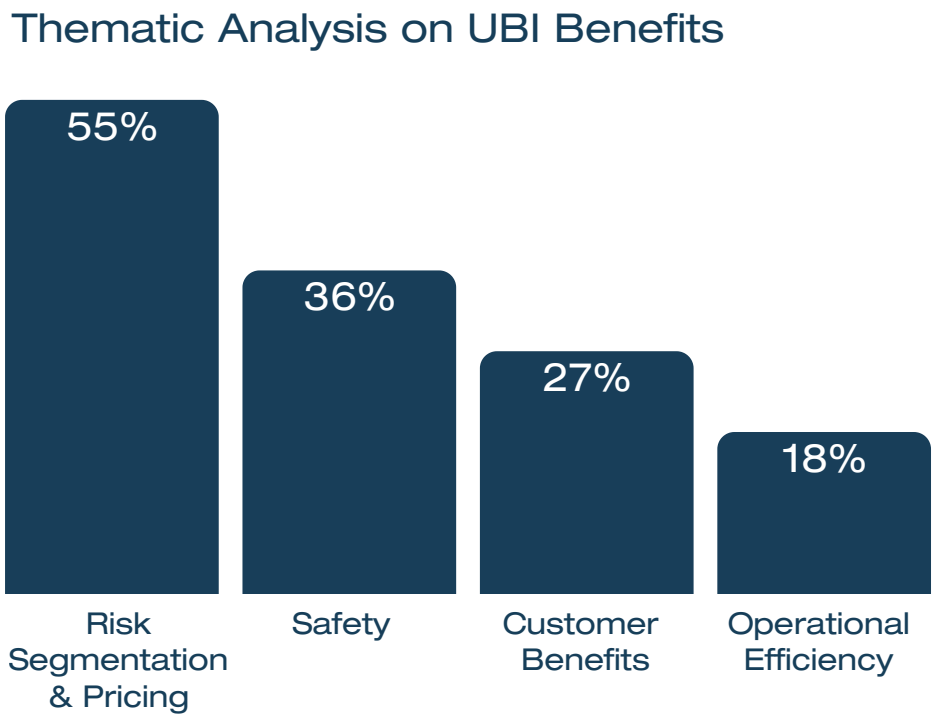


7 - PTOLEMUS, UBI Global Study

Benefits of UBI for Commercial Insurers

We asked insurers what benefits they have seen (or anticipate seeing in the future) from their own usage-based insurance product. An analysis of open-ended responses to this question reveals several themes that insurance carriers associate with UBI: risk assessment, safety, customer benefits and operational efficiency. The most frequently cited topic was improved risk assessment; UBI is seen as a way to refine underwriting practices, align premiums more closely with actual driving behavior and expand offerings to niche markets. One respondent summed up these benefits, saying, “We anticipate continued accuracy in risk assessment, improved pricing strategies, operational efficiencies, customer retention and cost savings for our customers.”

Safety was another prominent theme, with responses such as “safer roads” and “better driving behavior” indicating that UBI can encourage safer driving habits. One respondent noted that UBI could improve safety for small fleet operators in particular, while others emphasized its role in behavior modification and reducing loss frequency. Customer benefits were also highlighted by respondents, including “customer satisfaction” and “cost savings for our customers”, pointing to UBI’s potential to enhance transparency and retention. The comments reflect a broad and strategic appreciation for UBI’s impact across underwriting, safety, customer experience and internal operations.



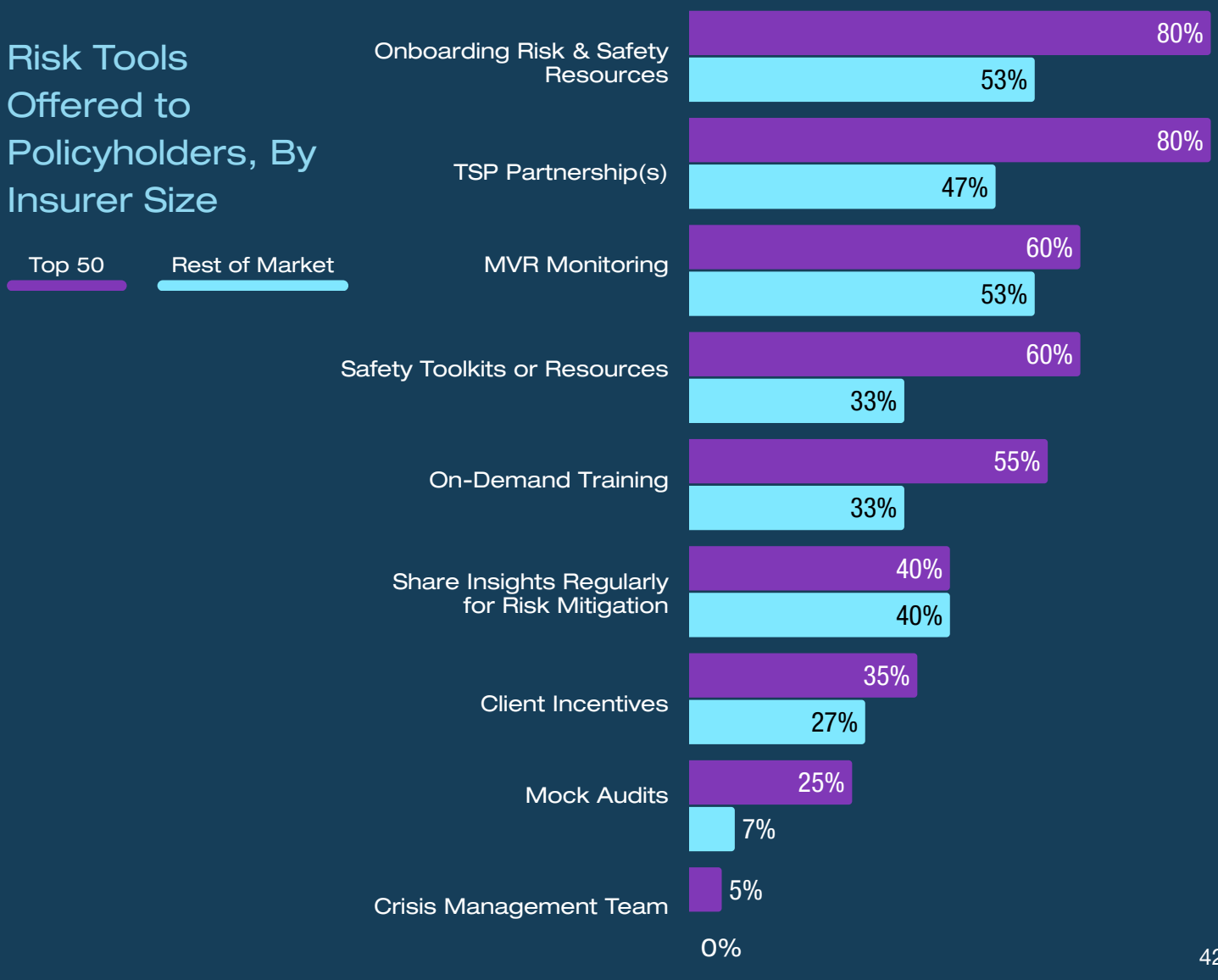
Insurer Approach to Risk Control

Commercial insurance carriers recognize that safety improvements and telematics usage must be driver-focused to improve driver results. Insurers employ various risk engineering strategies to enhance driver safety, although not all of these strategies involve the use of telematics. Many have turned to training because of its proven ability to mitigate future losses and high-risk behaviors. Seventy-six percent of insurers see driver training as a very important or extremely important part of policyholder risk management.

Many insurers require training (55%) for accounts that meet specific criteria. Only 16% make no recommendations and have no training requirements for their insured policyholders.

The comprehensive risk control playbook represents a substantial investment by insurers in fleet and driver safety. Among the top 50 insurers, the top risk strategies have been onboarding safety resources (80%), telematics service provider partnerships (80%) and MVR monitoring (60%). For smaller commercial auto insurers, these three strategies are also the top three, despite lower implementation rates.

Risk Tools Offered to Policyholders, By Insurer Size

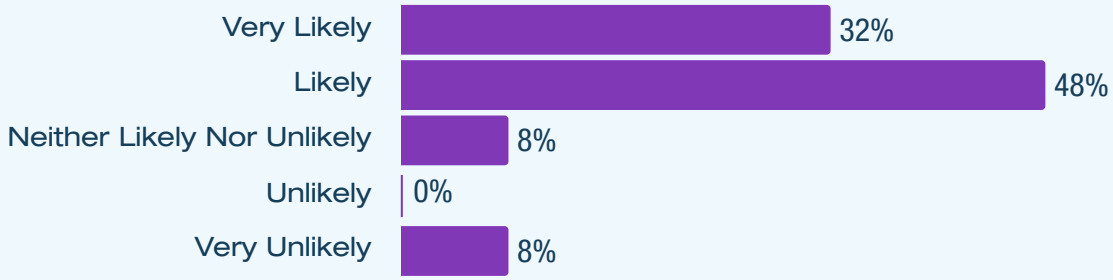


Insurer Investments

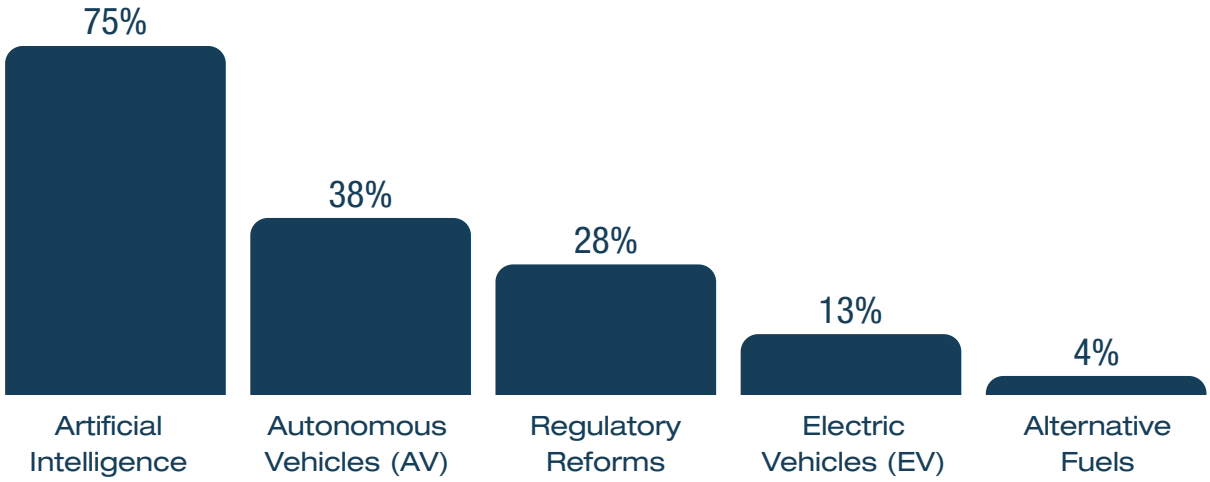
Insurers see their investments paying off, either through fleet business development or reduced claims, or both. An impressive 80% of insurers consider themselves likely or very likely to further invest in risk control in the next 1-2 years. As telematics become more prevalent in insurance products, insurers are likely to invest in more preventative measures, such as training.

Insurers view AI as the emerging technology with the greatest impact on fleet safety over the next three years. Autonomous vehicles and regulatory reforms share a nearly equal weight with insurers. Regional insurance carriers rate autonomous vehicles even higher, likely influenced by the growth of autonomous technology in onstruction, where it removes workers from hazardous roles in quarries, mines, bridges and roadways.

Commercial Auto Insurers' Plans to Invest in Risk Control in the Next 12 Months



Importance of Emerging Technologies on Safety



Insurer responses; percentages reflect highest two scores on a five-point scale.

Turning Data Into Progress

Telematics continues to reshape the commercial auto landscape. Across fleets, brokers, insurers and telematics providers, we see an industry converging—united by shared goals but challenged by different paths to achieving them. Each group brings a unique perspective on how telematics can transform safety, efficiency and profitability.

Shared Learning

Fleets are strengthening their safety programs, expanding device adoption, and increasingly involving insurers and brokers in the process. Brokers are becoming essential connectors—advising fleets on telematics strategies, recommending usage-based insurance and helping translate insights into measurable results. Insurers are advancing their preventive strategies, building UBI products and investing in tools that make data more actionable and predictive.

Still, barriers persist. Many operate within siloed systems or face an overwhelming volume of information that limits their ability to act. The challenge now is not access to data—but using it effectively to drive timely intervention and sustained performance improvement.

Turning Insights Into Action

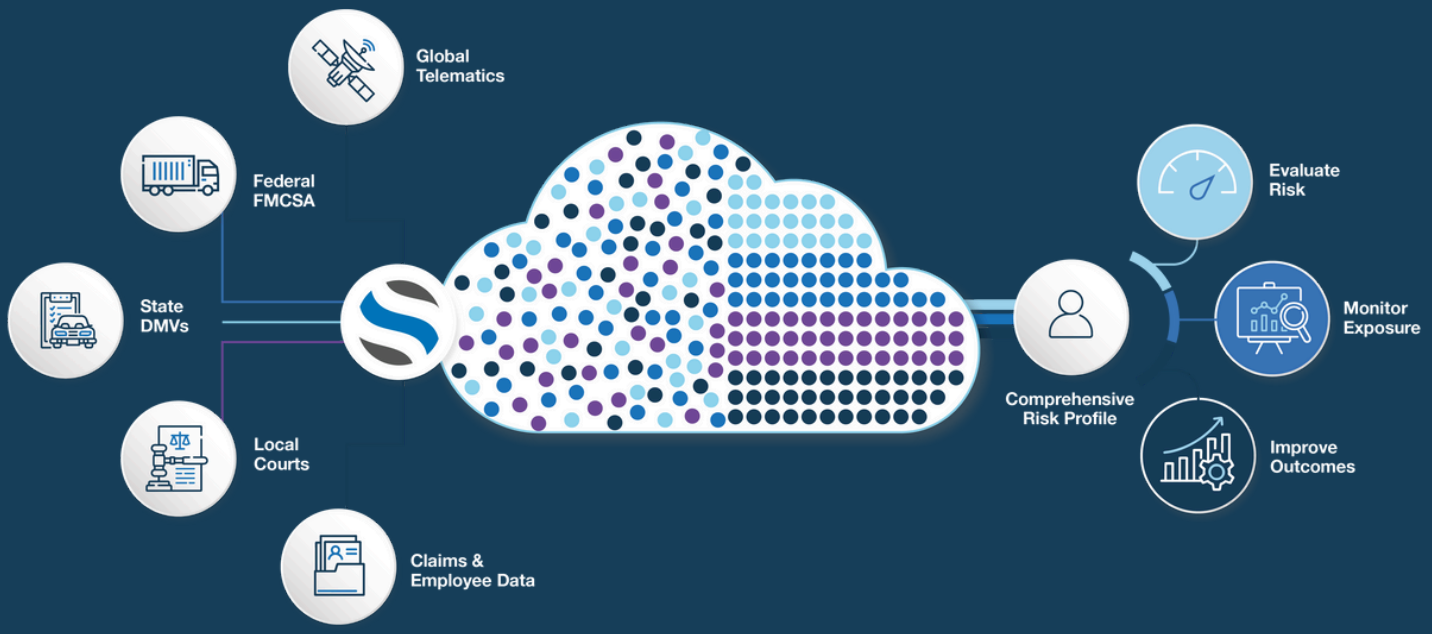
At SambaSafety, we believe progress depends on connection. Our work with fleets, insurers, brokers, and telematics partners is driven by a single purpose: to turn intelligence into prevention and collaboration into lasting change.

As we close this year's Telematics Report, one message stands out clearly—when insight is shared, everyone gains. Together, we can build an industry that is more connected, more proactive, and ultimately, safer for all who share the road.

Learn how SambaSafety helps companies proactively manage risk at SambaSafety.com

SambaSafety Risk Cloud

Designed to Make Driver Risk Data More Powerful, Reliable, Accessible and Actionable



SambaSafety consolidates over 3,000 unique and highly complementary data sources, including driver risk data from global, federal, state, local and customer-specific sources.

By normalizing, enriching and centralizing all driver data into a single view, the SambaSafety Risk Cloud transforms billions of data points into actionable insights.

With a comprehensive view of your risk landscape and a single Risk Index for each driver, businesses are empowered to quickly evaluate, continuously monitor and proactively reduce mobility risk.

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Thank You to Our Contributors

Learn how SambaSafety is connecting companies to telematics

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