



2026 Telematics Report Uncovering Market Dynamics and Technology Trends

In partnership with



Foreword

September 2026

When we published the first edition of the Telematics Report four years ago, telematics was still earning its place in the market. Organizations across commercial auto were evaluating solutions and building the business case for investment.

Today, the conversations look very different.

Over the past four years, I've watched this industry's stakeholders respond to change, adapt to it, and, in some cases, resist it. It's a perspective that matters. A single year can tell you what's happening, but four years can show you what's changing. One of the clearest changes we're seeing is that telematics has moved well beyond adoption.



Fleets, insurers, and brokers alike have embraced the technology, and the conversation has rightly shifted from whether organizations have the data to whether they are using it.

Throughout this year's report, that shift appears again and again. The same is true of trust between fleets and their risk partners. Much of what appears to be resistance between fleets and their risk partners is a perception gap rather than a trust gap. Yet perception only closes when trust is backed by something tangible, not just promised.

What stands out most this year is that fleets are sharing data with their insurers faster than with their brokers, even though brokers are often the risk partner best positioned to advocate on the insured's behalf. That's a disconnect worth paying attention to.

Artificial intelligence (AI) may help close that disconnect, but it won't do so on its own. Like every technology before it, AI is only as valuable as the action it inspires.

Just as important as what has changed is what hasn't. Speeding and distracted driving remain the most predictable behaviors on our roads, and their consequences, including outsized litigation, remain just as predictable. Four years in, the lesson is a simple one. The industry doesn't necessarily need more data; it needs to continue turning data into better decisions that lead to safer outcomes.

We hope the insights in this report inspire continued collaboration across the industry. We've seen meaningful progress over the past four years, but the work is far from finished. Technology will continue to evolve, yet safer outcomes will always depend on how organizations use the information available to them.

On behalf of everyone at SambaSafety, thank you to our partners and to those who helped shape this work.



Matt Scheuing
CEO, SambaSafety

Contents:

- 05** Executive Summary
- 09** Data Sharing and Trust Dynamics
- 16** Fleet Insights
- 28** Market Segment Insights
- 42** Insurance Insights
- 58** Conclusion

Executive Summary

Businesses across the commercial auto ecosystem have weathered economic volatility, sharp market swings, and rapid technological advancements in the last year. Along the way, insurers, brokers, and fleets are recognizing the value of data-informed safety strategies that benefit all three groups.

Telematics has built an invaluable bridge among these key players, showing that while the use of telematics is practically standard for fleets and increasingly common among insurers and brokers in select use cases, there's more work to be done.

The 2026 SambaSafety Telematics Report identifies how fleets, insurers, and brokers perceive the telematics landscape and its applications. It details how telematics technology offers significant opportunities within these key stakeholder groups to break down barriers and build a larger ecosystem that keeps driver safety at the center.

This report provides a deeper analysis of the challenges affecting the insurance and fleet segments and explores how telematics data informs strategies to foster trust and partnership across the commercial auto landscape.

The partnership between The Alliance and SambaSafety demonstrates what is possible when industry expertise and meaningful data come together around a shared challenge. We are grateful to the professionals who contributed their perspectives to this research and helped create a clearer picture of driver risk. As data and technology continue to give us greater visibility into risk, the risk and insurance industry has an exciting opportunity to turn those insights into better decisions and new ways to reduce loss and strengthen the organizations and communities we serve.

William J. Hold, CRM, CISR
President & CEO
Risk & Insurance Education Alliance

Key Findings

1 Distracted Driving, Litigation Named Commercial Auto's Top Threats

Distracted driving is a major threat to commercial auto profitability, with 84% of insurers and brokers citing it as the top risk, tied with litigation. The distracted driving concern is validated by SambaSafety's own telematics data analysis, which shows that Construction fleets experience a rate of 187 distracted driving events per 100,000 miles, more than double the rate seen in Transportation fleets. Despite this threat, 78% of fleets report fewer crashes when telematics data is combined with driver training. Yet only a quarter currently use the data in this way, leaving a proven mitigation strategy untapped.

2 The Market is Moving from Adoption to Value Creation

Telematics is now standard in commercial fleets, with nearly 90% actively using the technology. Forty-six percent of fleets have been using it for six years or more, while only 5% have added telematics in the last year, indicating a maturing market. As adoption slows, the focus is shifting from implementation to value creation. Among insurers, the leading telematics use case is loss control (63%), while 68% of brokers use telematics for risk consulting, highlighting how the industry applies the technology to improve safety and manage risk.

3 AI is Becoming the Bridge Between Telematics Data and Action

Organizations are beginning to use AI to address challenges created by the growing volume of telematics data. Fleets report the most common use cases as analyzing driver risk data (34%), reviewing video footage (31%), and supporting predictive risk analytics (22%). Currently, 94% of insurers and 76% of brokers use AI. Still, telematics- and AI-driven risk assessments remain in the early stages, with one-third of insurers using telematics data to assess risk and 35% using AI. Connecting both technologies to underwriting offers significant opportunities for insurers.

4 The Data Sharing Gap is a Perception Gap

Telematics data sharing is increasing, with 35% of fleets sharing data with insurers or brokers, up five points year over year. Yet a disconnect remains: 52% of brokers perceive mistrust of the insurance industry as a barrier to fleet sharing, while only 5% of fleets say the same. Over 80% of fleets are willing to share data if incentivized. Growing willingness among fleets to share data creates opportunities for insurers and brokers to strengthen risk management programs and improve underwriting outcomes.

Survey Data

Methodology

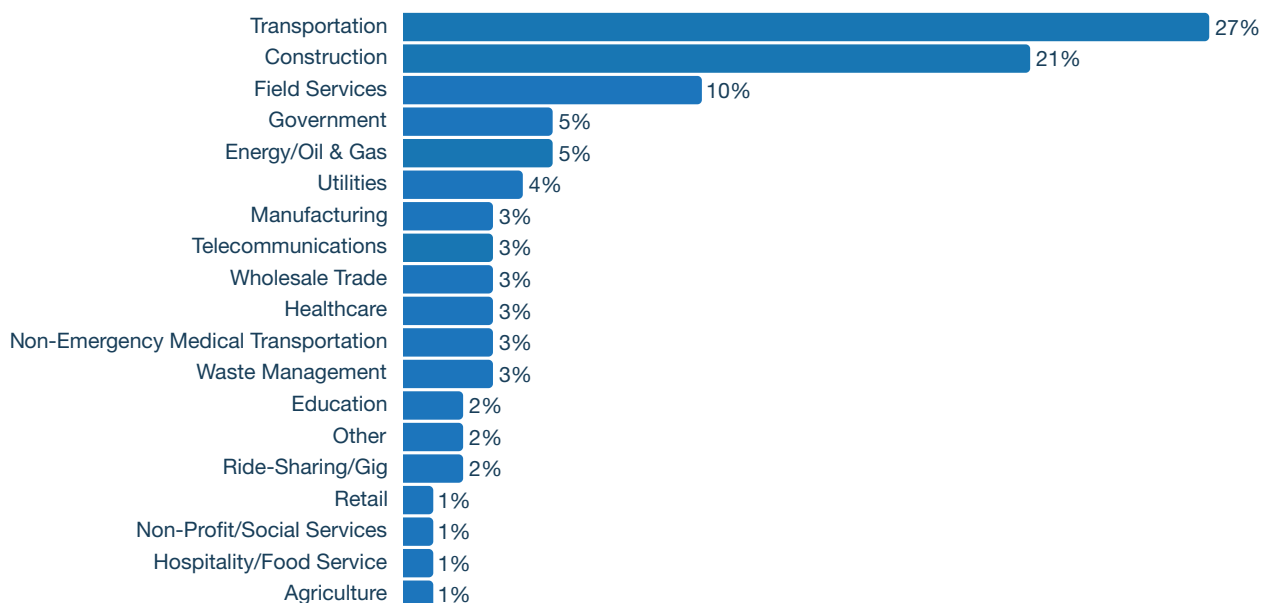
SambaSafety surveyed commercial auto insurance and fleet professionals primarily from North America as well as the United Kingdom (UK) and other countries to understand the use of telematics in their organizations and the present challenges they face in scaling adoption. Conducted from March to July 2026, we received 740 eligible responses, including 479 individuals representing traditional and grey fleets, 212 individuals representing insurance brokers, and 49 individuals representing insurance carriers. This year's findings, set alongside three prior waves, provide valuable trends and insights into telematics usage from the perspective of fleets, brokers, and insurers.

Fleet Respondents

Fleet respondents represent numerous industries, including transportation (e.g., trucking, last/final mile, passenger), construction, field services, government, energy/oil and gas, and others. Of these companies, 15% own or lease 10 or fewer vehicles, 47% between 11 and 99 vehicles, and another 38% have 100 or more vehicles. Ten percent of respondents have 1,000 or more vehicles in their operation.

Seventy-five percent of fleet respondents are either moderately or very involved in the administration of telematics at their company, and 80% identify as either decision makers or influencers in the procurement of telematics solutions. More than one-third (35%) work in fleet operations, followed by safety/compliance (22%); other notable respondents were executive/senior management (17%) and office administration (8%).

Fleet Respondents by Industry



Insurer and Broker Respondents

The insurance sample includes 24% of brokers with a global presence, 24% nationwide, 42% regional, and 10% single-state. Among insurance carriers, 29% write policies globally, 47% nationally, 12% regionally, and 12% in a single state. Seventy-six percent of insurers sampled were among the National Association of Insurance Commissioners' (NAIC) top 50 commercial auto insurers. 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 Data Methodology

The telematics data comes from 11 different telematics service providers (TSPs) covering over 95,000 drivers and 500 million miles from the first half of 2026. This time period includes 135.1 million driver behavior events from 245 fleets from January 2026 to July 2026. Time-of-day analyses were performed for a subset of data from June and July 2026. Industry sector rates were calculated using two-digit North American Industry Classification System (NAICS) codes reported by the customer and are reported as the median rate per fleet per 100,000 miles in each sector. This report only includes industry sectors with a minimum of nine fleets reporting data for each event type.

Data Sharing and Trust Dynamics

Telematics is now a widely recognized safety and risk management tool across fleets, insurers, and brokers. While more fleets are sharing data with insurance professionals, gaps in perception between fleets, insurers, and brokers about fleet willingness continue to limit its broader adoption. Fleets aren't necessarily resisting or distrusting telematics. The real barriers are whether anyone is asking them to share data and whether the value of doing so is clear enough.

Insurance Spotlight

“The challenge I consistently see in the broker space is not access to telematics data but figuring out what to do with it.

There’s still a perception for brokers that fleet clients won’t want to share telematics data, or that telematics is too technical to become part of a meaningful client conversation. But the fact is neither assumption is entirely true. Most clients are willing to share telematics data when they understand why it’s being asked for, how it will be used, and what value they’ll receive in return.

Brokers aren’t looking for another dashboard; they’re looking for practical ways to turn data into actionable insights that support more meaningful client conversations and help clients make better risk management decisions.

It’s especially important because telematics doesn’t exist in a vacuum. When combined with claims data, Motor Vehicle Records (MVR), and driver training activity, telematics helps explain the behavioral patterns that contribute to losses and ultimately influence a fleet’s total cost of risk.

By using telematics data to help clients understand the factors driving risk and loss trends over time, brokers can deliver more informed recommendations and reinforce their role as trusted advisors.

The industry is moving in this direction. The conversation has become less about collecting more data and more about helping brokers, fleets, and insurers use what they have to make better decisions on managing risk.



Stephanie Maiden, SCLA,
ARM, AINS

Principal Risk Advisor, Casualty Partnerships
SambaSafety

About Stephanie

Stephanie Maiden is Principal Risk Advisor, Casualty Partnerships, at SambaSafety. With experience spanning the carrier, brokerage, consulting, and risk technology sectors, she brings a broad perspective on how data can improve decision making across the insurance industry. Stephanie works closely with brokers and insurers to advance data-driven approaches to risk management, fleet safety, and underwriting, helping organizations better understand risk and drive stronger outcomes.

Data Sharing Dynamics

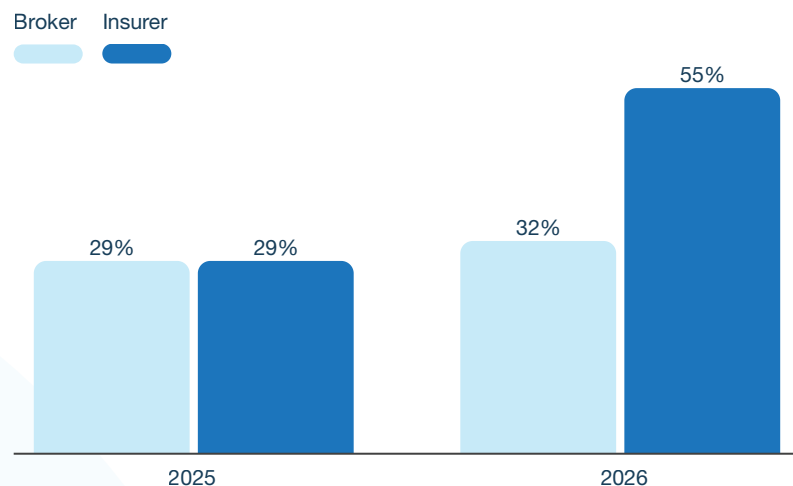
Insurance professionals largely acknowledge the significance of telematics data. However, they don't always align with fleets on how ready they are to share it. While most perceive the biggest obstacle to data sharing as fleet resistance, the reality is that there are differing assumptions about why fleets do or don't share data.

Understanding differing perceptions matters because telematics is increasingly being used to address some of commercial auto's most pressing challenges, including rising premiums, claims severity, and nuclear verdicts. For insurers, brokers, and fleets, effective data sharing depends on understanding what motivates participation and what continues to prevent it.

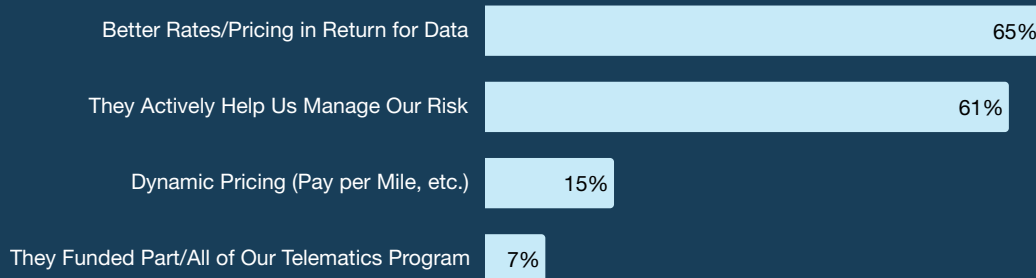
Fleet Data Sharing Is Increasing

More fleets are sharing their telematics data. Thirty-five percent of fleet respondents report sharing telematics data with an insurer or broker, a five-point increase from 2025. More than half (55%) of Transportation fleets shared data with their insurer in 2026, a 26-point jump from the year before, and almost a third (32%) shared with their broker.

Proportion of Transportation Fleets Sharing With Broker or Insurer



Fleet Reasons for Sharing Telematics Data With Insurance (Insurer or Broker)



Fleets Share for Price and Partnership

Fleets share their telematics data with their insurer or broker primarily for better pricing and risk management. Among insurers, help managing risk is the top-cited reason fleets share (59%), followed by receiving better rates in return for data access (54%). These motivations emphasize the important role that insurers and brokers fulfill as risk partners.

Fleets sharing telematics data with brokers for better rates and pricing increased from 30% to 80% from 2024 to 2026

The role of pricing in a fleet's decision to share has grown significantly. In 2024, 30% of fleets reported sharing telematics data for better rates or pricing. In 2026, 80% of fleets sharing with brokers cited pricing as the primary motivator.

Together, these findings suggest pricing conversations have become a more prominent component of telematics-sharing relationships.

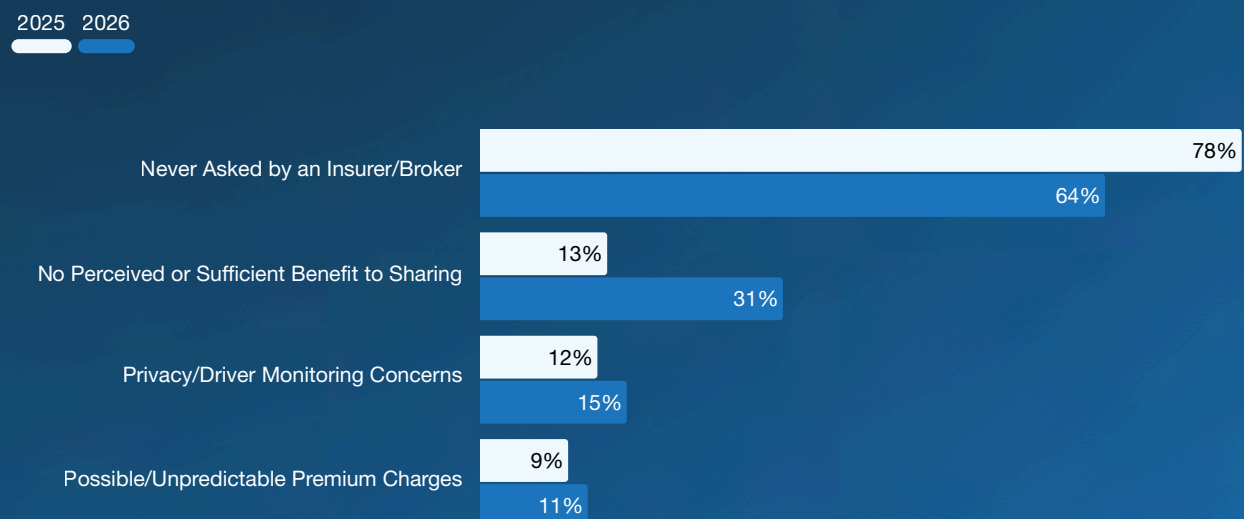
The Barrier Isn't Resistance — It's Being Asked

Although sharing is becoming more common among fleets, the survey indicates that the main obstacle isn't a lack of willingness. Understanding why fleets choose not to share provides a clearer picture of the barriers.

In 2025, 79% of fleets reported not sharing their data because they were never asked. This year, 64% say the same, a 14-point decline that suggests insurers and brokers are making progress in initiating data-sharing conversations.

However, a second trend emerged. The proportion of fleets citing insufficient value or benefit as the reason not to share more than doubled, rising from 13% in 2025 to 31% in 2026. While outreach remains the largest barrier, the findings suggest that asking fleets to share is only part of the challenge. Insurers and brokers must demonstrate a clear benefit in exchange for data.

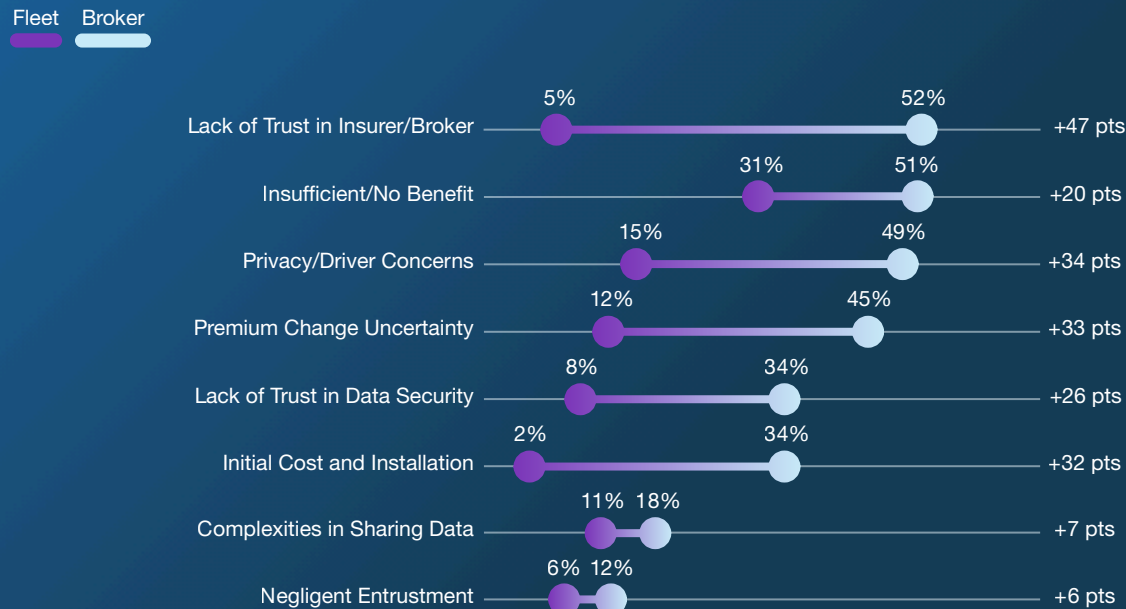
Fleet Barriers to Telematics Data Sharing (2025 vs. 2026)



Brokers Overestimate Fleet Objections

The perception gap is just as evident from the broker perspective. Forty-nine percent of brokers say driver privacy is an objection they frequently encounter when discussing telematics programs with clients. However, with fleets that do not share data, 15% cite privacy or driver monitoring concerns as reasons for hesitation.

Barriers to Data Sharing (Fleet vs. Broker Perception)



The difference in perception becomes even more substantial when considering trust. More than half of brokers (52%) report that fleets object to sharing because they distrust, or are skeptical of, how the data will be used. Only 5% of fleets share the same concerns. On data security, a third of brokers cite it as a concern, compared with 8% of fleets.

These findings suggest that brokers may be approaching data-sharing client conversations with higher expectations of resistance than fleets have indicated. While privacy and trust remain concerns for some fleets, the results indicate they're not the most significant reason most choose not to share data.

Instead, fleets are more likely to highlight practical concerns, particularly regarding whether they have been approached and whether the benefits of sharing have been effectively communicated. As telematics becomes an increasingly important data source for pricing, claims, and risk management, insurers may benefit from raising brokers' awareness of the real barriers and motivations to data sharing by fleets.

The challenge is not persuading an unwilling market. It's communicating a value proposition that aligns with what fleets want from data-sharing relationships.

Incentives Can Motivate More Fleets to Share

The perception gap isn't limited to why fleets hesitate. It also shows up in what would move them to say yes. Fleets consistently report more willingness to share their data based on a range of incentives than insurers or brokers expect.

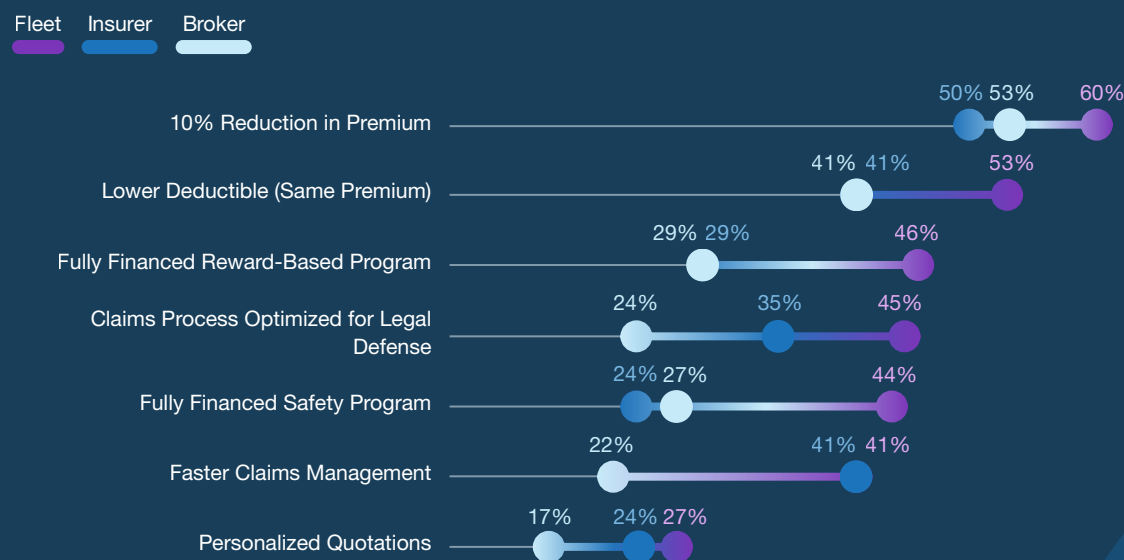
Financial incentives remain a strong motivator. Sixty percent of fleets say a lower premium would move them to share, while 53% say the same about a lower deductible.

What's less expected is how closely other incentives follow behind. Nearly half of fleets (46%) say they would share data for a rewards-based program that reduces risky driving, and 45% would share in exchange for stronger claims support during liability disputes. Another 44% report willingness to share in exchange for a financed safety program.

Insurers and brokers tend to underestimate that willingness. For example, 24% of insurers estimate that a fully financed safety program would motivate fleets to share, well under the 44% who say it would. Fully financed reward programs share a similarly wide gap: 29% of insurers estimate fleets would participate, compared with 46% reported by fleets.

One area where insurer expectations and fleet responses closely align is faster claims management, with both groups reporting a 41% willingness to share.

Proportion of Fleets Willing to Share by Incentive (vs. Insurer and Broker Perception)



Fleet Insights

Telematics adoption is now the norm for most fleets. The challenge has shifted from implementation to optimization as fleets look for ways to transform safety signals into actionable insight. As telematics programs mature, the ability to move beyond data collection and use it to inform safety practices will become a key differentiator.

Risk Spotlight

In my experience, telematics has changed the conversation from reacting to losses to preventing them. The most successful fleets aren't simply collecting GPS or vehicle data; they're using telematics to identify risk, coach drivers, and strengthen safety culture before incidents occur.

From a total cost of risk perspective, this creates value for everyone involved. Fleet operators gain actionable insights helping reduce crashes and improve driver performance, insurers gain a clearer understanding of risk and more opportunities to engage proactively through risk engineering services, and brokers have insights into placing business with the most appropriate carriers for the risk.

As accident severity and litigation pressures continue to challenge the commercial auto market, telematics provides a powerful tool for improving transparency and accountability. I've seen firsthand that when fleets embrace telematics as a safety program rather than a technology deployment, the result is fewer incidents, stronger driver engagement, and better outcomes for customers, brokers, and insurers.



Hobie Bond

Head of Innovation, IoT & Telematics
Zurich North America

About Hobie

Hobie Bond is Head of Innovation, IoT and Telematics at Zurich North America, where he leads efforts to advance the use of connected technologies in commercial insurance. His work focuses on leveraging telematics, IoT, and AI to improve risk selection, strengthen fleet safety, enhance customer outcomes, and transform underwriting. He brings a practical, industry-focused perspective to the evolving role of telematics in commercial auto.

Telematics Is a Core Component of Fleet Safety

Telematics has matured for fleets, moving far beyond its origins as a tracking tool. Today, nearly 90% of fleets use telematics devices. Telematics are being used most to manage fleet safety, which can lead to fewer claims, stronger driver protection, and better coaching informed by continuous data.

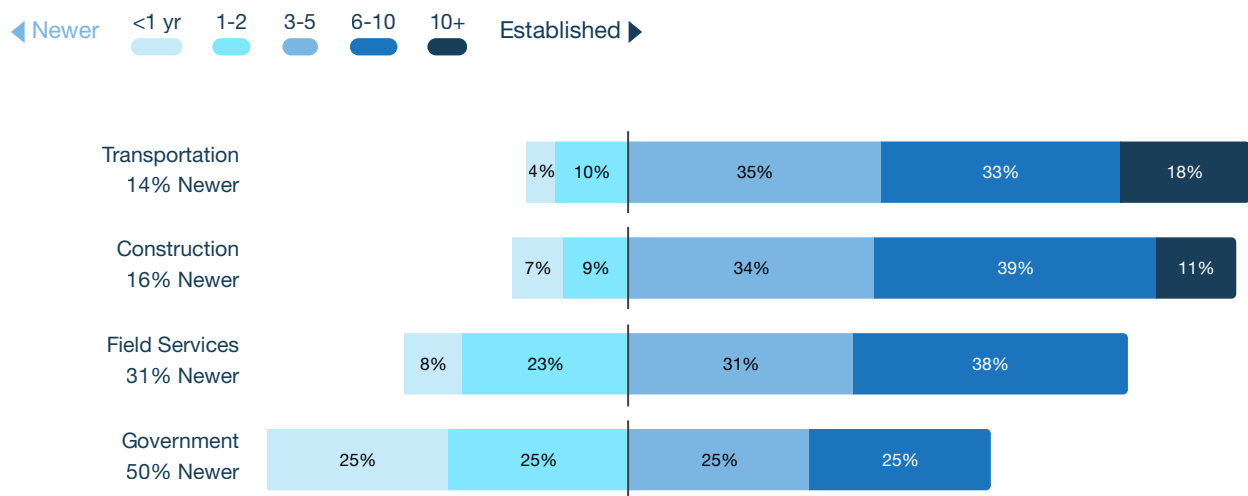
The challenge today is to make that performance visible to insurers. While fleets have the data to support their safety improvements, translating it into a beneficial underwriting result remains difficult.

Fleets Are Scaling Telematics, Not Just Adopting It

For the last several years, telematics has moved out of the pilot stage and has become an essential element of fleet safety programs. Forty-six percent of fleet survey participants have utilized telematics devices for at least six years, long enough for the technology to have become an established practice.

Within the Transportation industry, 14% of fleets have two or fewer years of telematics experience, yet the remaining 86% have three or more years of established use, making it the most mature industry compared to Construction, Field Services, and Government.

Years of Telematics Use by Industry Sector

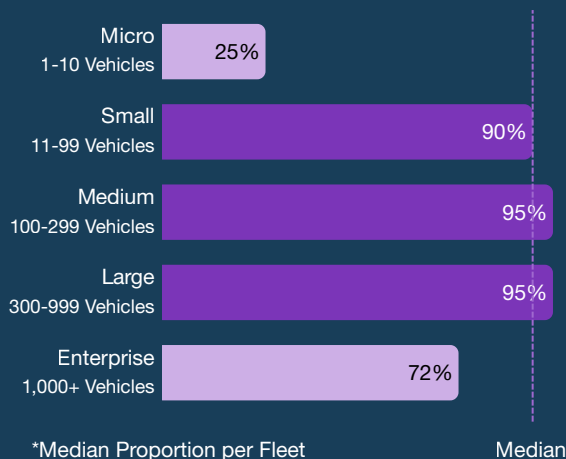


Vehicle Coverage Varies According to Fleet Size

Not every fleet is at the same stage in its vehicle monitoring. The typical (i.e., median) fleet monitors 90% of its vehicles, while the average across all telematics adopters is closer to 70%. That difference shows an industry moving at different speeds: some fleets are actively deploying, while others are still testing devices before committing further.

Further investigation shows that fleets with 10 or fewer vehicles track only about 25% of their fleet on average. Midsize fleets, ranging from 11 to 999 vehicles, monitor nearly their entire operation (90-95%). Enterprise fleets with over 1,000 vehicles monitor a smaller share of vehicles (72%), which may be due to a greater proportion of grey (employee-owned) or passenger vehicles in which telematics devices are sometimes not installed.

Proportion of Telematics-Monitored Vehicles by Fleet Size*



More Data Sources Indicate Sharper Risk Profiles

Telematics is the most widely used data source for fleet safety; however, many fleets are also combining it with other sources. More than half combine telematics with MVRs (57%), license status (41%), and claims history (31%). When all are combined, the most comprehensive view of driver risk emerges.

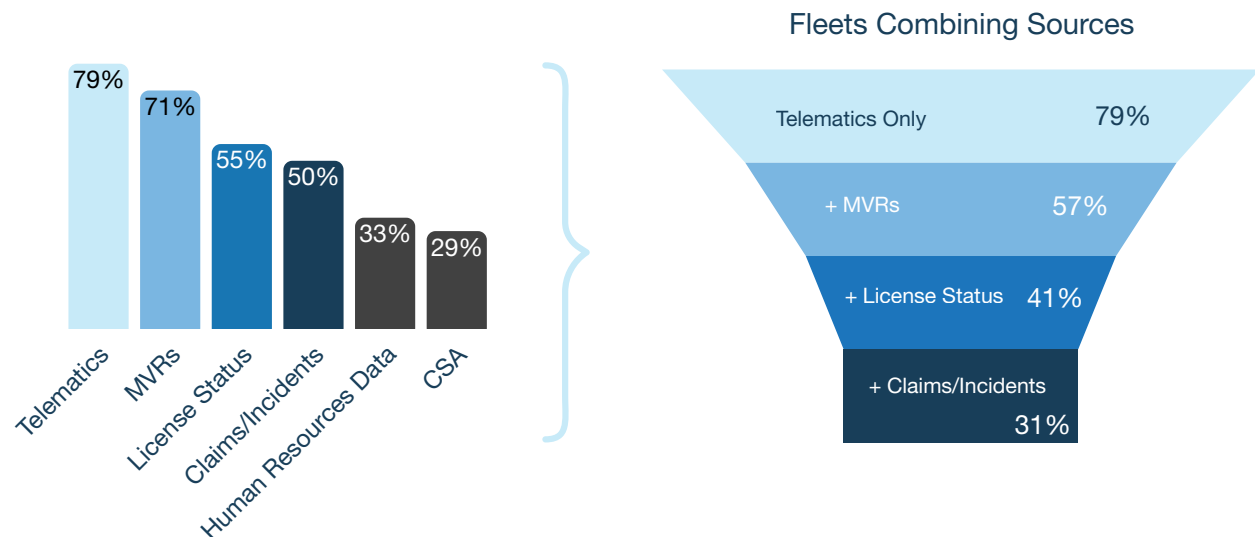
These data sources each bring something to this view of driver risk. Telematics can reveal behaviors such as speeding or harsh braking, while MVRs provide a historical view of violations and license status. Claims data adds another dimension to this picture by showing how risk has translated into losses.

Together, they create a more holistic view of driver risk that any individual data source alone cannot. For insurers, brokers, and fleets, layering these datasets can help distinguish between isolated incidents and broader patterns that could warrant intervention.

Fleets are recognizing that this layered approach enables safety and risk professionals to go beyond merely understanding what occurred in a crash to identifying the cause. Video telematics serves as a particularly important safety layer, as cameras not only record risky behaviors or conditions that lead to near misses and crashes but also play a crucial role in coaching drivers and providing protection in legal cases. With technological advancements in AI, these cameras are increasingly providing real-time information on road and weather conditions.¹

1. Samsara (March 2026) [New AI-powered Weather Intelligence enhancements to improve safety for any season.](#)

Data Sources Used by Fleets to Manage Safety



Camera Footage Becomes Vital to Fleet Safety

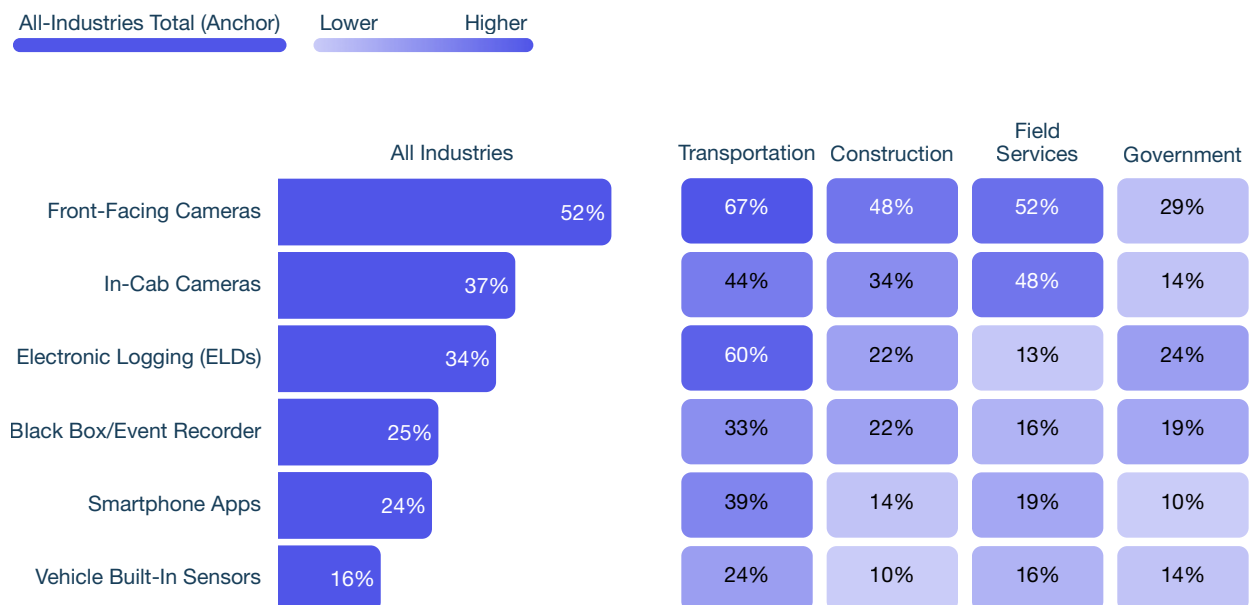
Cameras are the most common telematics devices used to manage fleet safety. Fifty-two percent of fleets use front-facing cameras, while 37% use in-cab cameras, down 11 percentage points in each category from the prior year's survey. The decline in reported camera usage over the past year may be indicative of the considerable time and effort it takes to review in-cab and front-facing footage.

Among fleet respondents, Transportation fleets have the highest rate of front-facing camera use at 67%. Field Services fleets (48%) have the greatest usage of in-cab cameras.

We implemented telematics 2 years ago with forward-looking cameras, and the results have been tremendous with great driver acceptance.

– Fleet Survey Respondent

Devices Used to Manage Fleet Safety



Fleets Have More Than Enough Data

Ask fleets what is challenging about telematics, and the answer isn't hardware or hesitation; it's the data itself.

Each device, including cameras and Electronic Logging Devices (ELDs), generates large volumes of data every day.

While more data can help to understand the full picture of driving risk, it can also create challenges for safety leaders.

Fifty-three percent say interpreting or acting on their own data is a top challenge, despite a 13-point drop (66%) from 2025. This suggests fleets are getting better at acting on their own data but may still struggle to understand it.

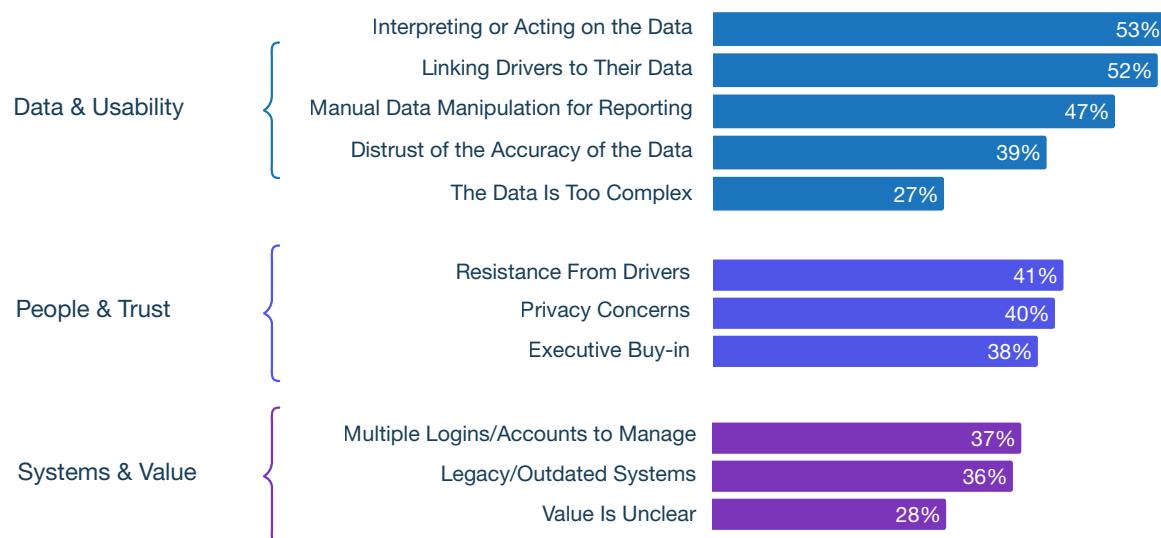
The findings reflect a familiar problem across data-intensive industries: organizations are generating more information than they can easily analyze and apply. Multiple devices, platforms, and reporting systems often leave fleet managers piecing together information before it becomes useful.

Encouragingly, fleets recognize the problem and are actively working to address it. Close to a third (29%) name improving their ability to interpret data as a priority for the next 12 months, and another 27% are focused on improving their ability to act on it.

The data is good, but finding it can be a challenge. There are several different ways to access the data. It makes it hard to explain to managers how to find and read the data.

– Fleet Survey Respondent

Challenges to Telematics Adoption



The Data Is Paying off for Fleets

Fleets use telematics for multiple purposes, even if it was initially intended for a specific use case. Most start with improving safety (83%) as a reason for adopting telematics, with asset tracking close behind at 74%.

Although fleets report these as their top applications for telematics, they are increasingly using telematics for a broader range of purposes, with the average fleet employing telematics across five distinct use cases. Larger fleets, particularly those managing 1,000 or more vehicles, tend to have an even higher average of 6.5 use cases.

The versatility of telematics shows that it is no longer a bolt-on tool but part of how the organization operates, unifying teams around purposeful improvement based on accurate measurements.

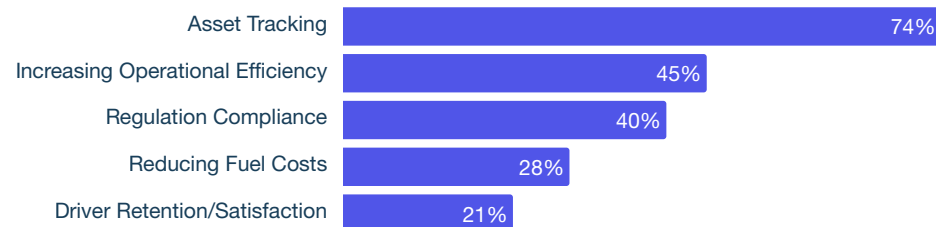
The Average Fleet Employs Telematics Across Five Distinct Use Cases

Telematics Use Cases

Safety & Risk Reduction



Operations & Efficiency



Insurance & Claims Economics



The Combined Impact of Telematics and Training

Eighty-six percent of all fleets consider telematics very or extremely important to safety. The Transportation industry, which has little room for error and even less tolerance for guesswork, climbs to 91%.

Fleets continue to see safety value from telematics, particularly when paired with driver training. When fleets use telematics to implement necessary driver training, it creates a feedback loop that can lead to safer outcomes and fewer claims.

This approach represents one of the industry's biggest opportunities. Today, only 26% of fleets use telematics data to assign driver training.

Fleets that combine telematics and training report some of their strongest outcomes to date. Seventy-eight percent report fewer crashes or claims after pairing telematics with training, a three-year high, while 89% report improved safety overall.

The benefits aren't limited to safety. The percentage of fleets crediting the combination with improved driver retention and satisfaction has grown from 28% in 2024 to 45% in 2026.

78%

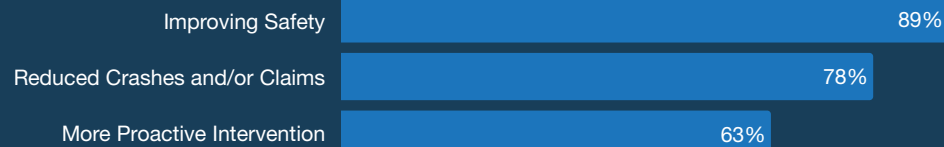
of fleets report reduced crashes when pairing telematics and training, yet only

26%

use the data in that way

Fleet-Reported Benefits of Telematics and Training

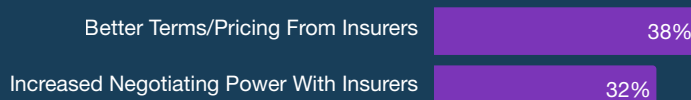
Safety Outcomes



Operations & People



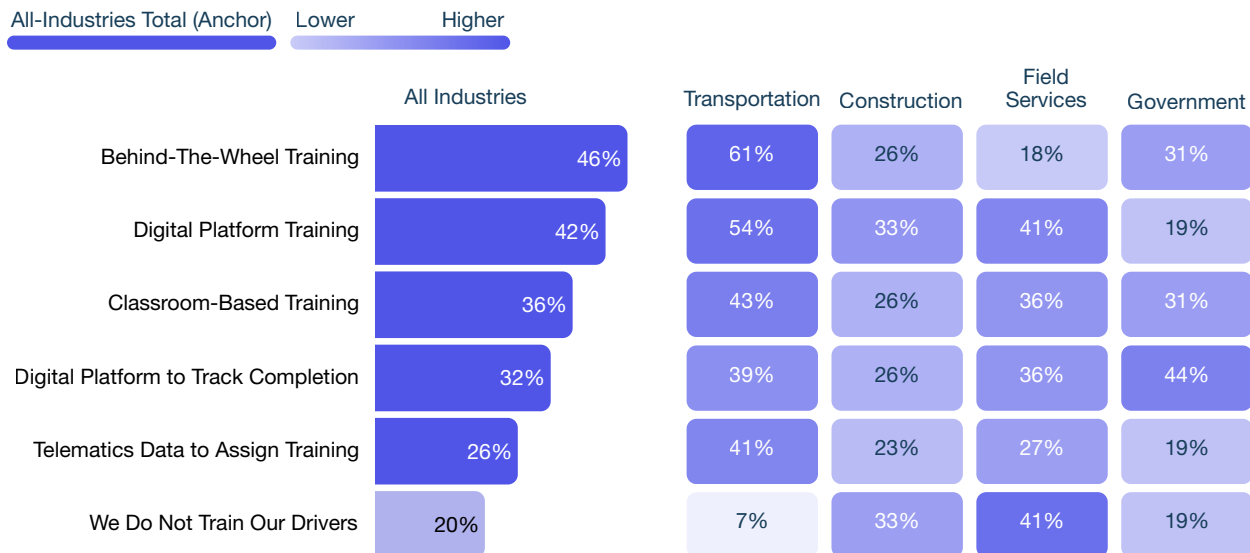
Insurance Economics



Driver Training Methods Vary Across Industries

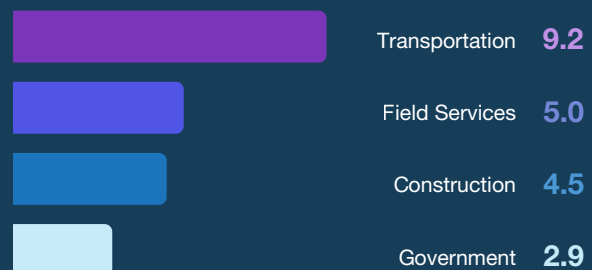
For fleets that implement training, the approaches vary widely. Behind-the-wheel instruction (46%) remains the most common, especially in Transportation. Forty-two percent of fleets use digital training platforms. While promising, only one in four fleets leverages telematics data to target training to the drivers who need it most.

Driver Training Approach Overall



Average Number of Driver Trainings Per Year by Industry Sector

Transportation fleets assign an average of 9.2 courses per driver each year, more than triple the 2.9 courses assigned in Government fleets. This difference may be due to varying levels of driving exposure or a changing workforce, in which a growing share of drivers have only one or two years of experience behind the wheel.



AI Advances the Next Phase of Telematics

While AI adoption continues to grow, most fleets remain in the early stages of implementation. Sixty percent report using AI in some form; however, the majority are either using AI assistants for individual tasks (36%) or piloting AI in limited areas (17%). Only a small percentage report that AI is deeply embedded across multiple business functions.

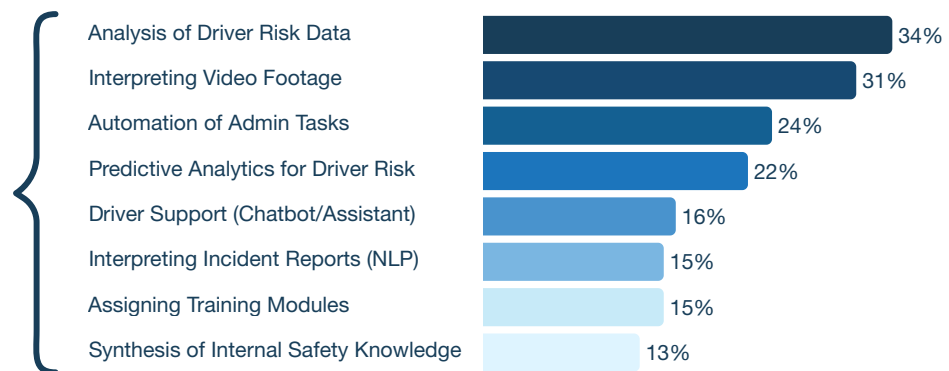
Sorting through multiple device streams, connecting drivers to their own data, and targeting training to the right people are tasks AI-powered analytics is built to solve.

Fleet respondents indicate AI use is growing in safety and risk management. Approximately a third of fleets (34%) use it to analyze driver risk, while 31% use it to interpret video footage. In both instances, AI helps execute in minutes what may require hours of manual review.

Verizon Connect reports that AI-enabled video telematics reached 46% of fleets in 2025, up from 36% just two years earlier, a pace that suggests the newer use cases won't stay behind for long.²

2. Verizon (February 2026). [2026 Verizon Connect Fleet Technology Trends Report: AI-powered technology improves safety, productivity and data-driven decision-making.](#)

Ways Fleets Use AI Today



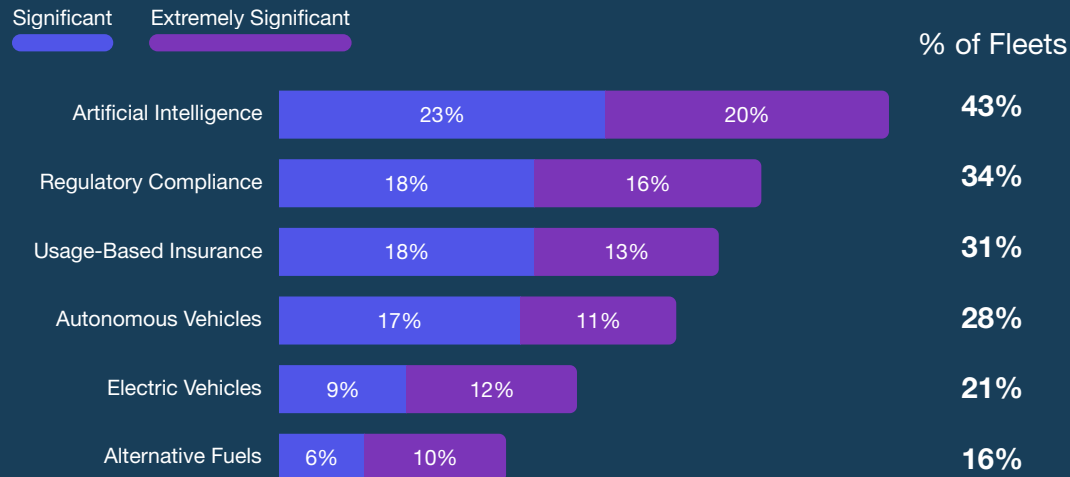
Other applications, such as generative and assistant-style models, are still discovering their potential and are poised for exciting growth ahead. Driver support chatbots are used by 16% of fleets, and 15% use AI to interpret incident reports. Another 15% use it to assign training, while 13% use it to synthesize internal knowledge and safety guidance.

Even with progress, fleets are cautious about fully adopting AI into their fleet safety operations, noting several obstacles. Accuracy concerns top the list at 48%, followed by real uncertainty about AI's practical value (36%) and resistance from drivers (34%). These concerns point to closer scrutiny of whether AI can deliver accurate and useful information.

AI Expected to Have Significant Impact on Fleet Safety

Fleet leaders expect AI to shape safety more than any other emerging technology. Forty-three percent believe it will have a significant or extremely significant impact on safety, well ahead of regulatory reform (34%) and usage-based insurance (UBI) at 31%.

Perceived Impact on Fleet Safety in the Next 3 Years



Fleets also have a clear view of how they expect AI to be applied in the coming years. Nearly half (49%) anticipate using AI to analyze driver risk data, making it the most frequently cited future application. Another 41% expect AI to automate administrative tasks, while 37% anticipate using it to interpret video footage. Training-related applications are also expected to grow, with 35% anticipating AI-supported training assignments and 34% expecting increased use of predictive analytics for driver risk.

UBI is noteworthy for fleets because it may represent one of the clearest bridges between safety performance and insurance outcomes. As telematics, AI, and insurance models continue to evolve together, the same data may continue to help fleets demonstrate risk reduction and secure better insurance terms.

For fleets, the data is being collected, the safety gains are real, and the technology to make sense of it is catching up fast. What's left is an industry opportunity in which insurers, brokers, and fleets play a role in connecting safety to insurance outcomes.



Market Segment Insights

Fleet driving behavior varies by industry and fleet size. Significant differences emerge in speeding by time of day and industry. At the same time, other findings indicate that Transportation, Construction, and Enterprise fleets have reached different stages in their use of telematics, training, and AI. The differences highlight why effective safety and risk strategies must account for different fleet operating environments.

Safety Spotlight

Speeding is one of the most common and most consequential driving behaviors on the road. Yet it often doesn't receive the attention it deserves.

SambaSafety's in-house telematics data tells the story: nearly three-quarters (73%) of all driving events are related to speeding. And the impact goes beyond speeding itself. When fleets successfully reduce speed, they can also see reductions in other risky behaviors associated with excessive speed, including harsh braking and aggressive turning.

For fleets struggling with how to manage a high volume of speeding events, the answer isn't necessarily to coach everyone. Start with the drivers who present the greatest risk: those exhibiting the highest frequency and severity of speeding. The riskiest 10% of drivers typically account for more than half of a fleet's overall risk. Focused coaching with these drivers can have a disproportionate impact on the fleet's overall risk profile and can help reduce losses and insurance costs.

Rewards and recognition programs can further reinforce those behavior changes. Drivers are more likely to embrace speed reduction initiatives when the objective is positioned not simply as "slowing down" but as recognizing and rewarding safer driving.

There is also an important distinction between a driver problem and an operational problem. When habitual speeding patterns emerge across groups of drivers, fleets should look beyond the individual driver. For example, excessive speeding during morning hours may indicate that drivers are routinely dealing with traffic delays, unrealistic delivery windows, or insufficient time built into their routes. In those situations, an operational adjustment, such as changing dispatch times, modifying routes, or building additional time buffers, may be more effective than a punitive approach.

Ultimately, telematics speeding data gives fleets and insurers something far more valuable than a list of speeding events. It provides a window into why those events are happening and where intervention can have the greatest impact.

If fleets and insurers want to have a meaningful conversation about risk, speeding is a good place to start.



Jim Angel, CTP

Telematics Safety Advisor
SambaSafety

About Jim

Jim Angel 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.

Speeding Severity Follows a Clear Pattern

Speeding has remained one of the most consistent risk indicators in SambaSafety's research and a top violation category in our driver risk analyses. This year's telematics data adds important context, revealing not only how often speeding occurs but also when it is most prevalent and how closely it aligns with the workday.

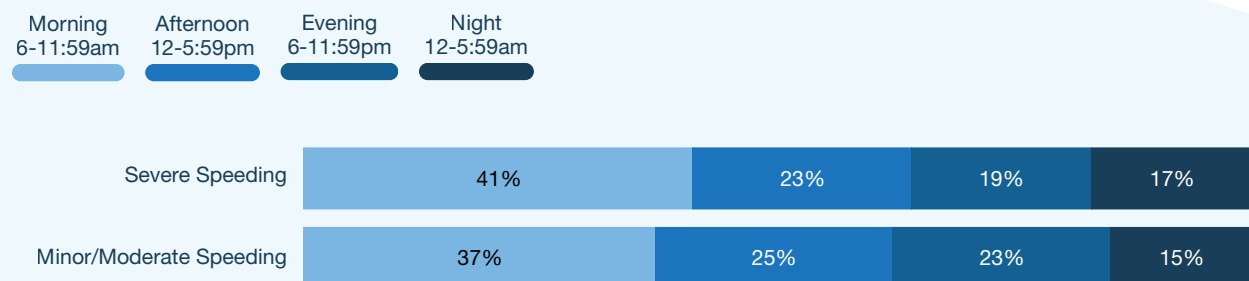
Speeding events cluster heavily between 6 a.m. and noon, coinciding with the start of the workday. More notably, severe speeding events, defined in this report as 21 miles per hour (mph) or more above the posted limit or speeds greater than 85 mph, account for a larger share of activity during these hours than minor or moderate speeding events (41% vs. 37%). A similar pattern appears overnight, between midnight and 6 a.m., when severe speeding represents a slightly higher share of events (17% vs. 15%).

Greater driving exposure during morning hours or operational pressures tied to the start of the workday may contribute to this pattern. The relationship between speed, crash likelihood, and crash severity suggests that fleet safety managers should look beyond individual driving behavior and examine other factors that contribute to speeding.

Excessive speeding during morning hours may indicate that drivers are routinely dealing with traffic delays, unrealistic delivery windows, or insufficient time built into their routes. In those situations, an operational adjustment, such as changing dispatch times, modifying routes, or building additional time buffers, may be more effective than a punitive approach.

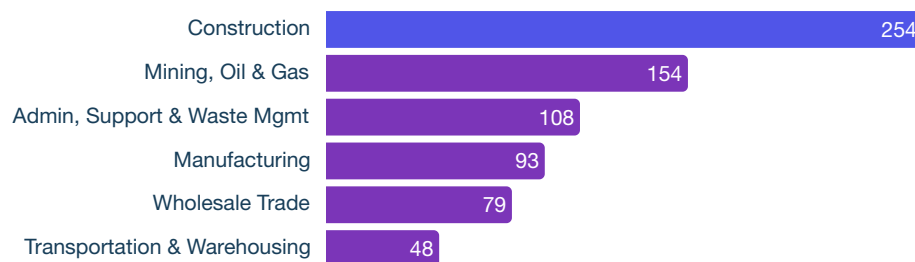
– Jim Angel

Severe vs. Minor/Moderate Speeding by Time of Day



While speeding remains a meaningful indicator of risk, it isn't distributed evenly across industries. Severe speeding ranges from 254 events per 100,000 miles among Construction fleets to 48 among Transportation fleets, a more than fivefold difference between the two.

Severe Speeding by Industry, Median Fleet Rate per 100,000 Miles



Those differences provide important context when comparing survey results by industry and fleet size. Transportation, Construction, and Enterprise fleets each approach safety, training, and telematics differently. Examining those differences reveals where the greatest priority lies for fleet managers and risk advisors.

Both the sheer number and the rate of severe speeding is greatest in the morning hours, a rate 21% greater than the average for all times of the day.



Market Segment Insights

Transportation

Based on survey results, fleets in the Transportation industry (including trucking, last/final mile, and passenger fleets) monitor an average of 85% of their vehicles, train nearly every driver, and use a wider array of telematics devices than any other industry. SambaSafety's in-house telematics data analysis indicates that Transportation also posts the lowest median fleet rate of severe speeding at 48 events per 100,000 miles.

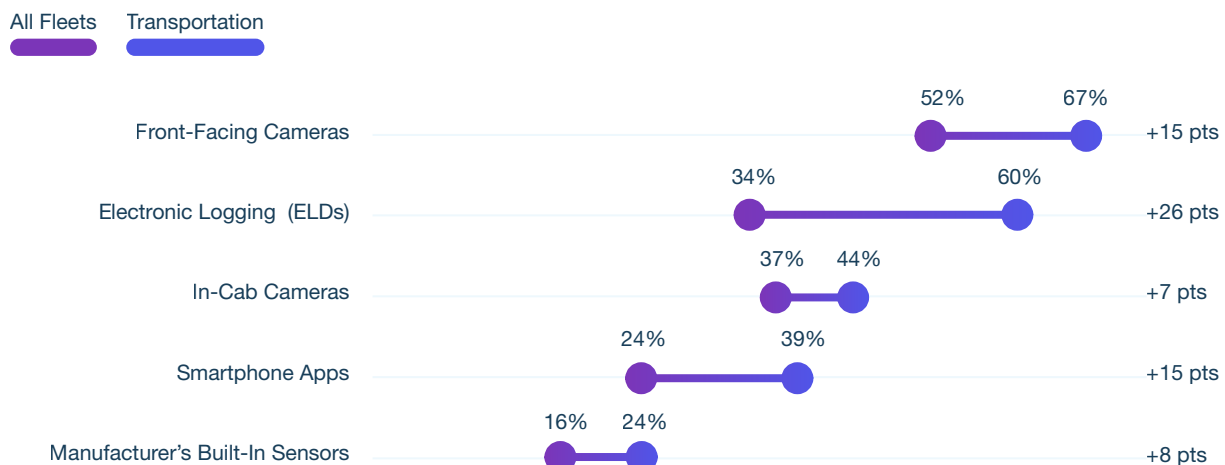
Compliance requirements, safety initiatives, and insurance expectations have all contributed to the widespread adoption of telematics within Transportation. As a result, telematics is now a routine part of fleet operations instead of a standalone investment.

Telematics Adoption and Camera Use Runs Deep

Front-facing cameras (67%), ELDs (60%), and in-cab cameras (44%) are the most common telematics devices in Transportation, with adoption rates well above the industry average for all three. This blend reflects the regulatory nature of the sector and long-standing focus on safety visibility.

Two-thirds of Transportation fleets (66%) are satisfied or very satisfied with their TSP. However, managing the volume of generated information remains a challenge. Sixty-one percent cite interpreting or acting on the data and linking drivers to their telematics data (61%) as difficulties. Both challenges exceed the average of 53% across all fleets.

Devices Used to Manage Fleet Safety (Transportation vs. All Fleets)



Transportation Insights

Data Sharing Has Accelerated

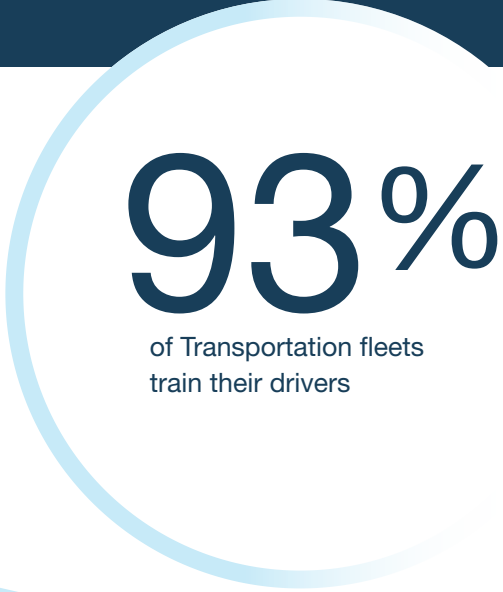
More than half of Transportation fleets (55%) now share telematics data with their insurer, nearly double the 29% who reported doing so a year earlier, and 23 points higher than those that share with their broker. The motivations for sharing with insurers are practical. Nearly half of respondents cite better rates (48%), while an equal share points to active risk management support from insurers (48%).

Interest on the part of non-sharing fleets to share is evident. Between 91% and 93% of operators say they would share data with their insurer or broker in exchange for a premium reduction, lower deductible, or faster claims processing. These numbers suggest that operators are among the more receptive segments to data-sharing arrangements tied to measurable insurance benefits.

Training Remains a Defining Strength

Transportation fleets train more than any other segment. Ninety-three percent of Transportation fleet respondents train their drivers (vs. 80% across all fleets), and the average driver completes 9.2 training assignments a year.

Telematics-triggered signals are already available within these fleets. An area for improvement is using signals to assign training. While Transportation fleets have high adoption of telematics and training, only 41% are using the data to inform training and coaching.



93%

of Transportation fleets
train their drivers

AI Adoption Leads, With One Caveat

Transportation is the most active adopter of AI for safety reasons. Forty-eight percent of Transportation fleet respondents use AI to analyze driver risk data, while 43% use it to interpret video footage, both above the all-fleet average. In addition, 45% expect AI to be the emerging technology that will have the greatest influence on fleet safety in the years ahead.

Accuracy, however, remains the sector's greatest barrier to further adoption. Survey responses suggest those concerns are driven more by false positive detections than doubt about AI's overall value.

Where Transportation Goes Next

Transportation stands out as one of the most mature telematics segments, characterized by broad device adoption, a noteworthy training culture, and a willingness to share data.

As AI tools continue to improve, they may play a growing role not only in safety programs but also in broader risk management and insurance applications.



Market Segment Insights

Construction

Construction fleets have the highest median rate of severe speeding across industries at 254 events per 100,000 miles, five times that of Transportation (48 events per 100,000 miles). At the same time, Construction fleets demonstrate strong adoption of telematics. They monitor roughly 92% of their vehicles and are more likely to cite safety improvement as a reason for using telematics (86%).

The findings suggest that telematics adoption isn't the primary challenge in Construction. Instead, acting on the data to reduce risky driving behaviors is the biggest hurdle.

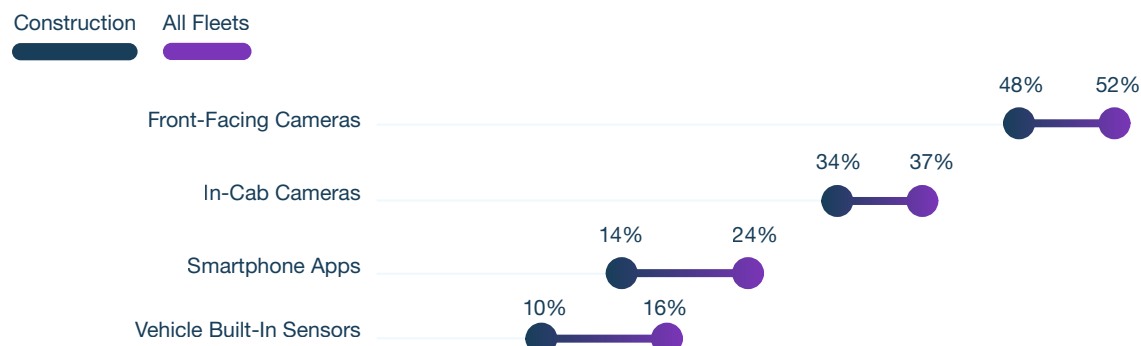
Cameras Encourage a Strong Safety Culture

Construction fleets operate in environments where job risks are actively documented, discussed, and managed. That culture extends to operation, where fleets rely heavily on camera-based technologies, with front-facing cameras (48%) and in-cab cameras (34%) among the most deployed devices.

The use of cameras adds context that individual GPS or telematics events cannot provide on their own and reflects the nature of construction environments, where tight spaces, shifting crews, and heavy equipment often operate in close proximity. Video can help safety teams understand the circumstances surrounding a driving event and determine where coaching and intervention are warranted.

The opportunity allows teams to connect risk visibility with driver training or coaching to help reduce risky behaviors identified in the data.

Devices Used to Manage Fleet Safety, Construction vs. All-Fleet Average



Data Sharing Potential Remains Significant

Construction represents one of the largest groups of fleets not currently sharing telematics data with insurers. Only 16% share data with an insurer today. However, the survey suggests this reflects limited engagement rather than resistance, with 64% of respondents saying they have simply never been asked.

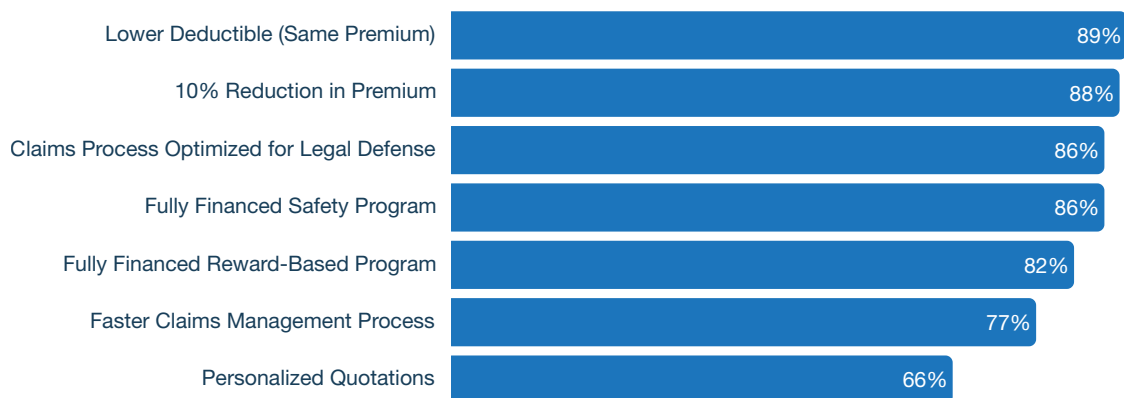
Reassuringly, Construction fleets' willingness to share is substantial when incentives are introduced. Eighty-nine percent say they would share data in exchange for a lower deductible, while 88% would do so for a 10% premium reduction, placing this segment's willingness to participate on par with Transportation fleets.

Device Usage in Construction Leans Heavily on Cameras

48%
use front-facing cameras

34%
use in-cab cameras

Likelihood of Sharing Telematics Data by Incentive



Tailored Thresholds Could Improve Confidence

While resistance to sharing is lower for this industry, there may still be an opportunity to further reduce friction by recognizing it's not a one-size-fits-all solution. Construction fleets indicate they want telematics thresholds that better reflect how their vehicles operate. Generic thresholds developed for light-duty or over-the-road trucks may classify certain construction site vehicle maneuvers, such as tight turns, as higher risk behaviors than fleets believe they are.

Tailored thresholds based on how construction vehicles operate could help produce risk profiles that better align with realistic operating conditions and address one of the concerns these fleets have about sharing telematics data with insurers.

“Our heavy concrete trucks operate very differently from light-duty vehicles, and current event thresholds appear overly sensitive for our application, which could create a misleading risk profile.”

- Construction Fleet Survey Respondent

Driver Training Has Room to Expand

Driver training represents another area where Construction fleets differ from other segments. One-third of Construction fleets report not training drivers at all, and the average driver receives only 4.5 assignments a year. In addition, only 23% use telematics to assign training, suggesting an opportunity to link telematics insights to training programs.

AI Adoption and Intent Are Rising

Over half of Construction fleets (54%) use AI today. Among those that do, adoption is concentrated in general purpose applications, such as standard chatbots, rather than tools built specifically for fleet safety or risk analysis.

Construction fleet respondents are interested in more specialized AI use cases. Over the next three years, 46% anticipate using AI for driver risk analysis. This suggests adoption is less about resistance and more about addressing reported challenges, such as seeing the value of AI (44%) and having confidence in its accuracy (40%) before going further.

The Outlook for Construction Fleets

Construction fleets already possess many of the building blocks that come with telematics maturity, including high monitoring rates and a strong focus on safety. The findings suggest future progress may come less from growing telematics adoption and more from increasing the value derived from existing systems.

Survey results indicate that priorities in this sector include increasing participation in data-sharing programs, developing thresholds tailored to construction operating environments, incorporating AI into risk analysis, and enhancing integration with telematics and training.

Market Segment Insights

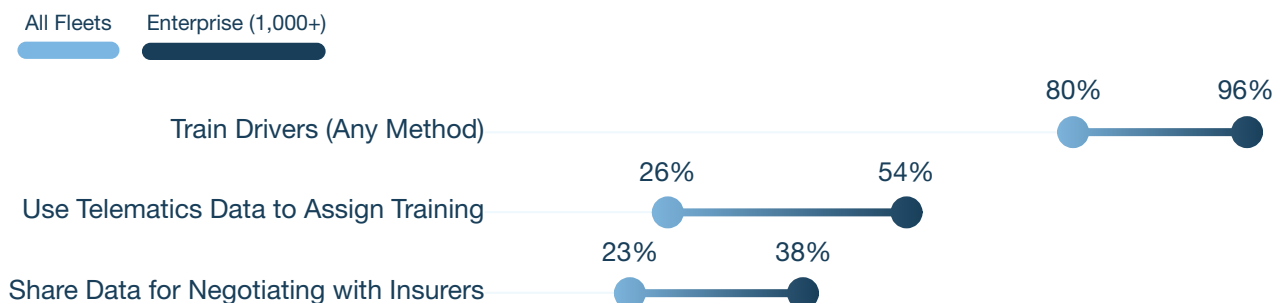
Enterprise

Enterprise fleets, those operating 1,000 or more vehicles, are among the most mature telematics users in the survey. Ninety-two percent consider telematics a top tool for enhancing safety, rating it very or extremely important. They also put telematics to work across a broad range of applications. The trade-off that comes with scale is the complexity of managing more vehicles, providers, and integrations that support them.

Enterprise Fleets Lead Across Key Metrics

Fifty-four percent of Enterprise fleets use telematics data to assign driver training automatically, more than double the 26% rate across all fleets. At a smaller fleet with a dozen drivers, training assignments can often be managed manually. At a thousand, those processes are often embedded directly into safety workflows and technology systems.

Enterprise Fleets vs. All-Fleet Average, Selected Metrics



Enterprise fleets often face greater complexity in their telematics programs, with 38% using two or more service providers, compared with 27% across all fleets. This puts fleets in a position where they must manage more moving parts than smaller organizations do. Separate telematics, compliance, and training systems that operate independently create challenges for fleets operating at scale. Coordinating training, telematics, and compliance systems to integrate seamlessly will remain a focus going forward.

Practical Challenges for the Most AI-Active Segment

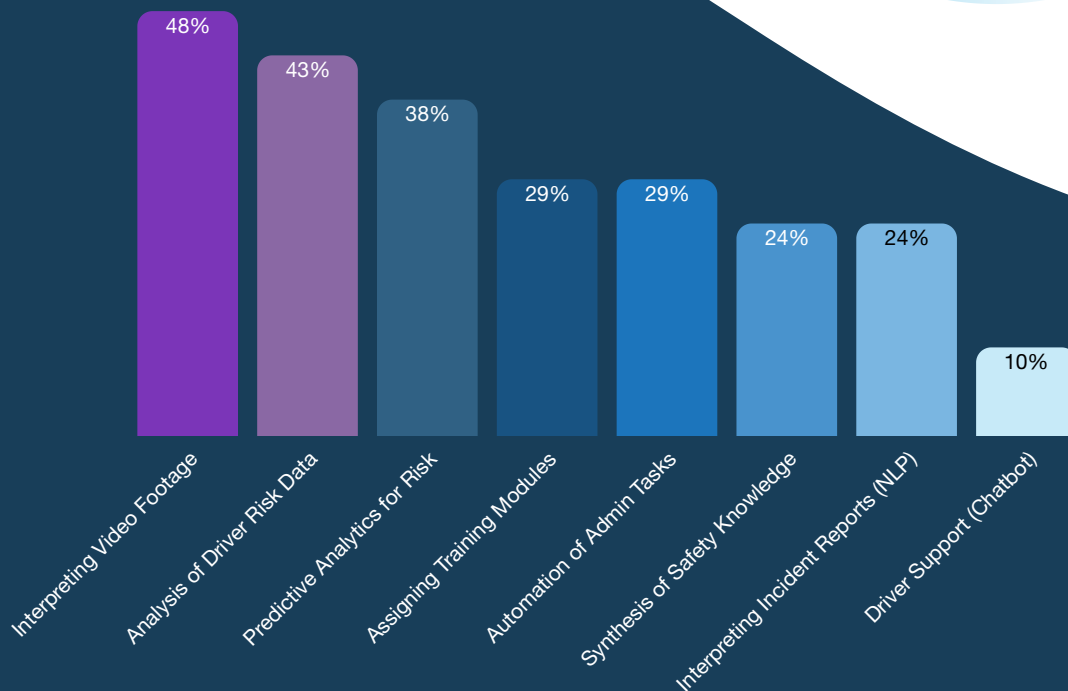
Furthest along in AI adoption of any segment, 76% of Enterprise fleets report using AI, and roughly one in five already report using integrated or agentic AI applications. Enterprise fleets also lead in AI for video interpretation (48%) and driver risk analysis (48%).

Workforce readiness and accuracy are the top concerns regarding AI adoption (43% each), followed by cybersecurity (38%). Compared with smaller fleets, these concerns appear more closely tied to deploying AI across large, distributed operations than to evaluating individual pilot programs.

76%

of enterprise-sized fleets currently use AI in their operations

How Enterprise Fleets Use AI Today



Enterprise Insights

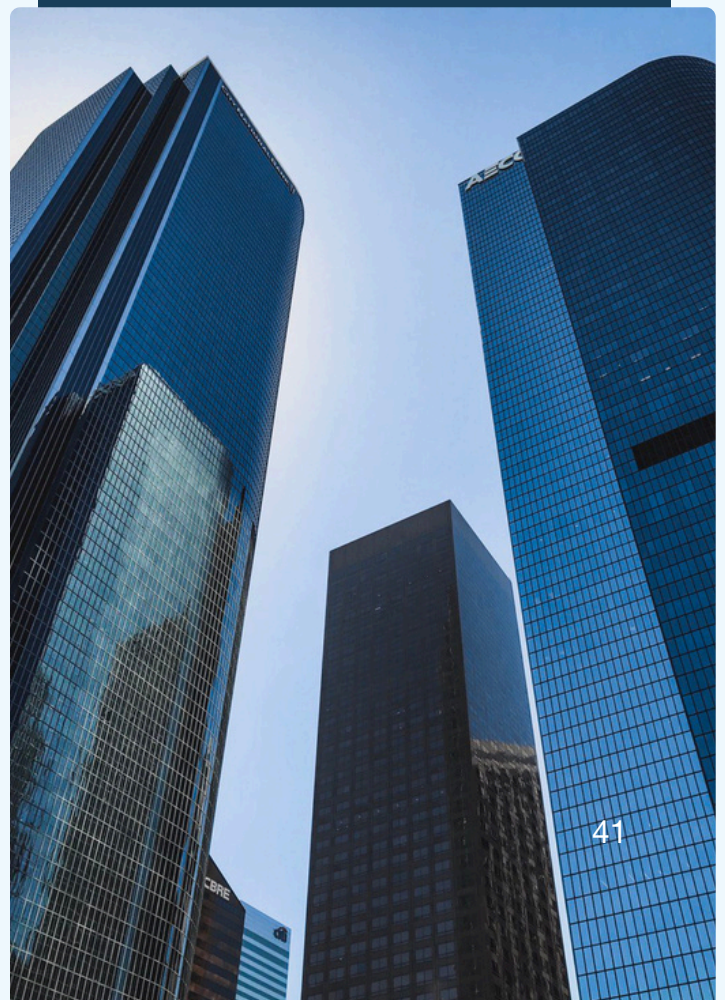
Telematics Satisfaction Mixed Among Largest Fleets

Enterprise fleets report the highest percentage of very satisfied TSP users in the survey (32%), and none report being very dissatisfied.

While many Enterprise fleets have strong provider relationships, experiences aren't consistent across the segment. Managing multiple telematics service providers may contribute to that variation, as performance across systems can influence overall satisfaction.

Enterprise Outlook

Enterprise fleets have moved beyond questions of telematics adoption and are dedicated to operating at scale. The most reported changes in the next 12 months for Enterprise telematics programs include installation of more in-cab and front-facing cameras as well as black boxes (33% for all three). The most anticipated AI investments in the next three years include interpreting video footage and analyzing driver risk data (48% each).



Insurance Insights

Most insurers and brokers remain confident that telematics will play an important role in the future of commercial auto. Its use today, however, varies considerably across underwriting, risk management, and client-facing practices. As access to fleet data improves, attention is shifting toward how insurers and brokers turn telematics information into measurable value.

Insurance Spotlight

“Telematics has gained significant momentum in the US commercial auto insurance market over the past few years. Insurers have launched loss control initiatives, many are using telematics data to unlock benefits in their underwriting processes, and a few carriers have introduced usage-based insurance (UBI) programs. Mandates for specific business categories or accounts have also emerged.

Some segments, such as trucking, have been characterized by dedicated telematics initiatives from both Insurtech MGAs and insurance incumbents. Many of those are based on ingesting data from insureds that have already deployed telematics. Fleets' data sharing with insurers show this effort's success.

As the insurers' answers to this survey highlight, the focus today is on using data effectively to impact insurance activities and create value. Many payers are building capabilities around single-point solutions, such as underwriting and loss control, and testing the adequate value proposition for different segments. Different fleet sizes (from a single commercial vehicle to a fleet with thousands of vehicles), vehicle types (from light vehicles to heavy trucks), sectors of business, and approaches to risk transfer (from pure guarantee-cost programs to different structures of loss-sensitive programs) require tailoring and specializing the approach.

However, one key insight from the IoT Insurance Observatory's research is that, for an insurer, building a sustainable competitive advantage requires integrated, holistic telematics adoption that removes roadblocks across the organization and optimizes interdependencies.



Matteo Carbone

Founder and Director
IoT Insurance Observatory

About Matteo

Matteo Carbone is the Founder and Director of the IoT Insurance Observatory, a nine-year-old think tank specializing in insurance IoT. He is also the Global Ambassador of the Italian InsurTech Association and an internationally recognized insurance strategist and InsurTech authority. Matteo has advised over 100 players across ten markets, spoken at more than 250 events, and authored over 23 papers and 100 articles on innovation. He published the first InsurTech bestseller, “All the Insurance Players Will Be Insurtech,” and is a member of the Forbes New York Business Council.

Commercial auto remains one of the most challenging lines of business within the insurance industry. A reported \$4.9 billion underwriting loss in 2024 marked its 14th consecutive year of losses.³

The challenge cannot be attributed to a single market cycle. Litigation, claim severity, competition, pricing, and the role auto coverage plays within broader commercial insurance programs all shape commercial auto performance. In some multiline accounts, insurers may accept a relatively thin margin on commercial auto because another line is the more attractive or profitable part of the relationship.⁴

For commercial auto insurers, improving performance requires more than rate action. Long-term success depends on how effectively insurers identify, monitor, and manage risk throughout the policy lifecycle.

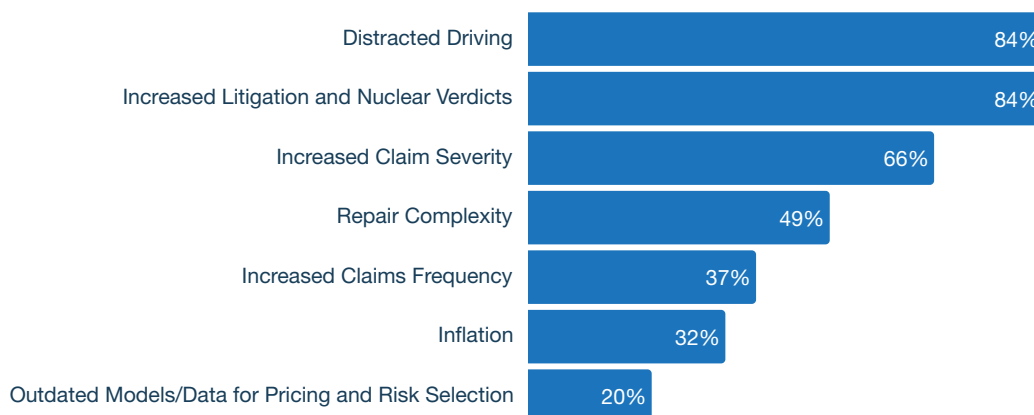
Telematics can be one of the industry's primary tools for understanding and managing driver risk, with 77% of insurers viewing telematics as very or extremely important to the future profitability of commercial auto insurance. By providing a more direct view of driving behavior, fleet operations, and loss control needs, it can help insurers develop a deeper understanding of risk that may be difficult to obtain from traditional underwriting data sources.

3. AM Best (September 2025). [Best's Market Segment Report: US Commercial Auto Insurance Segment Stuck in Reverse as Losses Keep Mounting](#).
4. Casualty Actuarial Society (May 2025). [Commercial Auto and Workers' Comp: The Neverending Story of Two Remarkable Lines](#).

Distracted Driving Remains a Threat Insurers Can't Ignore

Concerns about distracted driving are growing for both insurers and brokers. In 2025, 71% of insurers and 75% of brokers named distracted driving a significant threat to commercial auto profitability. In 2026, those figures climbed to 82% and 84%, respectively, an increase of roughly 10 percentage points for each group in a single year.

Biggest Threats to Profitability for Insurers and Brokers



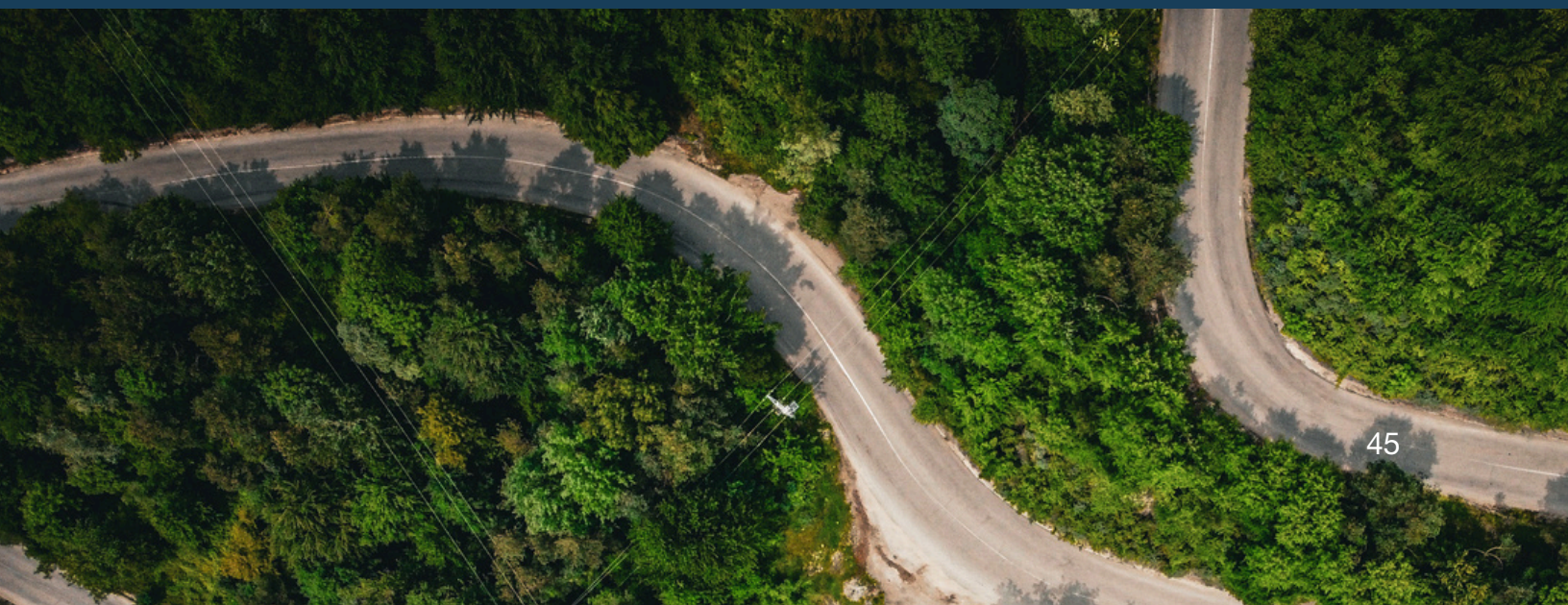
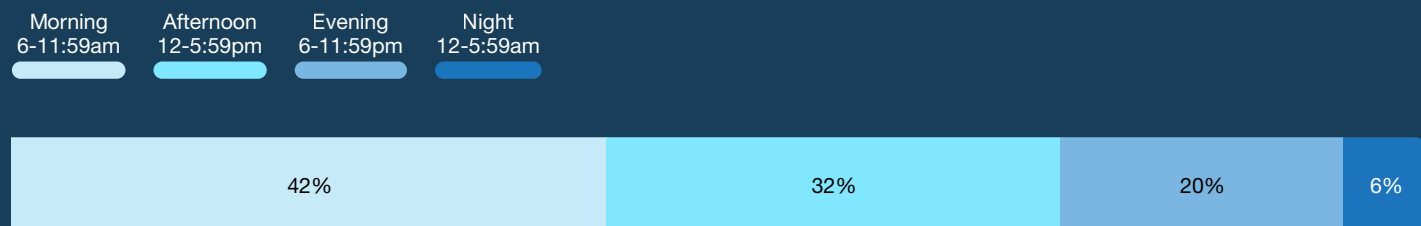
Trends Emerge Around Time of Day and Distracted Driving

The concern of distracted driving is valid and supported by broader research. Distracted driving has been linked to higher crash risk and contributes to claim severity, litigation costs, and overall loss experience. For commercial auto insurers, those outcomes directly affect profitability. An analysis of trucking litigation found that two-thirds of cases involving a truck driver's mobile phone use resulted in nuclear awards, with a median award of \$25.3 million.⁵

SambaSafety telematics data indicates that more than 40% of distracted driving events occur in the morning hours (6 am-11:59 am). This greater proportion could be due to greater driving exposure during the morning hours. However, work-related pressures to make calls or multitask while driving may also play a role. Employer policies that leverage driver training with telematics, combined with a strong culture that prioritizes safety over production, can reduce the prevalence of these events.

5. ATRI (December 2025). [Trucking Litigation: A Forensic Analysis](#).

Distracted Driving by Day Segment



Different Fleet Segments Shape Distracted Driving Events

Distracted driving behavior also varies considerably by industry. Construction fleets recorded the highest median distracted driving rate at 187 per 100,000 miles. Transportation and Warehousing fleets run substantially lower at 76 per 100,000 miles, as do Wholesale trade fleets at 74.

Those differences suggest that the risk of distracted driving varies across fleet segments. Transportation fleets mostly operate under federal rules that prohibit drivers from holding or reaching for a mobile device, and violations carry consequences for a motor carrier's compliance rating, not just a driver's own record. This level of oversight is less common among Construction and Wholesale Trade fleets, as a smaller proportion of vehicles are subject to Federal Motor Carrier Safety Administration (FMCSA) rules.

Distracted Driving Rate per 100,000 Miles (Median Rate per Fleet)



For insurers, the findings highlight one of telematics's most practical applications. Distracted driving is difficult to measure through traditional underwriting data alone. Cameras and related telematics event data provide underwriters and loss control teams with additional visibility into behaviors that have been difficult to identify consistently.

84%

of insurance professionals view distracted driving as a significant threat to commercial auto profitability

Broker Use of Telematics Is Evolving

Insurers and brokers both say telematics has value, but their priorities diverge in how they use the data. Brokers have primarily applied it for securing the best terms for clients, while insurers have reported using it across loss control, risk segmentation, and claims.

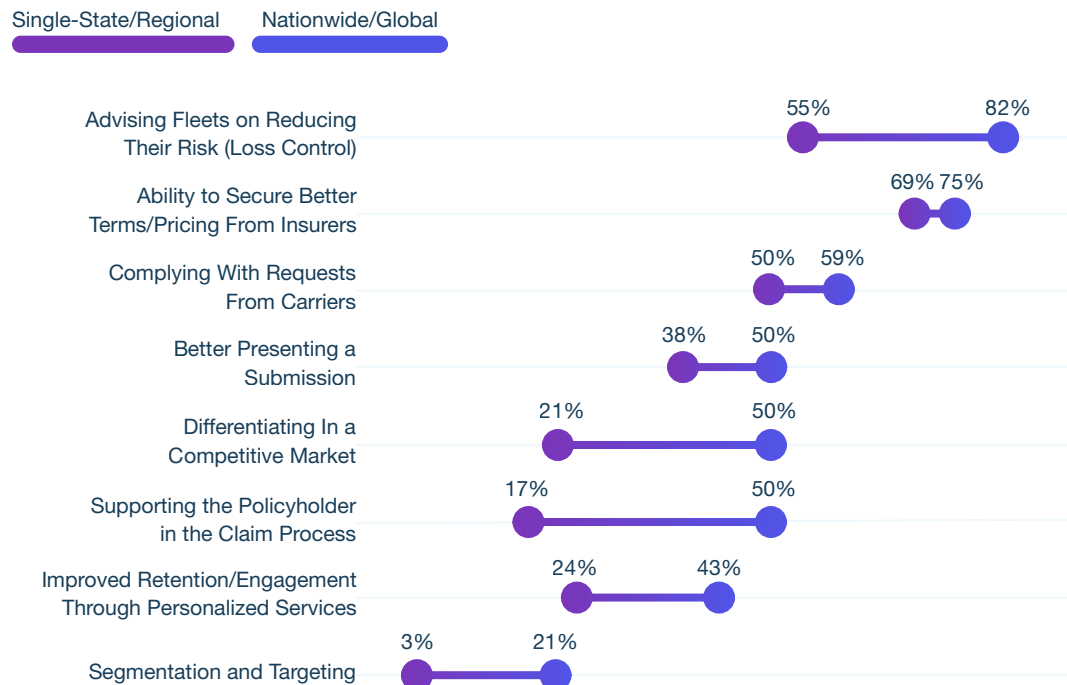
Brokers Expand Telematics Use Beyond Placement

For brokers, telematics remains a tool for client pricing, but it has also become a tool for risk advising. Sixty-eight percent of all surveyed brokers use it to advise fleets on reducing risk, up from 45% a year earlier. However, the use of data for this purpose varies by broker scope. National and global brokers are more likely to use telematics for risk control efforts (82%) than state and regional brokers (55%).

Among all surveyed brokers, 72% use it to help clients secure better terms and pricing, a substantial increase from the 2025 figure (58%). The use of telematics for pricing purposes also varies slightly with the scope of the broker.

The findings suggest that brokers continue to value telematics as a tool for improving placement outcomes and are incorporating it into ongoing risk management conversations.

Telematics Uses by Broker Type



Loss Control Is Insurers' Leading Telematics Use Case

Sixty-three percent of insurers report using telematics data for loss control efforts, almost a 20-point increase since 2024, and it is their leading use case. Risk segmentation and determining liability in a claim follow at 42% each.

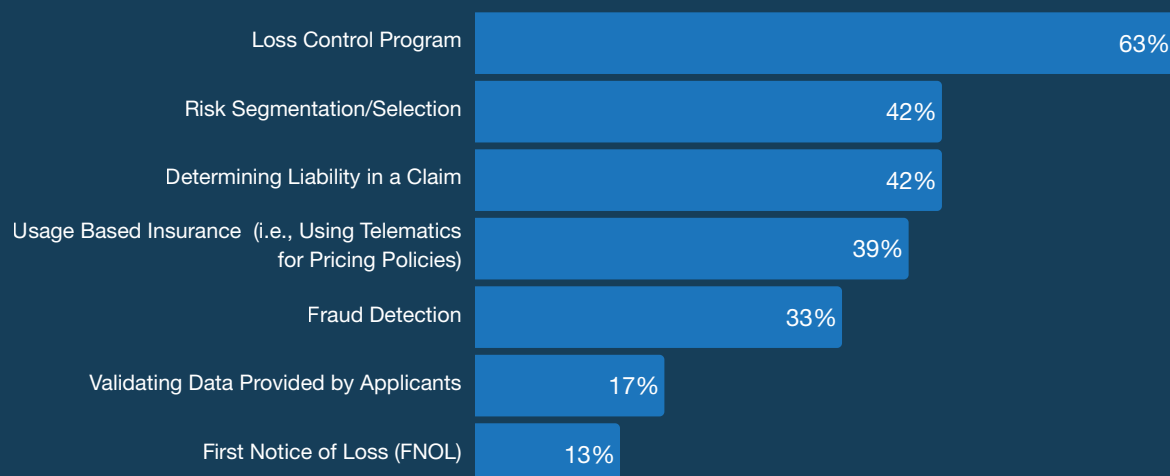
These use cases are consistent with the broader challenges and changes insurers are trying to solve. Telematics provides loss control teams with a more direct view of fleet-wide driving behaviors such as distraction, speeding, harsh braking, garaging, and other risk predictors. Loss control professionals can engage in data-driven conversations with insureds and advise fleets on program policy, coaching, and training efforts.

Telematics is also being used in other parts of the insurer organization, including claims processing. On average, insurers report using telematics across 2.5 distinct functions.

2.5

Average number of telematics use cases by commercial auto insurer

Telematics Uses for Insurers



Claims Applications Are Growing

Claims represent one of the clearest areas of change. In 2024, 20% of commercial auto insurers reported using telematics to determine liability in a claim. In 2026, that figure reached 42%, more than double the reported 2024 level. This growth isn't an anomaly; it is a sustained two-year trend. In 2025, 40% of insurers also reported using telematics in their claims.

Additionally, the 2025 results showed more targeted claims applications at earlier stages of use. Twenty percent of insurers identified enhanced fraud detection as a benefit of telematics. This year, 33% of insurers use telematics data for fraud detection, a significant 13 percentage point increase.

Together, these findings reveal a greater use of telematics data within claims, particularly for liability assessment and fraud detection.

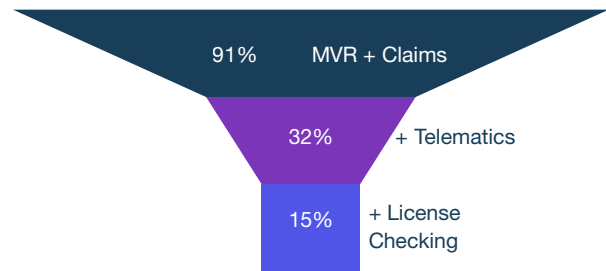


Broker and Insurer Alignment on Telematics

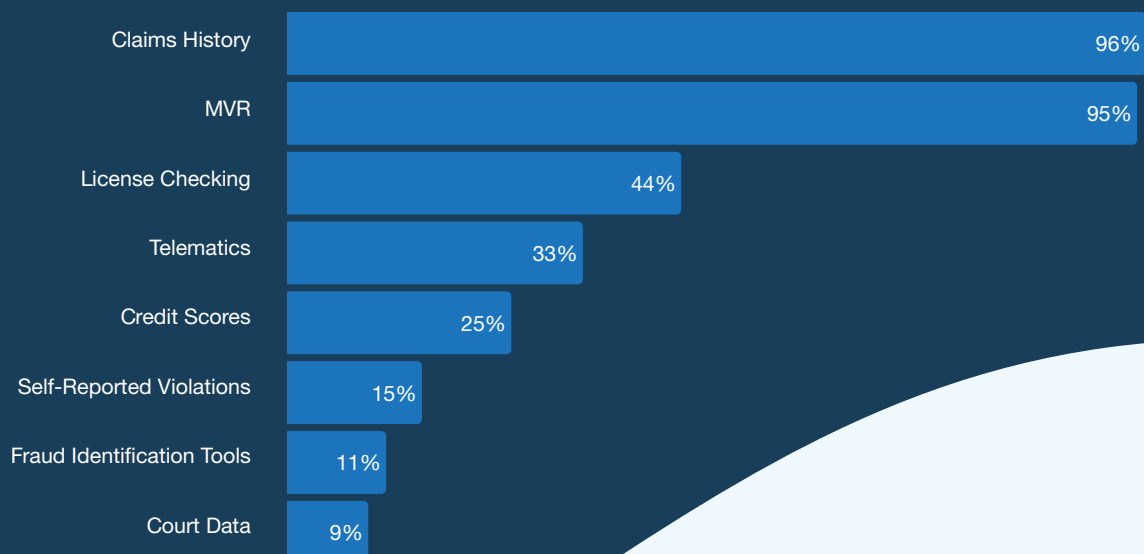
When quoting, pricing, and monitoring fleets, MVRs and claims history remain nearly universal data sources, with 91% of insurers and brokers using both. When combined with telematics, that number narrows to 32%. Add license checking to the equation, and that number cuts almost in half (15%).

That gap may close over time, but for now, telematics remains a supplement to the data insurers and brokers already use. Telematics and its behavioral attributes can complement established sources by providing a more current and potentially more predictive view of risk, creating common ground for insurers and brokers to incorporate telematics into the information they already use and trust.

Data Sources Used by Insurers and Brokers to Assess Auto Risk



Share of Insurance Respondents Using Each Source

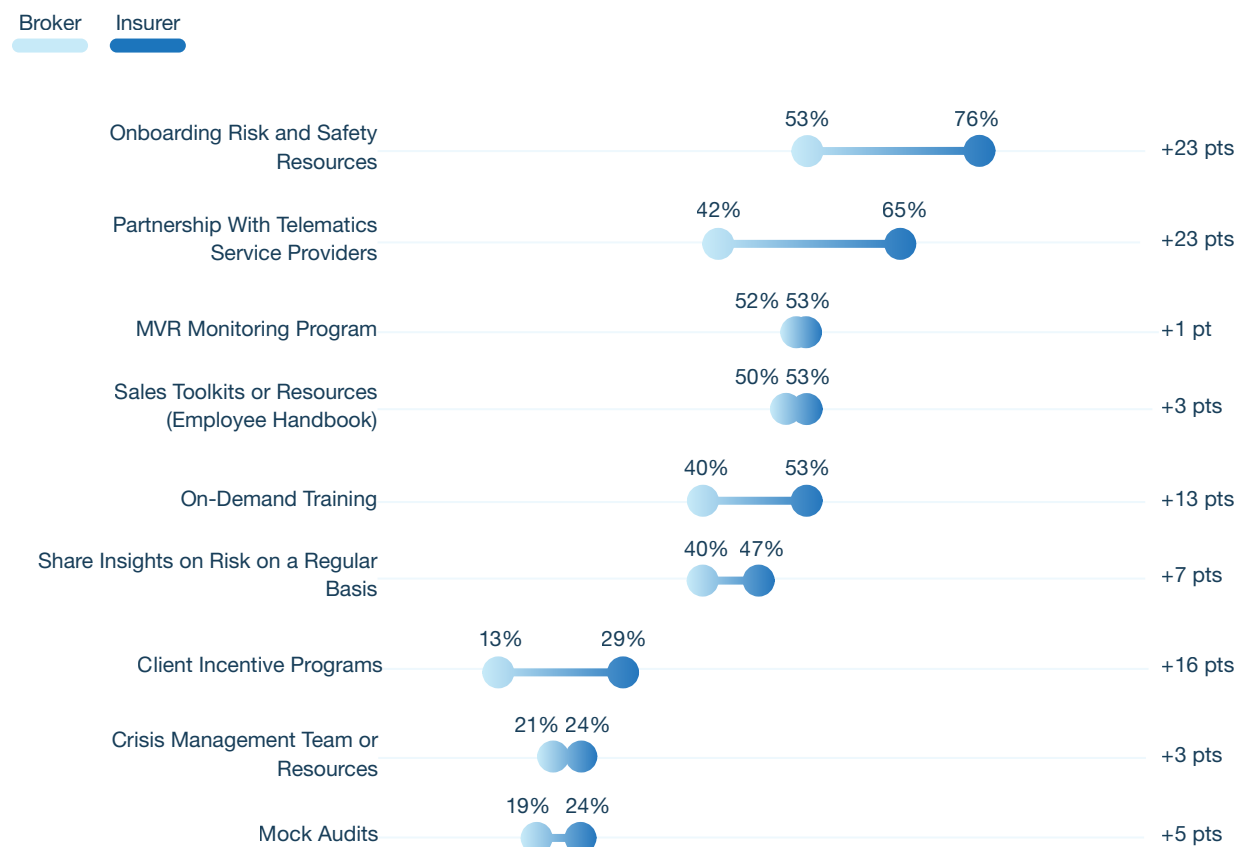


Risk Offerings Differ Between Brokers and Insurers

Insurers and brokers differ in the risk tools they make available to their insureds and clients. More than 75% of insurers offer onboarding risk and safety resources, while only 53% of brokers extend the same offer to their clients. Two-thirds of insurers offer partnerships with TSPs, while only 42% of brokers offer the same.

This year's survey results highlight changes from 2025, including a growing population of brokers reporting on-demand training resources and TSP partnerships (broker- or insurer-led). Among insurers, the share mandating driver training across all accounts increased substantially from 4% in 2025 to 29% in 2026. Among fleets that combine telematics with training, 78% report fewer crashes and claims.

Risk Tools and Resources Offered by Broker and Insurer



The Shift from Access to Value Creation

Brokers and insurers encounter different barriers when applying telematics to their work, but insurer results show a notable shift. Access to fleet data is becoming less of a reported barrier, while creating value from the data is becoming more prominent.

Broker Challenges: Governance, Value, and Expertise

For brokers, data governance concerns and unclear value are tied as the top challenges in telematics usage, each cited by 33%. Other common concerns include negligent entrustment (23%) and a lack of expertise to advise clients (21%).

Challenges vary by broker footprint. Concerns over negligent entrustment are more common among single-state and regional brokers, while nationwide and global brokers more frequently report a lack of executive buy-in.

Broker challenges are addressable with the information insurers provide about the purpose and value of telematics. Such clarity will empower brokers to explain offerings to clients more effectively. Insurers and other program partners can support those conversations with documentation addressing data use, governance, available incentives, and the intended value for fleets.

When clients have already implemented a telematics program that the carrier doesn't use for premium credits, the cost of switching is a barrier, and clients are upset they are implementing loss control but not getting credit for it.

- Broker Survey Respondent

Insurer Challenges Have Shifted

For insurers, the challenge has taken a different shape. Convincing large fleets to share their data used to be a big obstacle, cited by 48% of insurers in 2025. In 2026, that number fell to 24%, a clear indication that insurers are encountering less resistance from fleets than they expected, not more.

At the same time, creating value from telematics data has become a larger concern for insurers. The share of insurers citing this challenge rose from 16% in 2025 to 43% in 2026, a 27-point increase, making it the leading challenge for this group.

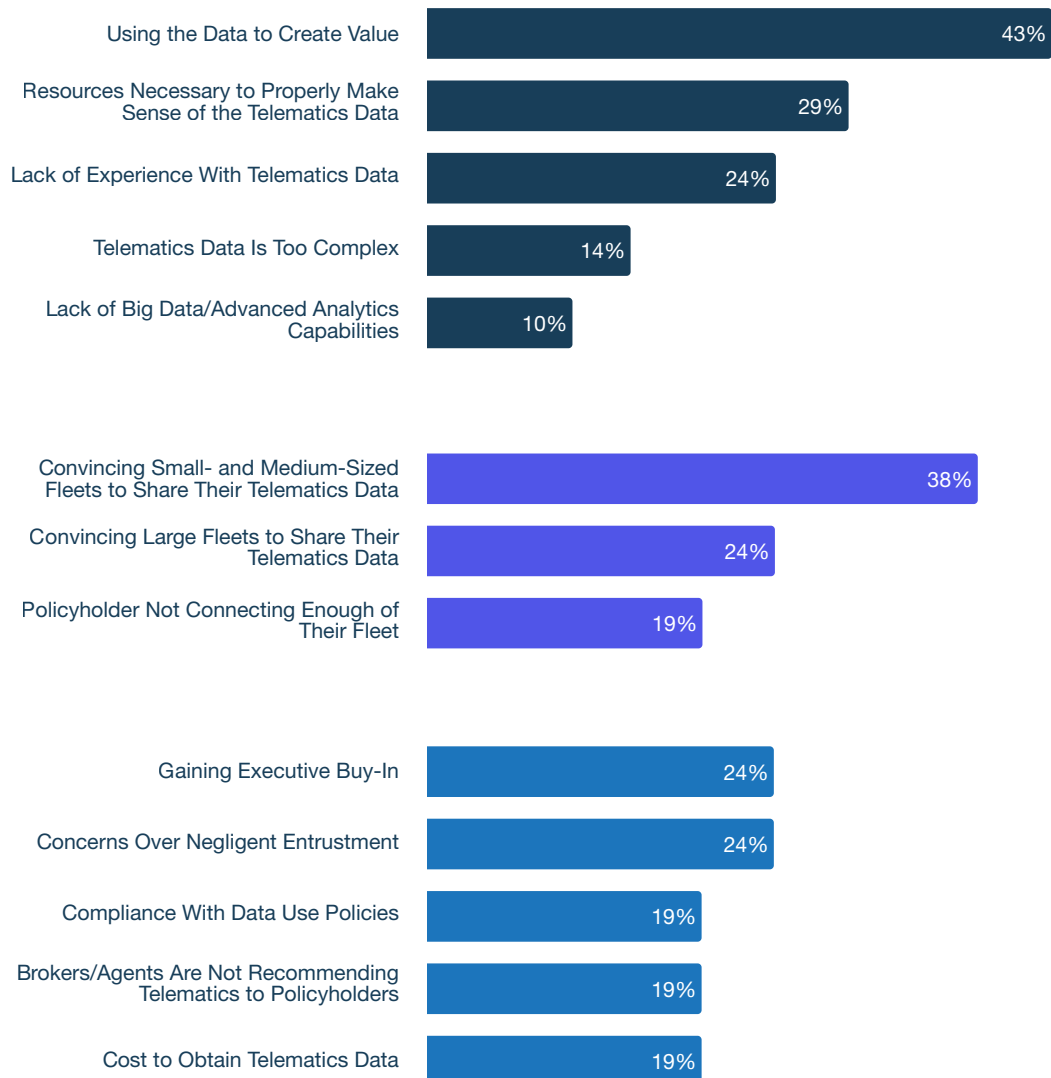
As the industry shifts from access to application of telematics data, insurers are now focused on translating telematics into useful outputs across loss control, risk segmentation, underwriting, and claims.

Insurer Challenges in Using Telematics Data

Data & Analytics Capacity

Getting Fleets to Share Data

Trust, Cost & Compliance



UBI Remains in an Early Stage of Commercial Adoption

More than a third (37%) of commercial auto insurer respondents report no current plans to offer usage-based insurance (UBI). Among those pursuing UBI, most programs remain in evaluation, development, or limited deployment. Only 5% report having fully launched a UBI product in one or more states, while roughly a third plan to introduce an offering in 2027 or 2028.

37%

of commercial auto insurers
report no current plans for UBI

Sixty percent of fleets say they would be very likely to share telematics data for a lower premium, and 53% say the same for a lower deductible. This does not establish demand for a specific UBI product, but it may indicate openness to more sophisticated pricing models that link financial value to low-risk telematics metrics.

Looking further ahead, 31% of fleet respondents believe UBI will affect fleet safety over the next three years. Among insurers and brokers, that figure rises to 60%, suggesting that while most organizations aren't prepared to launch UBI programs in the near term, they still see long-term potential in telematics-based insurance models.

For insurers pursuing UBI, telematics provides insight into fleet exposure and driving behavior. The role that data plays in pricing, risk assessment, and product design depends on the program's structure and the fleet's participation, both of which contribute to future success.



AI Is Moving From Pilot to Practice

As insurers and brokers expand telematics across internal functions, they also face the challenge of interpreting and applying larger volumes of data. The survey results provide one view into how insurance companies expect AI to support more of that work.

Forty-six percent of brokers and 41% of insurers currently use AI to automate processes, and at least 80% anticipate using it for process automation within the next three years.

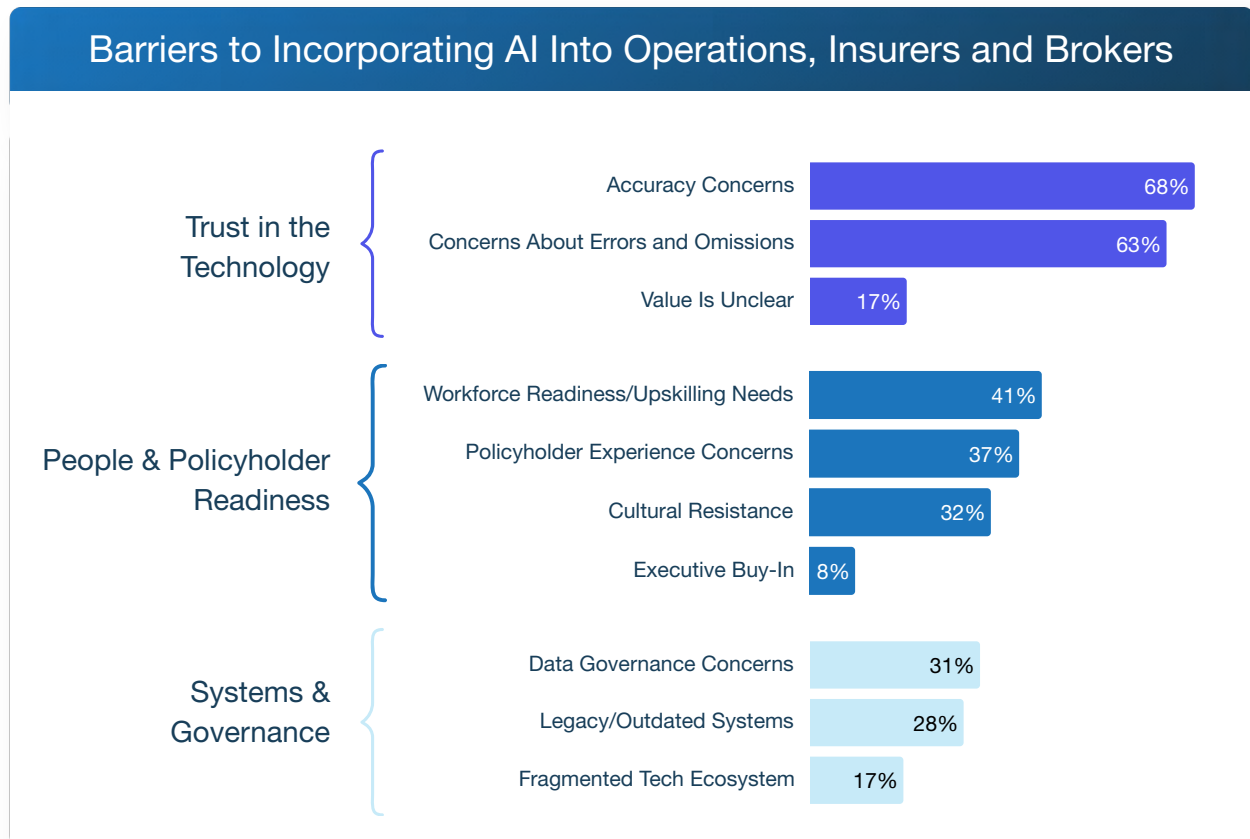
The most common use beyond automation is risk assessment. Forty percent of brokers and 35% of insurers currently use AI to assess driver risk, and a third of brokers use it to assist with policy submissions. Another third use it for marketing.

Insurer and Broker Use of AI



Practical Concerns Shape AI Adoption

Despite the growing use of AI, both insurers and brokers still have questions and concerns surrounding the technology. Accuracy is the leading concern for both groups, cited by 65% of insurers and 69% of brokers. Brokers cite a similar concern, errors and omissions, far more frequently than insurers do, at 67% versus 47%.



Executive buy-in and unclear value rank the lowest for both groups, indicating that implementation concerns center more heavily on accuracy, oversight, and existing infrastructure than whether leadership sees potential value in the technology.

As insurers and brokers test AI in lower-risk use cases, they'll develop a clearer understanding of where its output can be trusted and where diligent oversight remains essential.

Near-term plans suggest broader use is likely. The majority of brokers expect AI to shape policy submissions (68%) and risk assessment (61%) within three years, and confidence is likely to grow as the technology evolves. Insurers expect the same for risk assessment, with 59% anticipating a larger role for AI within the same period.

Emerging Priorities in Commercial Auto

Insurers are finding increasing value in telematics data. Loss control is the leading application today, while use across claims, liability assessment, and fraud detection has grown. Brokers use data most to secure the best pricing for clients, but they are also using telematics more often in loss control discussions with their clients, a clear indication of the risk advisory role they're well positioned to fill.

At the same time, the key challenge for insurers is evolving. Concern about convincing fleets to share data has declined, while concern about creating value from the data has increased. The next stage of commercial auto telematics adoption depends not only on broader access but also on an insurer's ability to translate existing data into risk control, claims, and underwriting decisions.

AI and UBI remain part of that development, but at different levels of maturity and use. Most respondents reported that UBI programs remain in the evaluation or development stages while also noting the use of AI for process automation and risk assessment. Neither replaces the critical work of applying telematics data to produce clearer, more useful risk decisions.

Conclusion

Survey results for 2026 show a clear convergence across fleets, brokers, and insurers in the telematics landscape. More fleets are willing to share data with their insurers, and while gaps in perception exist, there is a genuine desire among all stakeholders to bridge them and build a risk-averse ecosystem.

But collecting data is only part of the equation. The greatest value emerges when telematics insights are translated into action. Fleets that pair telematics with training can see compounding effects in both safety and driver retention. Insurers that successfully operationalize the data on the value chain, from assessing to managing and transferring risk, are positioned to deliver stronger outcomes for fleets and their drivers. Ultimately, telematics can be seen as both a standard for safety programs and a path to profitability for commercial auto insurers.

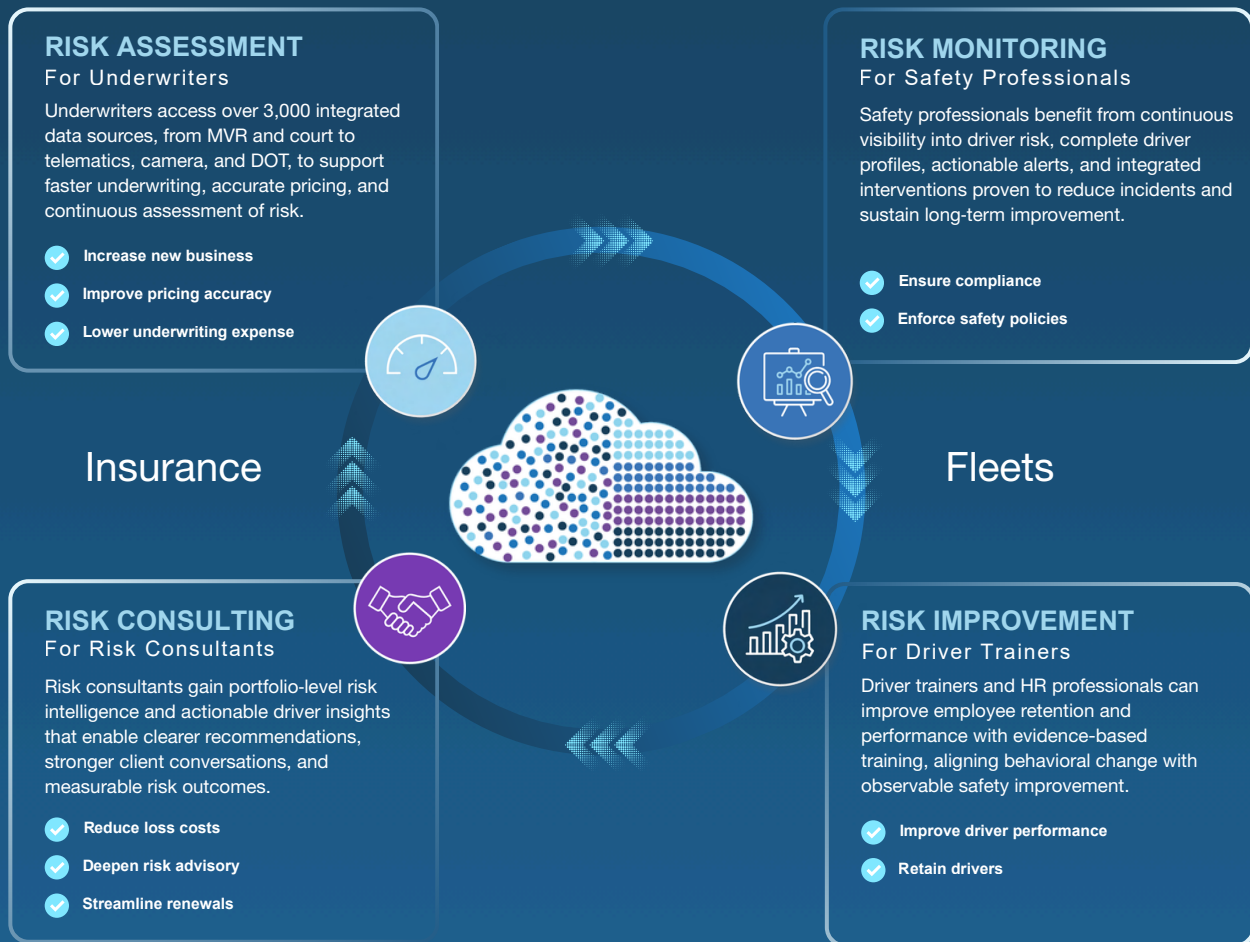
As AI builds momentum across these vital industries, telematics insights will become even more valuable to insurers and brokers. With proper guardrails in place, understanding the data and acting on it will become more seamless for stakeholders in a big data economy.

It's not one person's, organization's, or stakeholder's responsibility. These findings indicate that collaboration and partnerships are necessary to build a future free of crashes, injuries, and costly auto claims.



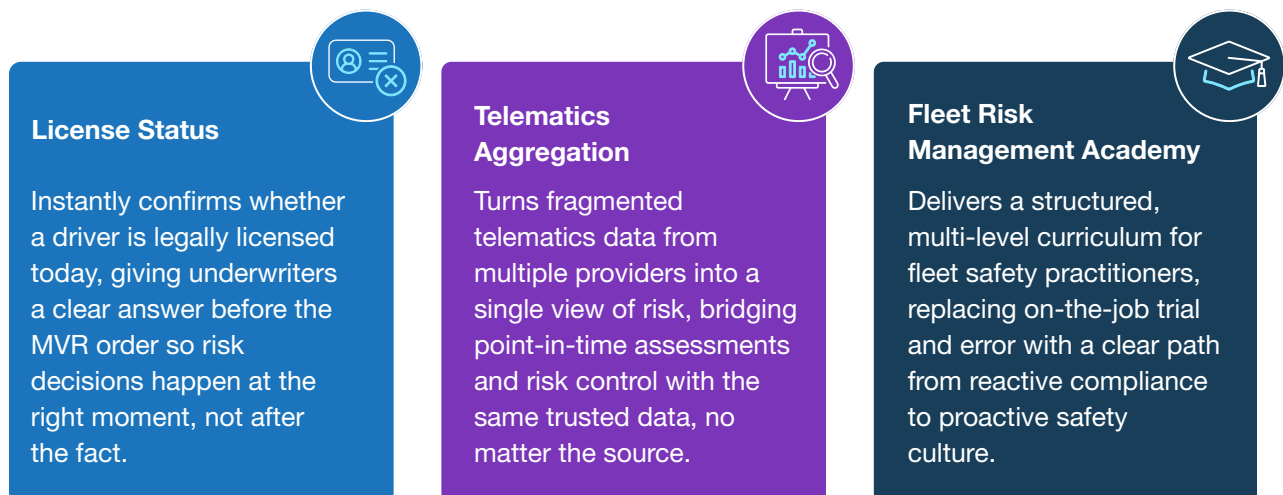
Delivering Outcomes Across the Entire Risk Lifecycle

The findings in this report don't stop at the headline. SambaSafety translates risk intelligence into real world results with tools that enable faster assessment, targeted intervention, and measurable improvement across every stage of the driver risk lifecycle.



What's New in 2026: Closing the Gaps in Fleet Risk Data

Three new offerings that deliver more confident decisions for insurers, brokers, and fleets.



Learn how SambaSafety
is connecting companies
to telematics

