

Date: May 6, 2025

GA BULLETIN 2025-04

TO: OUR AGENCY PARTNERS

FROM: DIANE INOUE, SENIOR VICE PRESIDENT & CHIEF UNDERWRITING OFFICER

RE: COMMERCIAL AUTOMOBILE TELEMATICS PARTNERSHIPS

Island Insurance proactively seeks out and invests in resources and technology that benefit our clients and enhance their risk and safety management plans. We're excited to announce our partnership with the following premier telematics vendors to assist our insureds with their automobile fleet management efforts.

Telematics systems can track driving habits like speed, acceleration, hard braking and cornering, providing insights for driver behavior monitoring, safety training, and preventing accidents. Telematics systems can also be used for real-time tracking and vehicle diagnostics to improve efficiency and maintenance issues. Below is a brief highlight of our partner vendors' benefits and services, as well as sample brochures:

Azuga, Inc.

- Island Commercial Automobile policyholders are eligible for up to a 40% discount off Azuga's products.
- No minimum fleet size.
- Available options include a basic data logger (GPS only) device or safety camera (inward / outward facing camera).
- Administrative dashboard to access videos and monitor harsh driving events.
- Available safety scores to assist with coaching high-risk drivers and implementing competitive incentive programs to motivate drivers.
- Sharing of telematics safety data with Island, so that our Risk Control team can better assist you with developing a plan to proactively address areas of concern, as well as assist with claims handling.

Samsara Inc.

- Island Commercial Automobile policyholders are eligible for a 15% discount off Samsara's products,
- Minimum fleet size of 11 vehicles.
- Free 30-day trial.
- Inward / outward facing camera option only.
- Administrative dashboard to access videos and monitor harsh driving events.
- Available safety scores to assist with coaching high-risk drivers and implementing competitive incentive programs to motivate drivers.
- Telematics safety data is not shared with Island unless permission is granted by the policyholder.

Our Risk Control department is available to assist you or your interested clients with answering questions and facilitating the onboarding of either Azuga or Samsara. Please note that: telematics contract agreements executed and payments for equipment and services are between the policyholder and vendor, not Island Insurance Company, Ltd.

Contact our Risk Control Department at riskcontrol@islandinsurance.com or our Risk Control Manager, Kenneth Lindsay at 808-564-8146 to learn more.

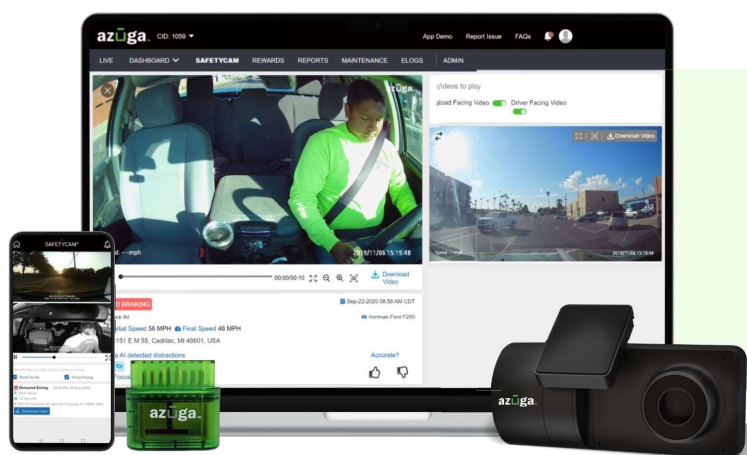
- 2008 – 2024 Ward Group Top 50 P&C Insurer in the Nation
- 2006 – 2025 Hawaii Business Magazine Best Places to Work

- Rated "A" (Excellent) by A.M. Best Company, the world's most notable rating organization

The **Safety Driven** Telematics Solution



Safety and accidents are a major cost for your business, your reputation, and for your employees. **Let Azuga Fleet help you reduce the risk and increase your success!**



Unsafe Driving Costs:

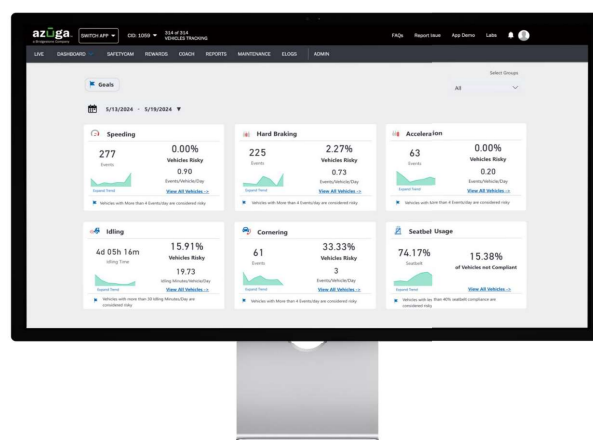
Average cost:	\$16,500
Average cost with injuries:	\$74,000
Average cost with fatalities*:	\$500,000

With the ease of a “plug and play” installed OBDII device, you can unlock safety for your fleet.

This gives you the ability to determine when driving behaviors are becoming a risk to your fleet’s safety – detect hard braking, hard acceleration, and hard cornering.

Azuga SafetyCam is the most accurate witness to capture your drivers’ views of the road.

Enhance fleet safety with Azuga. Gain complete visibility, coach high-risk drivers, investigate incidents quickly, reduce accidents and costs, protect your drivers, and access event videos within Azuga Fleet or FleetMobile.



*Source: The True Costs of Fleet Accidents, By Rich Radi | July 20, 2018, Construction Equipment
<https://www.constructionequipment.com/true-costs-fleet-accidents>

For more information: riskcontrol@islandinsurance.com

Create a world class safety program.



Making our roads safe for everyone

As a prominent player in providing insurance and risk management for fleets, Island Insurance is dedicated to equipping fleets with advanced tools and resources that help reduce collision incidents and violations. This proactive approach enhances safety and facilitates better negotiations and swift claims settlements, ultimately boosting overall profitability for organizations.

The partnership between Island Insurance and Samsara is a strategic alliance aimed at achieving these objectives across targeted industries by leveraging cutting-edge technology. Together, we are excited to bring innovative solutions that drive safety, efficiency, and profitability for our clients.

Samsara differentiators

- Decrease Vendor Spend with One Consolidated Platform
- Gain Complete Visibility with Real-time Data and Insights
- Industry-Leading Customer Support

Value of Samsara safety

- Empower Drivers to Build Safe Habits
- Enhanced Driver Safety and Risk Management
- Insurance Cost Savings and Lower Operational Costs

Samsara platform capabilities



Video-based safety



Vehicle telematics



Apps & driver workflows



Equipment monitoring



Site visibility



APIs & integrations

Partnership details

By partnering together, we provide our mutual customers with a solution that merges your insurance expertise with Samsara's cloud technology, aiding in client retention, enhancing safety, implementing risk strategies, and minimizing claim frequency and severity.

Referred clients are eligible for a 15% discount on their Samsara purchase