

Fleets already have hardware, so why are we still pushing black boxes?



Whether you're an early adopter or yet to be convinced, the numbers behind telematics-based schemes demonstrate that, implemented effectively, they really work. We've seen proactive insurer intervention reduce incidents of high-risk driving by as much as 94%.

So why aren't they more popular?

Three quarters of fleet vehicles already have telematics installed

The issue isn't telematics adoption, as the majority of vehicles already have hardware in place. But nearly every telematics service provider (TSP) and vehicle manufacturer (OEM) scores driver risk differently, and replacing existing devices is a slow and expensive process. So convincing fleets to switch to a preferred provider to have access to standardised reporting creates significant friction.

So why do we do it?

Because mandating all policyholders use the same kit has long been seen as the only way to get comparable fleet data that can be used for pricing and to match coverage with risk appetite.

Don't recommend hardware

Installing new devices where hardware is already in place adds additional cost and downtime for fleets, immediately reducing the attractiveness of telematics-based schemes.

Not only that, the introduction of innovations such as Matrix iQ's [SmartLink](#) means doing so offers very little benefit for an insurer or fleet. Let's take SmartLink as an example.

- Over 60 TSPs & OEMs are already connected
- Data can be synced in as little as 48 hours
- It's zero risk as 500 vehicles can be connected for free

It's quicker, more cost-effective, and significantly better for the environment. And comes with sophisticated benchmarking reports and predictive AI technology to improve the accuracy of forecasting.

Market-leading schemes without the carbon footprint

Manufacturing, transporting, and installing new telematics, as well as disposing of old hardware, comes with a substantial environmental cost. Based on our calculations, roughly 10kg CO₂e per device.

Across your fleet book, even if you only have 1,000 vehicles on the cover, this presents you with the opportunity to offer marketing-leading usage and pay-how-you-drive schemes, plus proactive risk intervention, without the production of an additional 10,000kg of CO₂e.

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To find out more about Matrix iQ and SmartLink, keep reading [here](#).