



“Nirvana is using technology to price risk — that’s where the industry is going.”

Brad Robinson
Account Executive



\$1M
Auto Liability Coverage

36
Units

Ohio
HQ

One 36-unit fleet in Ohio experienced significant growth in 2021. Although they’d done everything right from a safety standpoint, the market saw their expansion as a liability.

Using the fleet carrier’s telematics to determine their true risk, Nirvana found this growing fleet to be 88% safer than their peers.

Transtar’s Brad Robinson said while every other market looked at his client through a telescope, Nirvana was able to see beyond a single issue with real data.

We sat down with Brad to get his take on Transtar’s most recent commercial fleet coverage placement with Nirvana.

ON HOW TELEMATICS MAKES THE BROKER’S JOB EASIER

With other underwriters, you have to do some reporting with your mileage from IFTAs. Nirvana is able to pull everything themselves from the fleet’s telematics. It’s easier from an administrative perspective for both me and my client. We’re requesting less reports. It’s easier for us, easier for the client. They don’t have to fill out a report every month and mileage is automatically tracked.

ON HOW TELEMATICS INFORMS UNDERWRITING

With telematics, Nirvana is looking at the whole picture of my customer’s risk — with a data driven lens. Are they hard braking? Speeding? Abrupt lane changing? Whereas other underwriters might get caught up in something that is happening less than 1% of the time, i.e. the violations a fleet has, Nirvana looks at each fleet from a day-to-day operations perspective.



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ON NIRVANA'S SAFETY PLATFORM

It's good to have a refresher and constant contact with the drivers and reminding them of the things that can happen. If you can constantly get in contact with people when they need help, giving reminders, rather than doing it once/year, that's ideal.

ON THE FUTURE OF FLEET UNDERWRITING

Nirvana is doing underwriting from a totally different vantage point. Nirvana is new, but they have experienced underwriters from different insurance companies that know what they're doing.

They have a broader perspective and are using technology to price risk — that's where the industry is going. That's what sold me. Nirvana is a new idea with the right futuristic mindset.

ON BROKER/UNDERWRITER COMMUNICATION

Insurance carriers aren't always that communicative.

This isn't an insurance company that is going to sign you up, forget about you for a year and then in a year say, let's talk.

