

Data Sharing Agreement Frequently Asked Questions

General Questions

1. What is the purpose of the Data Sharing Agreement (“DSA”)?

The DSA outlines the responsibilities of our customers and insureds (“You”) and Great American Insurance Company and its affiliates (“We” or “Us”) relating to the sharing of Your telematics data.

2. What is telematics data?

Telematics data includes information collected by devices in Your commercial vehicles, such as driver names, vehicle identification numbers, GPS data, and driving behavior data.

3. Who collects this data?

The telematics data is collected by your telematics service provider (TSP) from your vehicle fleet and the collection of that data is governed by the agreement between You and Your TSP. The DSA specifically governs the sharing of that telematics data between You and Great American Insurance Company.

4. Why do I need to sign a data sharing agreement?

The DSA grants Great American Insurance Company permission to access and use your telematics data for the purposes stated in the DSA. It also ensures You understand how we will access and use the telematics data from the devices, providing transparency and peace of mind.

Benefits and Usage

5. What benefits do I get from sharing my data?

By sharing your data with Us, Great American can provide you with personalized insights and information that may help improve your fleet’s safety and efficiency. You may receive guidance on risk management, data analysis, and recommendations based on the telematics data collected from your vehicles.

6. What does Great American do with this data?

We may use the data for enhanced services that can benefit your business, which includes risk management insights, data analysis, claims handling, underwriting, research and development, and other personalized recommendations. Great American Insurance Company may share the data with Our affiliates and trusted service providers to improve these services, but we do not sell Your data to any third parties.

7. What impact could the data have on my insurance premium?

Sharing your telematics data is designed to help you improve your operation’s safety over time, which can positively influence your overall risk profile. The intent of sharing your telematics data is centered around assisting you to improve your safety risks, which may lead to long-term benefits over time. Underwriters will have access to your data to assist with understanding your company.

Data Sharing and Privacy

8. Can Great American share my vehicle data with others?

We take your privacy and data security very seriously. As mentioned above, we may share your data with our affiliates, trusted suppliers and service providers (e.g. loss control consultants), as well as your insurance agent or broker. Additionally, Great American Insurance Company may share your data in order to help prevent fraud, enhance your telematics information with valuable context (such as weather, traffic, and speed limits), develop tailored safety recommendations, and ensure your insurance agent or broker has the information they need to serve you better. Finally, we may be required to disclose your data in order to comply with legal requirements. Great American Insurance Company does not sell your data to third parties.

9. For what period will Great American be able to access my telematics data?

Under the DSA, we have permission to access your telematics data while you are insured with us and for the 90 days before the DSA's effective date.

10. Can I stop sharing my data?

Yes, you can revoke your consent at any time by emailing SHSTelematics@gaig.com. Please note that if you revoke your consent to the DSA, the subsidy will also end.

Access and Responsibilities

11. How will I see my telematics data?

You can view fleet and driver insights through your TSP's dedicated fleet portal.

12. What are my responsibilities under this agreement?

You must ensure that you have the legal right and necessary consents to share the data and comply with any laws related to data collection and sharing.

Support and Claims

13. Who will I contact for servicing and support?

If you have any questions related to your equipment, installation, subscription, or portal, please reach out directly to your telematics service provider's customer service line. If you have questions about your data sharing, please email SHSTelematics@gaig.com.