

CUSTOMER SUCCESS STORY

Telematics powers TX Load Runners' journey to Nirvana for smarter, trusted coverage

By connecting their telematics with Nirvana, TX Load Runners was able to share a story of safety that others failed to see.

**Texas****46**

Location

Power Units

June 2024

Customer Since

Since 2010, TX Load Runners has operated as an owner-operator company, transporting dry and liquid bulk products. They're dedicated operators in the fleet trucking space and thrive on helping their drivers grow—so much that 20 individual trucking businesses have been started from the truckers TX Load Runners hired and trained.

Issues with their previous insurance providers

TX Load Runners struggled to find an insurance provider that could support them and their growing needs. Over the past few years, TX Load Runners dealt with the challenges that most fleet businesses face in this tough market. Their previous two insurance carriers exited the market mid-policy and another failed to meet their claims obligations. TX Load Runners encountered significant frustrations and difficulties in securing adequate coverage to support their business.



“Nirvana’s use of telematics allows us to tell a story [of safety] that a lot of insurance providers don’t look at.”

Riky von Honaker Safety Director, TX Load Runners

Finding Nirvana

After experiencing difficulties with multiple carriers, TX Load Runners decided to thoroughly shop the market to find the right coverage. They encountered the same recurring story—if they improved safety their rates would decrease. However, this often did not happen. As a result, they sought out a long-term partner, one that could provide affordable coverage and use detailed insights from telematics to understand the full picture of their business, not just the losses and violations. TX Load Runners selected Nirvana based on its innovative use of telematics to match price with risk and provide earned discounts up front based on safe driving behavior.

It's such an easy process to get your telematics connected with Nirvana, all it takes is just a few clicks.

Riky von Honaker / Safety Director, TX Load Runners

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Connecting telematics

TX Load Runners connected telematics with Nirvana in less than three minutes via a secure link sent by their agent. Once connected, their data went to work for them, enabling underwriters to holistically evaluate their operations and fairly assess risk to provide a quote. What came next was a sure sign that they had found a great partner.



Customizing their policy with Nirvana

While TX Load Runners was intrigued by the value of Nirvana's telematics-based program, they were unsure of how their premiums would change since they were shifting their operations from local to longer runs. With Nirvana's mileage-based policy, accurately predicting their monthly costs would be imperative.

TX Load Runners partnered with their insurance broker and a Nirvana Underwriter to properly estimate their mileage and premiums and lock in an affordable rate that met their needs. They felt reassurance that Nirvana allowed them to seamlessly adjust their policy to their future goals, giving them the confidence that Nirvana was a great choice for their business.

As icing on the cake, TX Load Runners now has peace of mind knowing that they don't have to pay a minimum, only miles driven and rates are locked for the full policy, helping them plan for upcoming bills. They're excited to finally be with a trusted insurance provider who is invested in their growth and safety.

Connect telematics and get a quote in a few simple steps.

Request a quote: nirvanatech.com ↗