



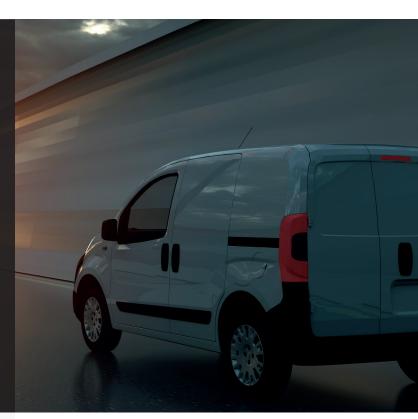
Insurance Case Study

US Commercial Motor Insurer

• Customer
US Commercial Motor Insurer

Scale

- 50 states, multi-line insurance product.
 Growing by 2,000 vehicles per month.
- Customer Since 2019





Challenges

- Couldn't access customers' telematics data without installing own hardware.
- Claims and underwriting function not able to make use of clients' data to enhance their services.
- Risk management services still based on rotation, claims experience and spend.
 Desire to be more targeted.



Data Points Aggregated

- 10 telematics systems
- At least one new telematics system added per month
- Claims data
- VIN lookup data
- Road Speed Limits
- Traffic and average road speed



Deliverables

- Aggregated and standardised data from existing customers' telematics systems.
- Gave underwriting and data science a single API to access all clients' data.
- Delivered a risk analytics portal to the risk management team and fleet customers.
- Delivered incident notifications to the claims function and gave clients an easy reporting tool.
- Created a completely digital data sharing consent process.



Results

Product launched across all 50 states.

Embedded into light commercial product lines, up to bus, coach and heavy duty trucking.

Over two points improvement in COR.