

# 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 customer telematics data without installing own hardware.
- Couldn't compare multi-source data to inform mid term and renewal quotes.
- Risk management services still based on rotation, claims experience and spend. Desire to be more targeted.



## Deliverables

- Aggregation and normalisation of data from various existing customer telematics systems.
- Gave underwriting and data science a single API to access all client data.
- Delivered a risk analytics portal to risk management team and fleet customers.
- Re-processed all raw data to deliver consistent trip and speeding outputs.
- Incorporated multiple third party data sources to enrich risk insights.



## 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



## Results

Product launched across all **50** states.

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

Directly integrated into customer underwriting and pricing engine.