



UBI & Telematics Innovations



Ryan N. Morrison
True Mileage

Joe Griffin
Octo Telematics

Chris Carver
Speed Gauge



The mission of True Mileage is to accelerate mass adoption of usage based auto insurance.

UBI Analytics

The most advanced analytics in the industry.

Mileage

Time of Day

Accelobrakes

Relative Speed

Custom Models

UBI Devices

Reliable, cost efficient, amazing devices.



View and share data by simply tapping the device with an Android or Apple phone.



Pay Per Mile Benefits:

- 1) driving would decline by 8%
- 2) carbon dioxide emissions down 2%
- 3) oil consumption down 4%
- 4) netting US society \$50-60 billion



Pay Per Mile Benefits:



- 1) savings and affordability
- 2) fairness
- 3) reduced pollution emissions
- 4) traffic safety
- 5) reduced traffic problems

Predicting 10-15% travel reductions and even greater reduction in number of crashes.

Part 1

UBI Technology & Driving Bureaus

UBI Technology Landscape
Ryan

Personal Driving Bureau
Joe

Commercial Driving Bureau
Chris

Q & A

Part 2

Analytics & Applications

Comm. Auto Case Study
Chris

Beyond UBI Applications
Joe

UBI Analytics Refinements
Ryan

Q & A



Usage-Based Auto Insurance Solutions

UBI Technology Landscape

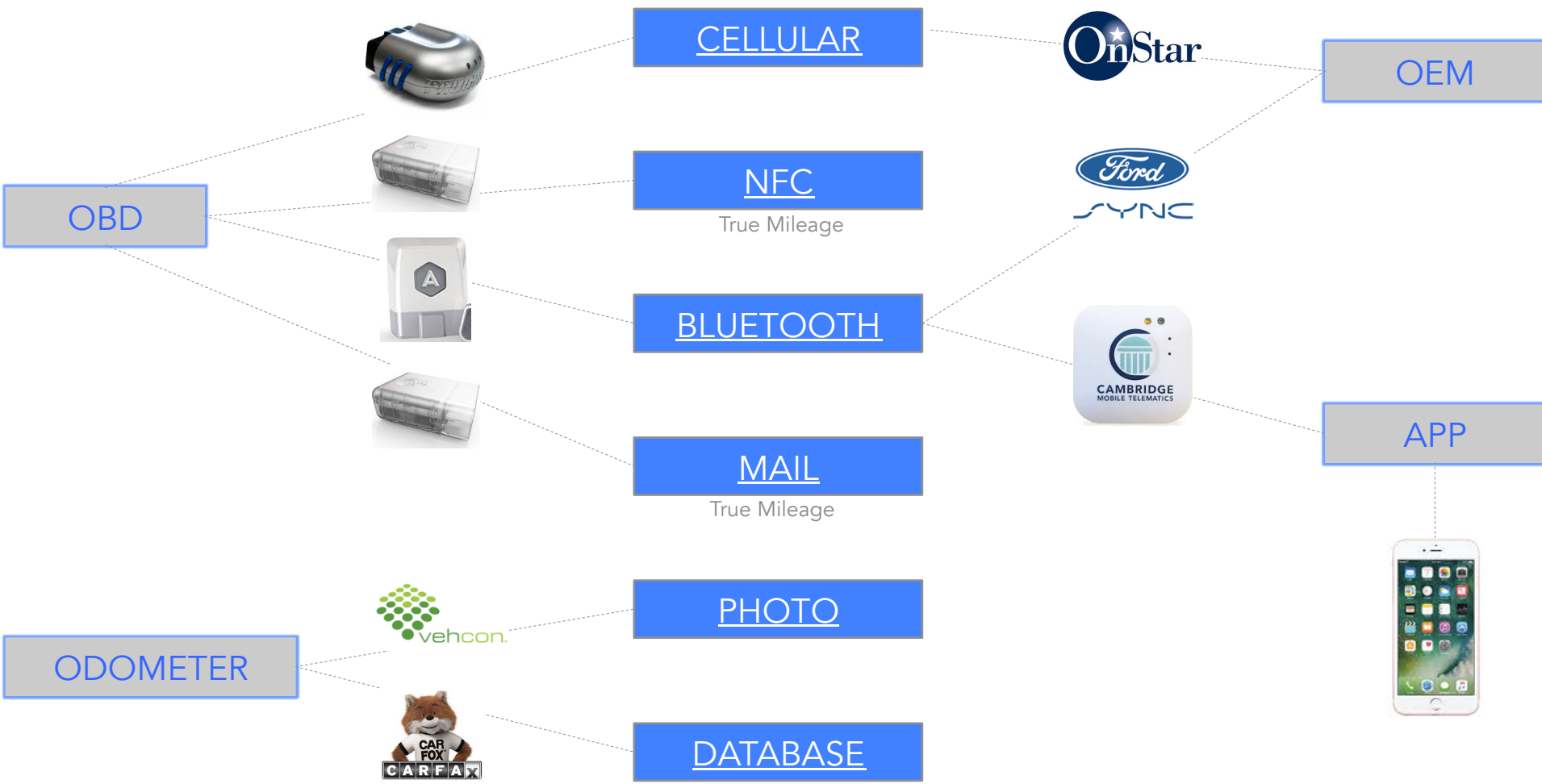
Presentation 1

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Source

Technology

Source



UBI

True Mileage, Inc.

Cellular OBD Devices



UBI Apps



2.4 US

2.1 Canada

Cellular OEM





Bluetooth



OEM



OBD



3.8

Solar



2.4

Battery



2.2

Cellular OBD devices are back, can we do better?

Mileage

Odometer
Readings



UBI

Intelligent Device

- Mail Return
- NFC Return



Cellular OBD

UBI Apps

Cellular OEM

Bluetooth

Mileage

Odometer
Readings

UBI

Intelligent Device

- Mail Return
- NFC Return



Usage-Based Auto Insurance Solutions



UBI Analytics Refinements

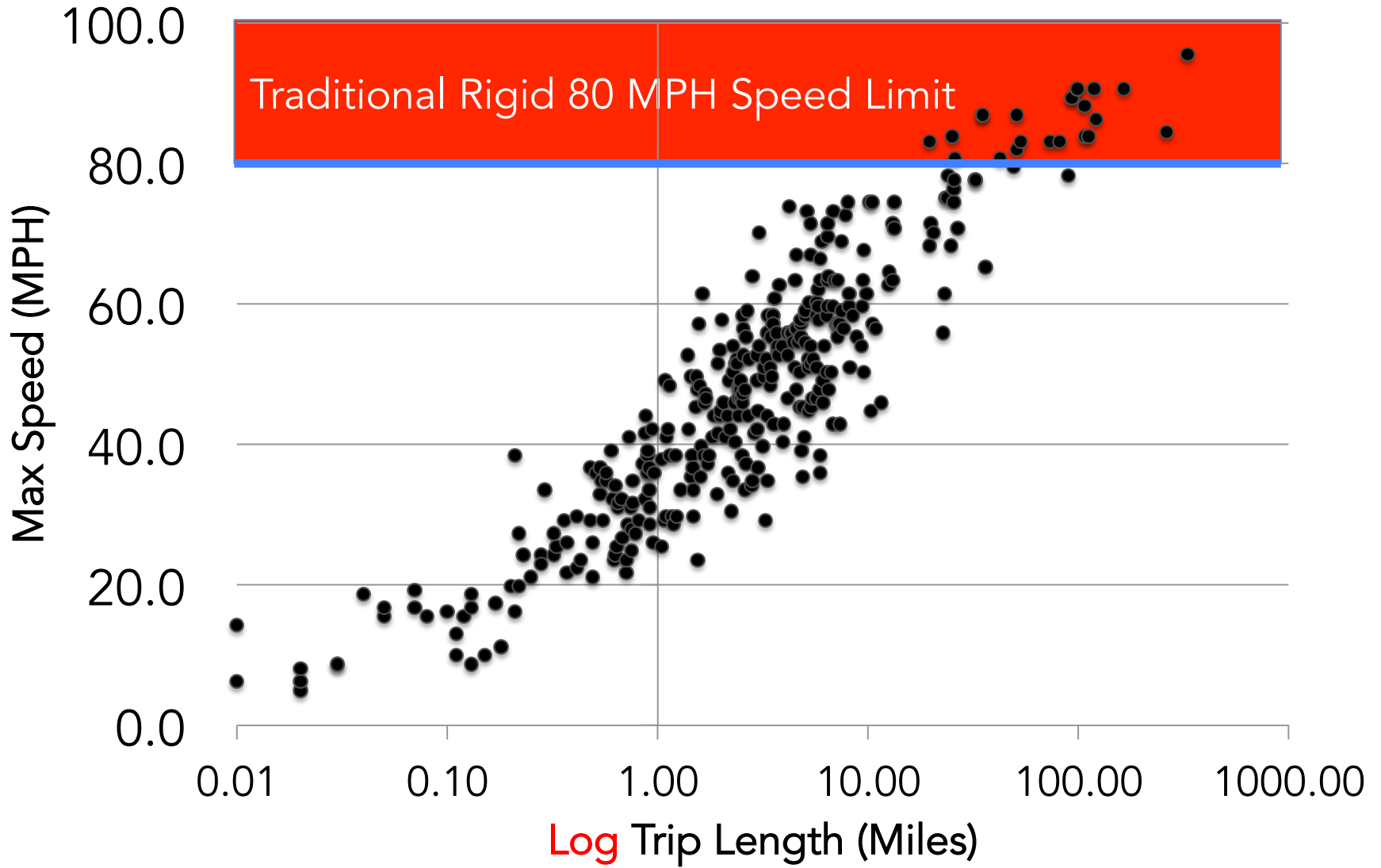
Presentation 2

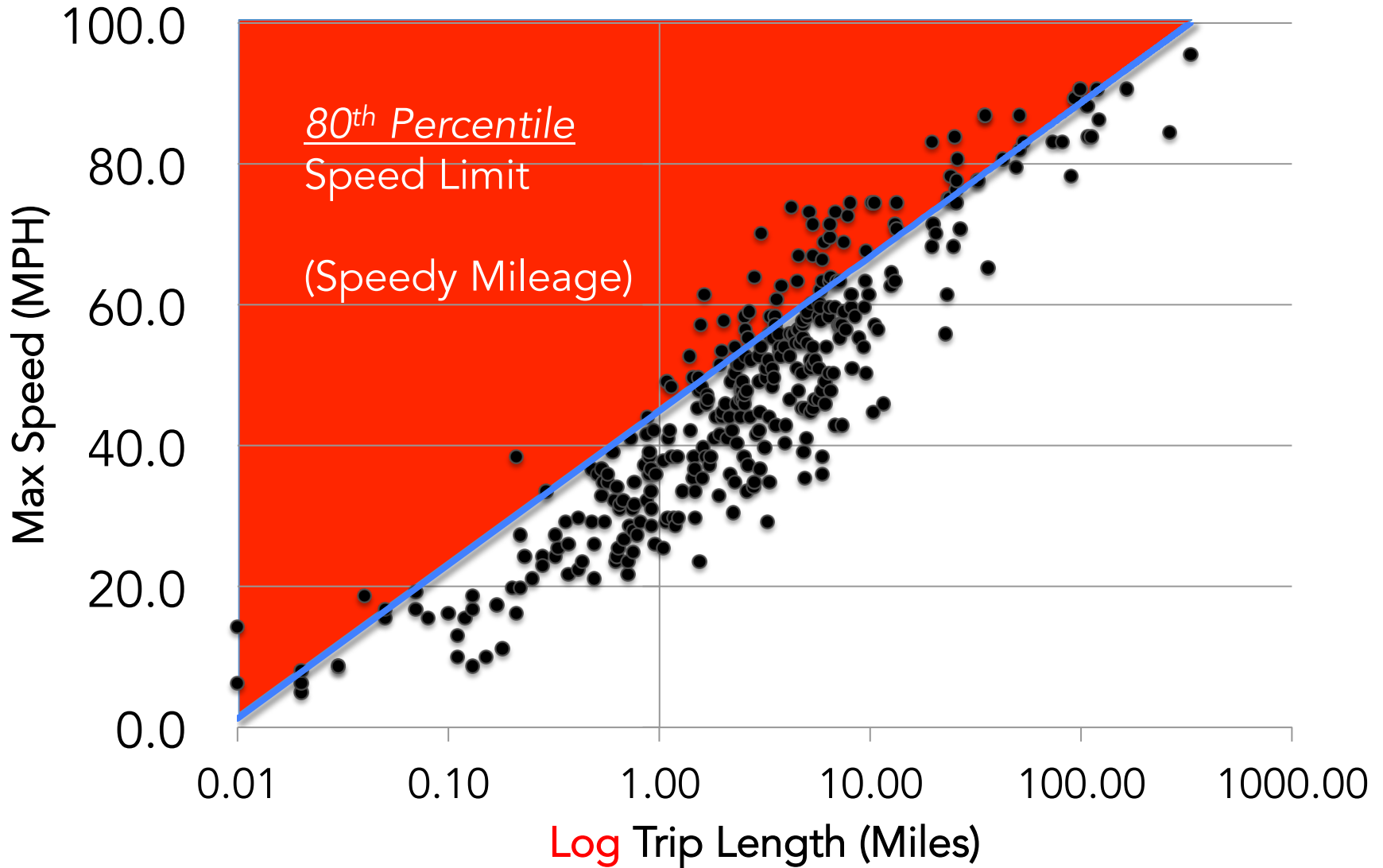
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UBI Analytics Refinements:

- 1) Relative Speed
- 2) Accelobrakes
- 3) Time of Day
- 4) Mileage

		
<u>Speed Not Used</u>	Liberty Mutual Progressive Nationwide	Belairdirect Co-operators Intact
Speed 80+ mph - Safe Highways	Allstate Esurance State Farm	Allstate
Speed vs. Limit - GPS, Privacy, Tickets	---	CAA Desjardins State Farm TD Insurance
Speed vs. Traffic - GPS, Privacy, Complex	* Used in Commercial Auto	---
Trip Max Speed vs. Miles	---	---





* Some quotes modified to reduce length.

Hard Braking Issues Quotes

"I think speeding would be a bigger indicator of poor driving than hard braking. Sometimes you have no control over people who cut in front of you, but you have full control if you speed." 3/9/18

"The only thing I'm concerned about is the hard brake. I was cut off by someone and to avoid them, I hit the brakes and got an event." 4/27/18

"The system does not know why you had a hard brake, if you did becuz there are stupid drivers all around you." 5/7/18

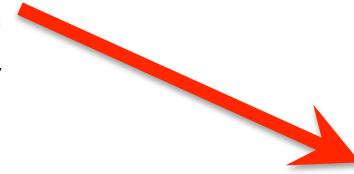
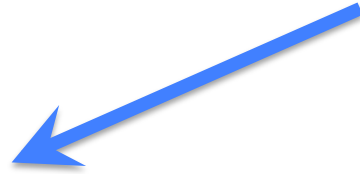
"hard braking is kinda dumb, not my fault people can't drive to a slow stop when someone cuts you off and hits their brakes, not the best idea lol" 4/12/18

"What is bonkers is you'll get a hard brake when that pesky green light turns yellow." 8/29/18

"If a child runs in front of me chasing a ball do I (A) Hit the brakes, save the child but get identified as bad driver or (B) run the child over, avoid the hard brake and get rewarded by my insurer as a good driver?" 5/1/18

"I hope it takes into consideration that some hard stops are a reflection of a good driver."
4/21/18

Hard Braking Events



Safe Driving Events

Typically
No Prior Acceleration

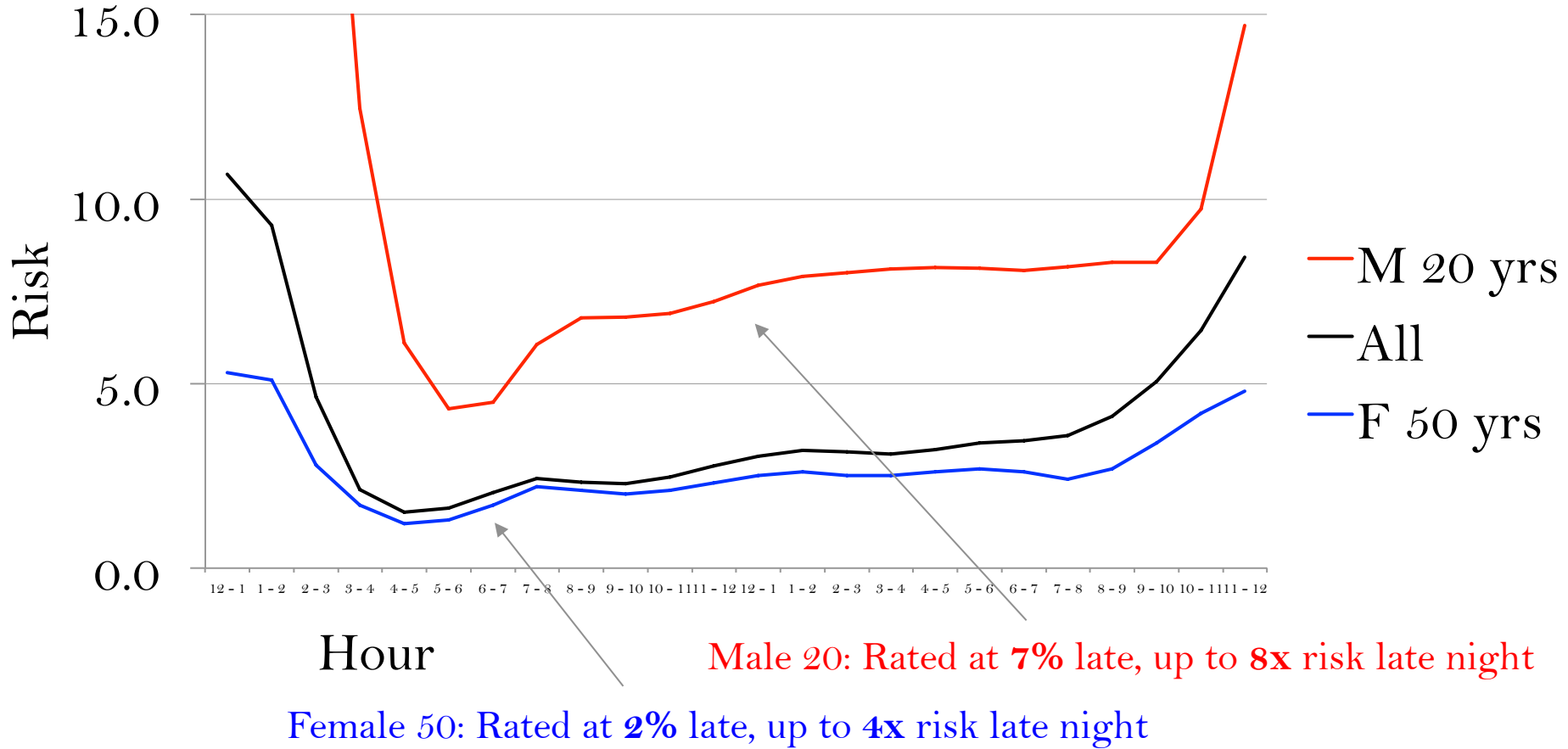
- Stop Light
- Cut-Off
- Animal Near Road
- Pedestrian Crossing Unexpectedly

Bad Driving Events

Typically
Accelobrake Events

- Tailgating
- Inattentive
- Speeding
- Aggressive Driving

Risk by Time of Day



Typical Discounts

On-going verified mileage discounts today:

Mileage Up To	Discount
2,500	54%
5,000	39%
7,500	34%
10,000	26%
12,500	18%
15,000	13%
15,000 +	7%

Discounts apply regardless of other rating variables.

Should a 10,000 mile vehicle get a discount?

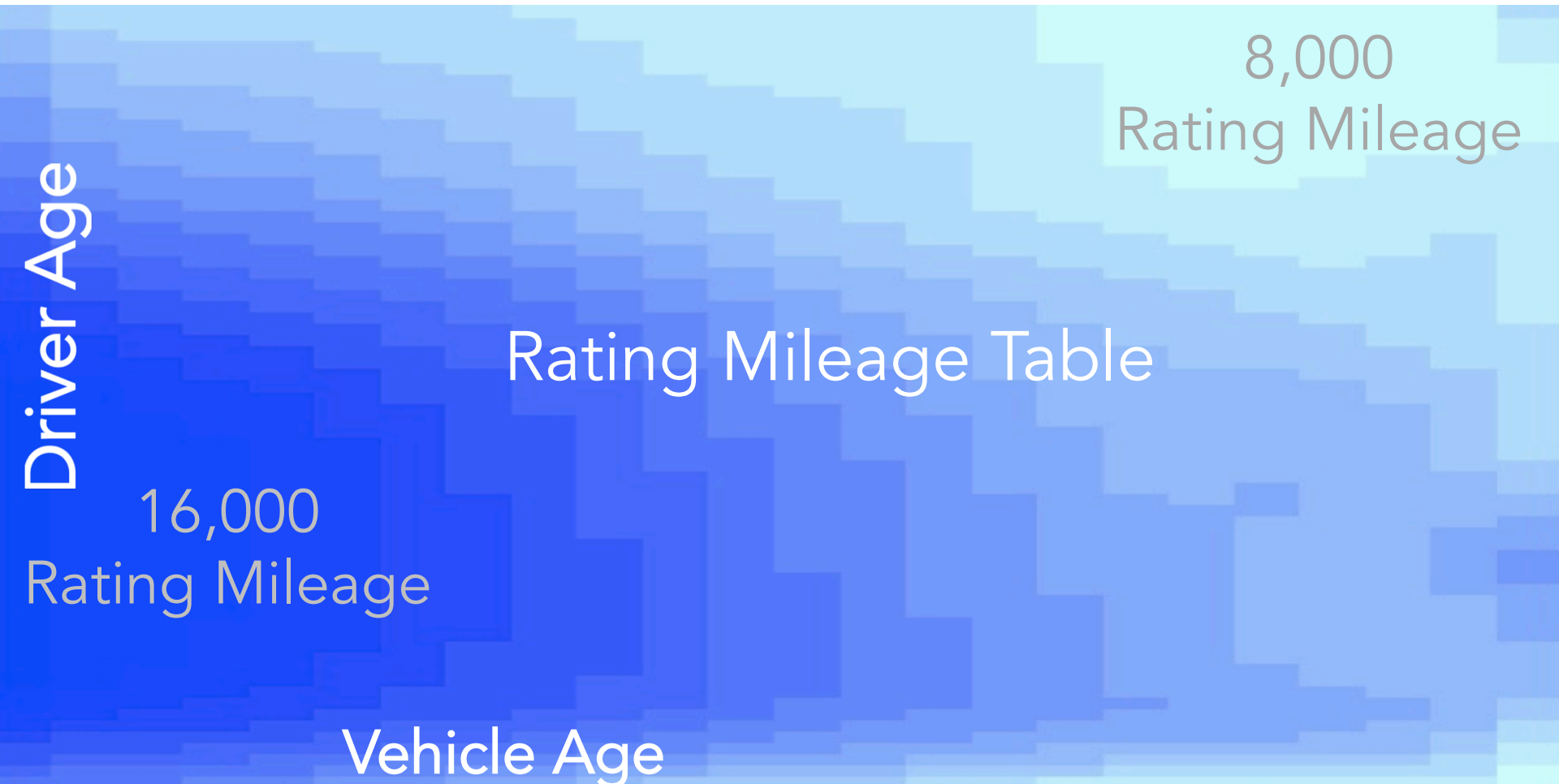
Driver Age

- 18 yr ~ 11,000
- 48 yr ~ 13,000
- 70 yr ~ 9,000

Vehicle Age

- New ~ 14,000
- Old ~ 8,000

Not always! It would be a **double discount** for older drivers and vehicles.



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TRUE
MILEAGE



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Thank you.

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