


# Evolution of Data Use in UBI

**EFFECTIVELY UTILIZING VEHICLE  
TELEMATICS DATA**

Avner Freiburger

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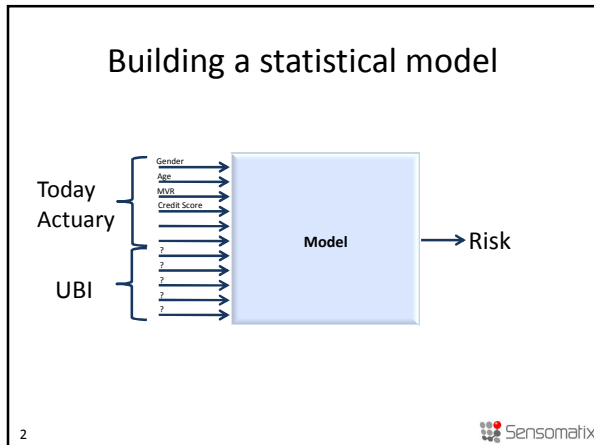
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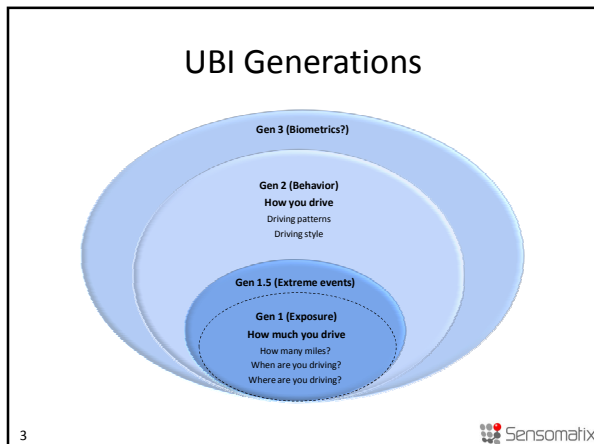
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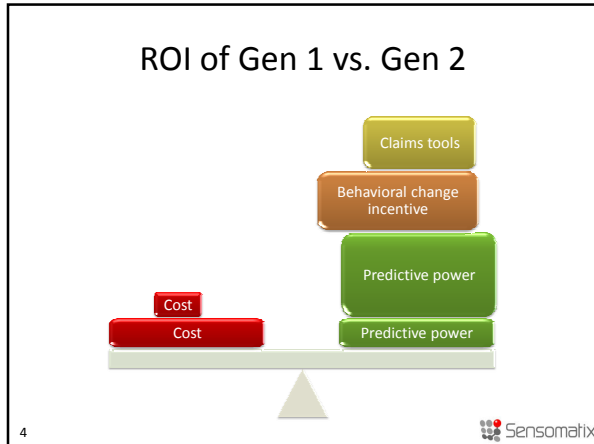
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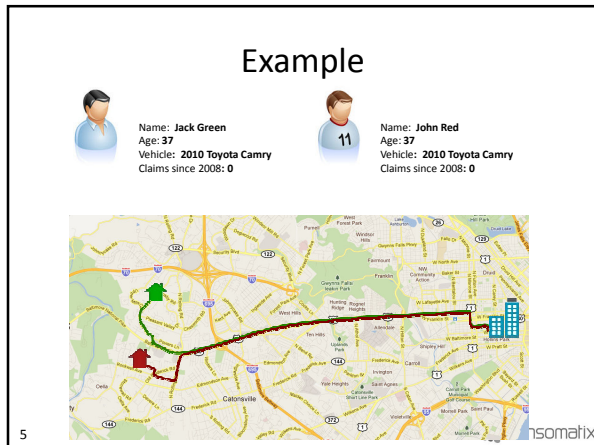
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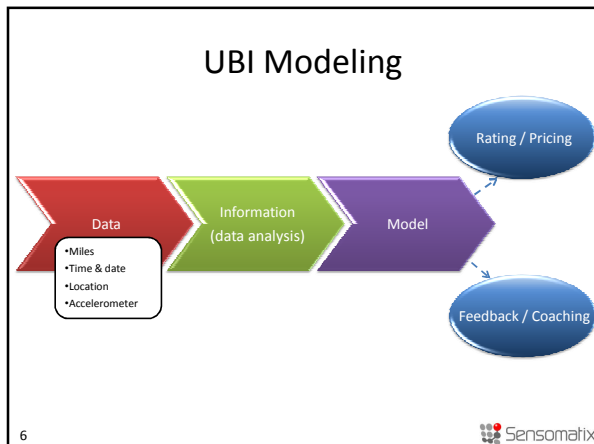
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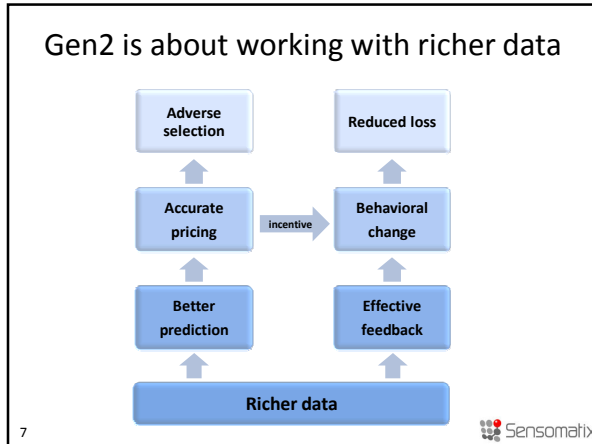
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### Working with rich data has its challenges

Pricing	Behavioral Impact	-----	Coherent feedback, incentive
Model Validation		-----	Expedited accident data
Risk evaluation		-----	Relativity comparisons
Driving complexity		-----	Driving styles
Events diversity		-----	Events' context
Sensors differences		-----	Harmonization
Data reliability		-----	Algorithms
Installation inconsistency		-----	Calibration
Data cost		-----	Compression
Data selection		-----	As rich as possible

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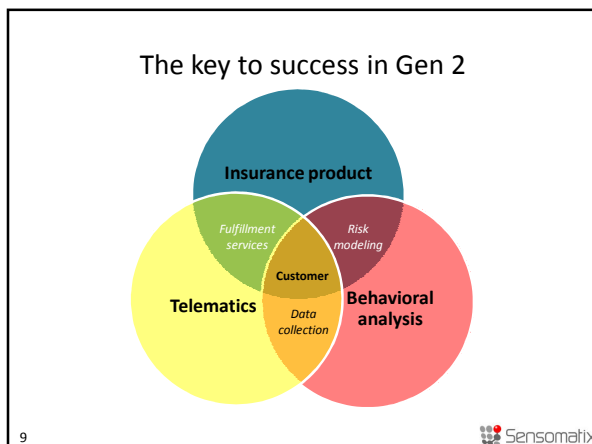
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