

Usage-Based Insurance (UBI) Data

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Agenda

- 1) Is my UBI data reliable?
- 2) What are the challenges of key variables?
- 3) Are there alternative ways to transfer data?

Data Reliability: Missing Trips

Acceptable Behavior

- Scan tool
- Engine work
- Smog check

Bad Behavior

- Unplug late night
- Unplug long trips

Threshold 1: 10 disconnects

- What if all brief?
- Extended duration disconnect?

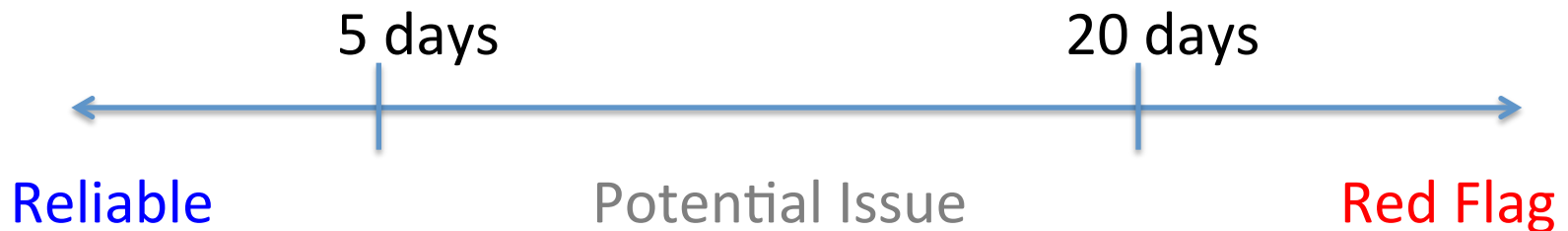
Threshold 2: 100 hours out

- Engine work for 5 days?
- 99 missing late night trips?

Data Reliability: Missing Trips

Alternative thresholds could be used such as:

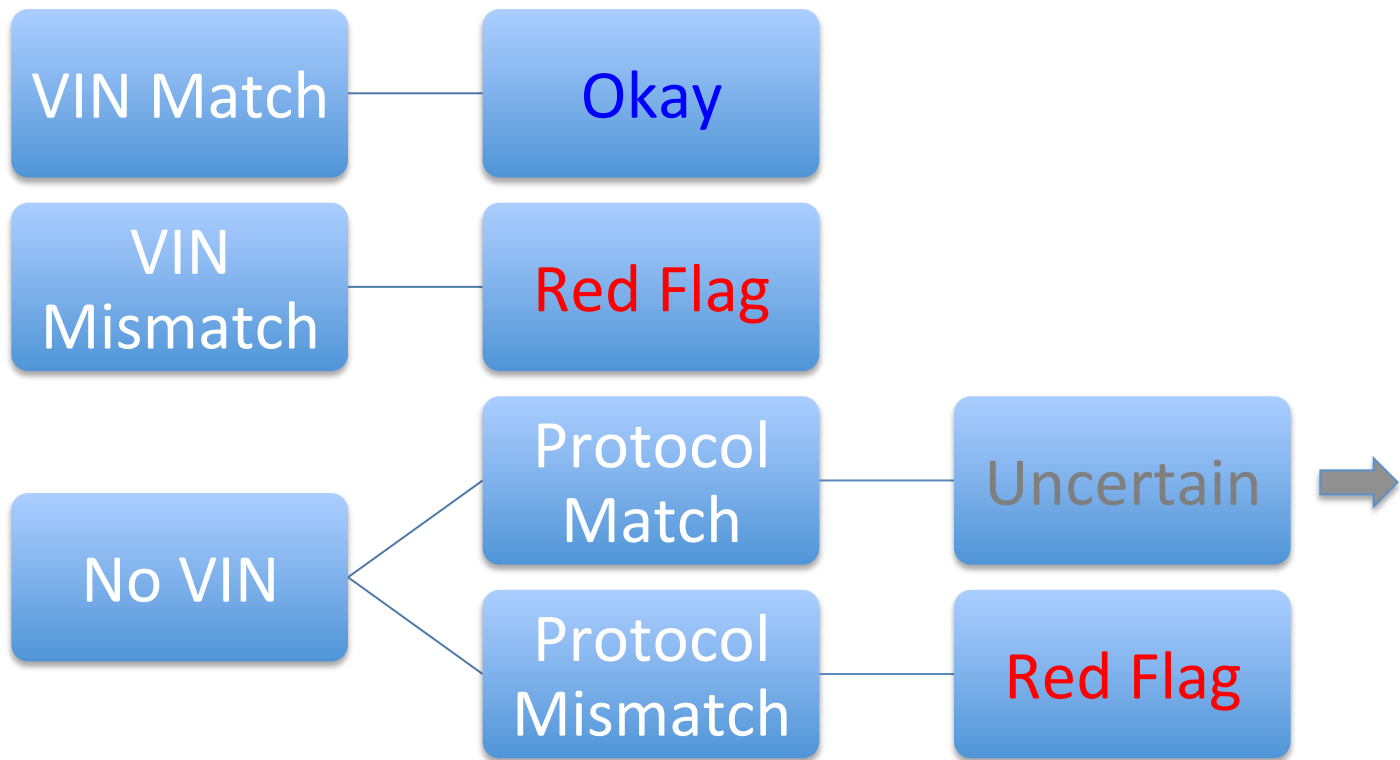
“Number of Days Disconnected Over 5 Minutes Annually”



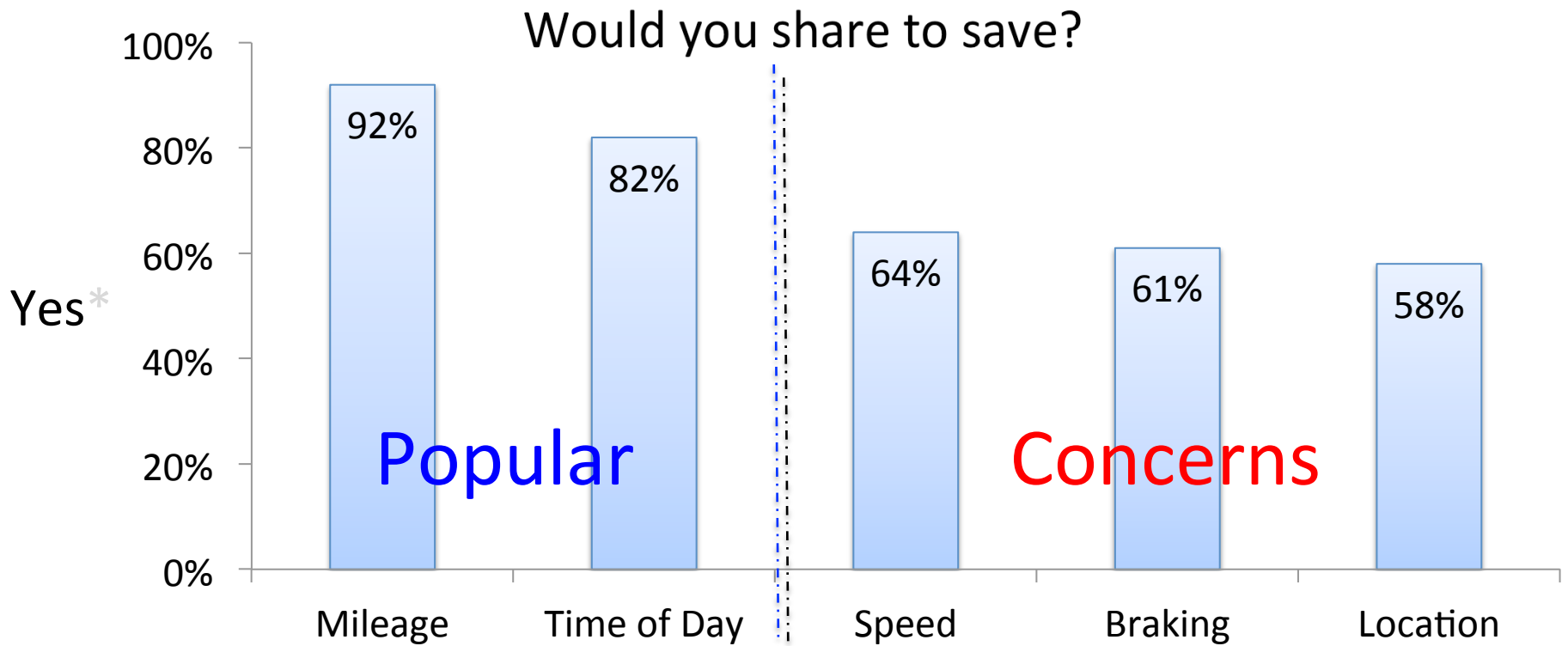
*Values such as 5 minutes and 5 days for are not necessarily suggested values.

Data Reliability: Wrong Vehicle

No disconnect issues, but is data being transmitted for the right vehicle?



Key Variables: Privacy Issues



*Of 64% open to a vehicle device.

(analysis based on applied-informatix survey 2010)

Key Variables: Other Issues

Variable	Challenges
mileage	vehicle year
time of day	age
accelerations	historic data
speed	location
location	accident, traffic data

Data Transfer

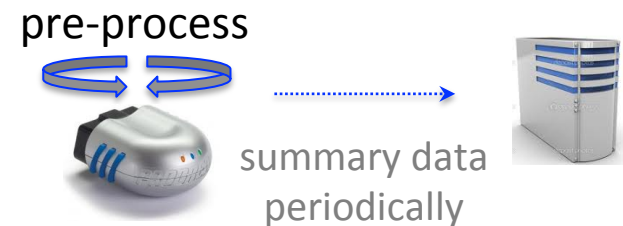
Post-Process Approach

- Transfer all data via modem
- Cost, privacy, data delay



Pre-Process Approach

- Various transfer mechanisms
- Reduced cost, privacy, delay
- Detailed data retrievable from device



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