

# Elevating Insights to Manage Risk and Attract Customers



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# A decade of activity and yet to leverage the power of connection

2008  
OBD-II device data



2010  
Scores developed,  
rewards given for lower  
risk behaviors

2014  
Mobile data capture,  
device data for models



2015  
Movement away from  
discount-only programs

2018  
Behavior models include  
distracted driving



**You need a new business model**



# A portfolio of connected strategies to optimize your customer experience



## Curated offering

Deliver relevant, personalized reducing customer time and hassle



## Automatic execution

Meet the needs of customers even before they've become aware of the needs



## Respond to desire

Provide customers with services and products they've requested as quickly and seamlessly as possible

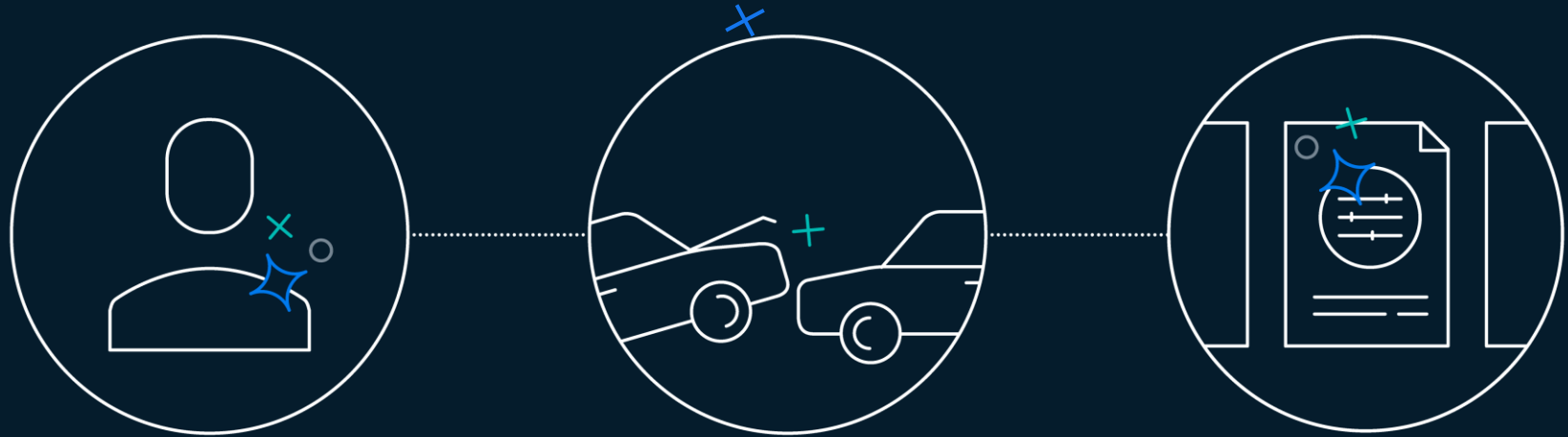


## Coach behavior

Motivate customers to achieve their goals through timely nudges

So, what does this look like for insurance?

# Today, engagement with policyholders is transactional and reactive



## EVENT-BASED INSURANCE

New driver is added  
to their policy

## EVENT-BASED INSURANCE

A crash leads customer to  
be involved in the claims  
experience

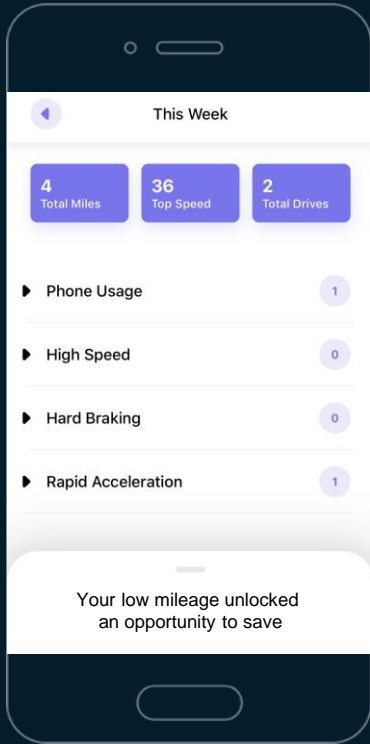
## EVENT-BASED INSURANCE

Policy renewal; price  
increases and customer  
shops around

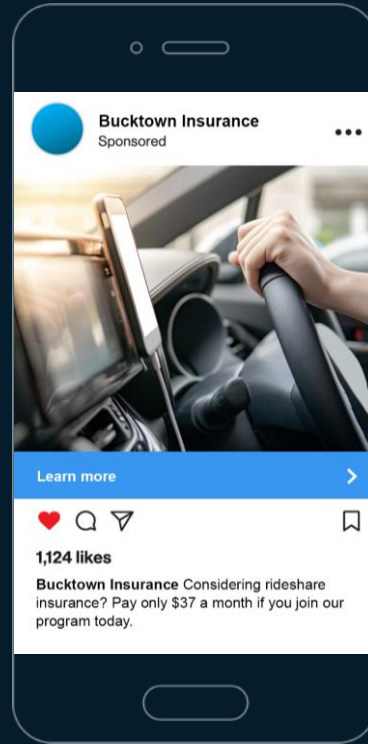
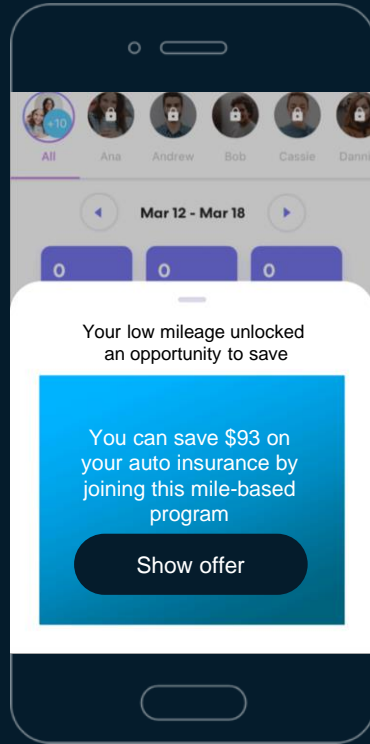
# Telematics enables continuous engagement

## CURATED OFFERING

# Create personalized, targeted offers to drive adoption



Life360



Instagram



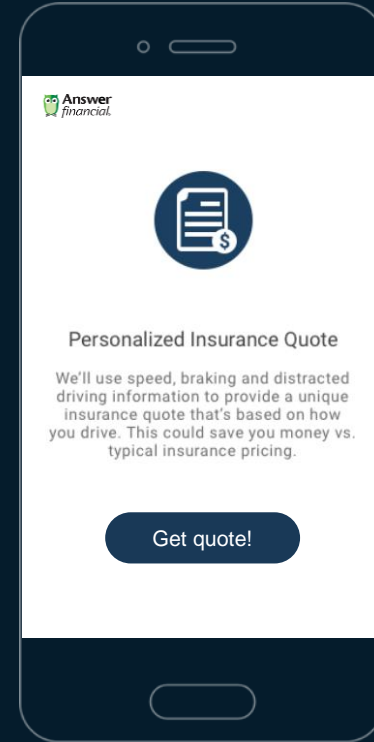
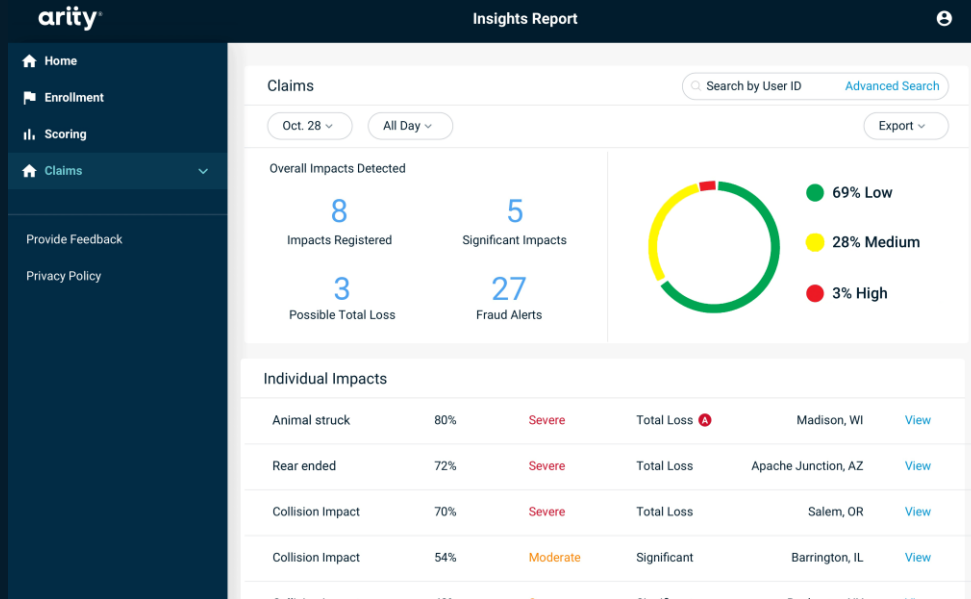
## AUTOMATIC EXECUTION

Instantly provide assistance during a traumatic time of need



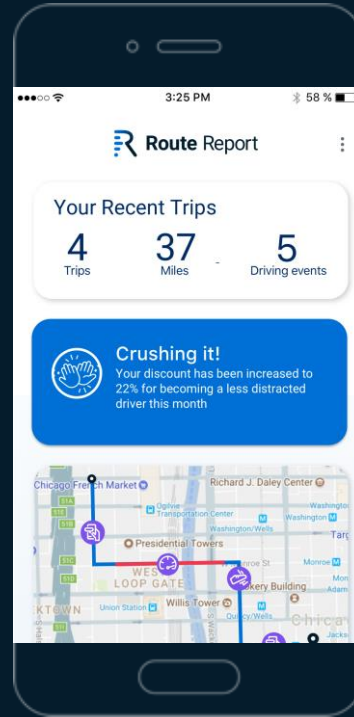
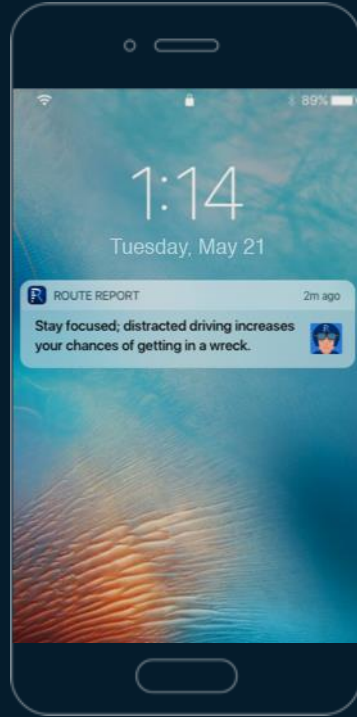
## RESPOND TO DESIRE

# Corroborating subjective events with objective data



## COACH BEHAVIOR

# Motivate drivers to become safer drivers through timely nudges





Thank you!



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