



TACTILE DATA FOR AUTOMOTIVE INSURANCE



**LOWER RISK,
PREMIUMS AND
PAYOUTS**

**RAISE SATISFACTION,
LOWER ATTRITION, AND
INCENTIVIZE SAFER DRIVING**

**ATTRACT LOW-RISK
DRIVERS AND MITIGATE
HIGH-RISK DRIVERS**



CHALLENGING TIMES FOR INSURERS: SKYROCKETING EXPENSES, AGGRESSIVE COMPETITION

Automotive accidents and injuries, along with insurance claims and payouts, are constantly growing. According to the WHO, 1.35 million people die each year on the world's road, costing countries some 3% of their GDP. And the cost to insurers in liability and physical damage claims? Over \$158 billion in the US alone.

At the same time, insurers face a hyper-competitive market. Today, it's easier than ever for consumers to compare policies and choose their preferred terms. Yet insurers are challenged to offer competitive and profitable usage-based insurance policies.

The reason? They lack accurate, detailed, environmentally-contextual, and real-time in-vehicle data and insights.



TIME FOR NEXT GENERATION MODELS: REAL-TIME DATA AND CLOUD-BASED INSIGHTS

For over a decade, insurers, fleet managers and automakers have been gathering and analyzing vehicle-level data. Aftermarket telematics solutions like OBD II and Black Box, as well as smartphone and SDK solutions, enabled insurers to offer first-generation Pay As You Drive (PAYD) and Pay How You Drive (PHYD) insurance models.

Yet today's connected vehicles have OEM-embedded software that powers multiple sensors and telematics. These solutions capture far more and far richer datasets, with a far lower risk of tampering. And this has enabled the creation of a whole new generation of responsive Manage How You Drive (MHYD) insurance models. These models leverage real-time data and cloud-based insights to lower risk, premiums and payouts by automatically monitoring and responding to real-time vehicle activity and environment.



THE MHYD REVOLUTION: RAISING SATISFACTION, LOWERING ATTRITION, INCENTIVIZING SAFER DRIVING

Tactile Mobility leverages existing on-board sensors to continuously and automatically monitor a wide range of vehicle, environmental, and driver behavior parameters. Our software-only AI-based solution ingests, fuses and analyzes vehicle-level and fleet-level data - delivering both in-vehicle indications and cloud-based analytics insights.

By taking into account physical and functional road conditions, vehicle dynamics and health, and driving style in all conditions, Tactile Mobility can:

- Analyze how the driver adjusts to different road and vehicle conditions.
- Predict accumulated risk from roads, weather, vehicle, and driver.
- Identify and alert of real-time risks by correlating road and vehicle conditions.

TACTILE INSIGHTS: EMPOWERING INSURANCE STAKEHOLDERS



For Underwriters - precision individual risk profiling

With Tactile Mobility, underwriters use actual data on vehicle, driving style, driver skill and road conditions to evaluate risk.



For Insurers and Government - real-time risk reduction

Tactile Mobility alerts drivers in real-time to risks about weather, road conditions, and surface hazards - reduce driving risk on-the-go.



For Investigators - next generation accident reconstruction

Tactile Mobility enables investigators to use data on car, driving, and road conditions to support data-driven accident reconstruction.

FOR LIVE DEMO - CONTACT US TODAY

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