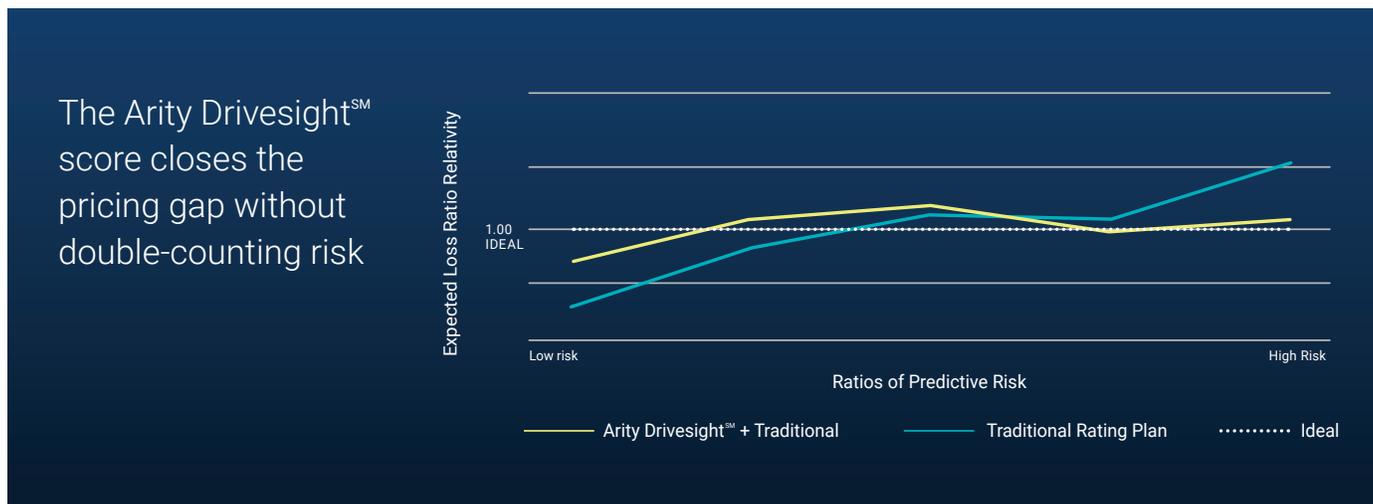


Driving Score



Don't just predict risk—predict profitability

For years, insurers have been using telematics to better price their policies. Arity's advanced solutions offer even more sophisticated measures of risk, leveraging vast amounts of loss cost data and nuanced distracted driving behavior.



WHAT SETS OUR ANALYTICS APART

Credible telematics data

In addition to massive amounts of data collected via OBD devices, Arity has one of the largest mobile telematics databases with associated insurance data in the world, reflecting experience from vehicles with hundreds of millions of trips and billions of miles driven.

Powerful distracted driving detection

Up to 30% of accidents today involve distracted drivers. The Arity DrivesightSM score uses phone sensors and sophisticated detection methods to account for this increased cost—empowering insurers to price more accurately.

The best model for your sensor

Arity scores are based on sensor-specific experiences, which helps prevent mispricing when relying on historical OBD data to score mobile-derived telematics. This generates highly predictive driving scores—thus creating the most benefit for your business.

By using our mobile telematics score to leverage the predictive power of driving behavior, you can **improve the loss ratio by more than 50% on the highest risk drivers** and improve retention on less risky drivers.



WHAT SETS OUR ANALYTICS APART

Prediction of future losses

No matter the type of sensor you use, Arity combines telematics data with actual insurance claims information to generate scores that actively predict future insurance losses, considering both frequency and severity.

Models tailored to coverage

Arity uses separate driving behavior models to produce more accurate insights for bodily injury, property damage liability, comprehensive and collision coverages.

Thoughtful, simple integration

At Arity, we develop insights that account for correlations with traditional rating factors to deliver the best prediction of driving risk. We also have scores that identify the residual signal, making it easy to incorporate into an existing rating plan.



WORKING WITH ARITY

Insurance economics is our bread and butter here at Arity. We start by helping our insurers identify the best scoring solutions for their source data. From there, our end-to-end offerings enable our partners to scale up as fast as they desire. From off-the-shelf telematics collection options to full-service RSO filing support in more than 40 states, we help our partners find and deploy the ideal approach for their business.

Ready to learn more?

Let's start a conversation.

sales@arity.com | [arity.com](https://www.arity.com)

