



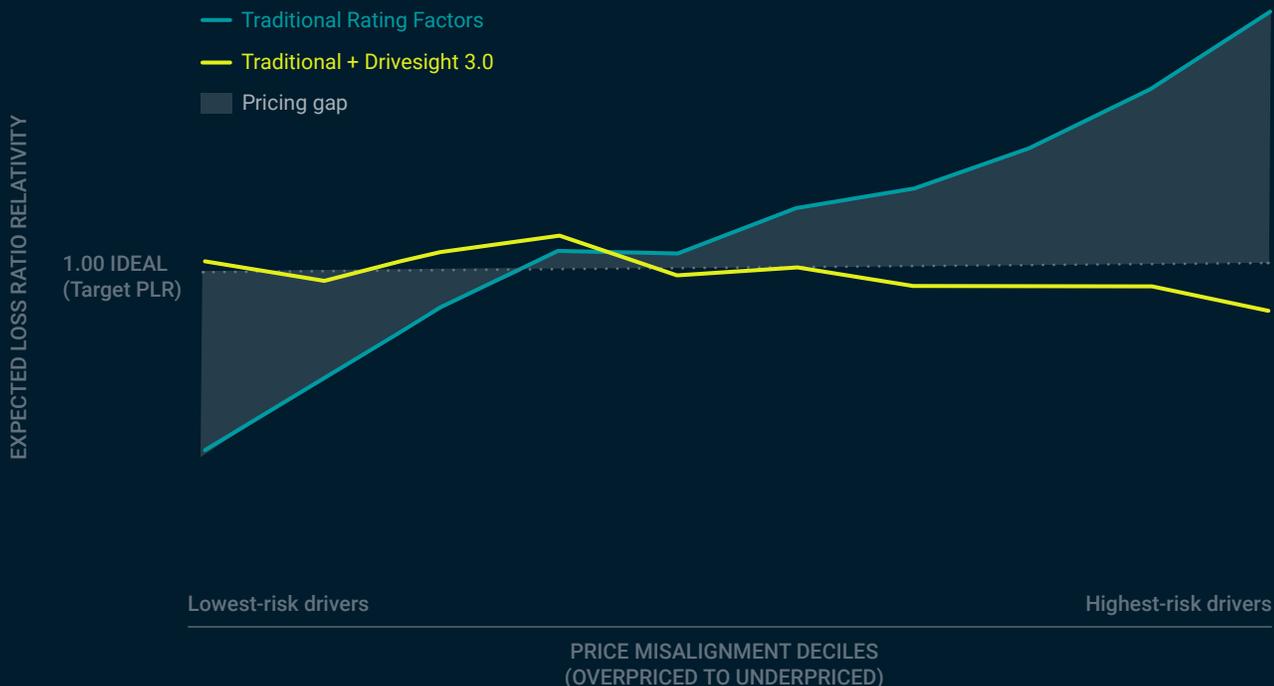
DRIVING SCORE

Don't just predict risk—predict profitability.

For years, insurers have been using telematics to better price auto policies. Our advanced solutions offer even more sophisticated measures of risk—leveraging vast amounts of loss cost data, next-level driving behaviors, and contextual information about the roads traveled.

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.

The Arity Drivesight® score closes the pricing gap without double-counting risk.



The above chart sorts drivers from lowest risk to highest risk and calculates the relative loss ratio using traditional rating algorithms (teal line) and Drivesight 3.0 (yellow). The strongest models are closest to 1.0 – so all types of drivers are more accurately priced.

While our data sets continue to expand, so does our ability to deliver more sophisticated insights and products. Our latest model includes innovative and understandable features consumers desire so you can tailor a solution to achieve your program goals.

WHAT SETS OUR ANALYTICS APART

Credible telematics data

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

Powerful distracted driving detection

Up to 17% of all crashes are due to distracted driving¹. The Arity Drivesight® score uses phone sensors and sophisticated detection methods to account for this increased cost—empowering insurers to price more accurately.

Prediction of future losses

A loss model that only accounts for the likelihood of an accident will attribute incorrect weights to each driving behavior and result in distorted driving score assignments. Arity combines telematics data with actual claims information to generate scores that more accurately predict future insurance claims and losses.

The best model for your sensor

Just as sensors are different, models built using different types of sensors should be too. Arity scores accurately account for these sensor-specific nuances, so no matter your data collection strategy, our highly predictive scores are designed to fit your program.

Plug-and-play integration

At Arity, we have scores that identify relative risk above and beyond what is already considered in non-telematics rating plans, making it easy to layer on top of existing rating plans to deliver the best prediction of driving risk.

Models tailored to coverage

Rather than treating them all the same, Arity uses separate driving behavior models to produce more accurate insights for bodily injury, property damage, collision, comprehensive coverages, and more.

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 programs and goals. From there, our end-to-end offerings enable our partners to scale up as fast as they desire. From turn-key telematics collection options to full-service 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.

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¹NHTSA <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/812926>
SS-I-DS-08