Grow profitably with actual driving behavior at quote

Traditional telematics

Quoted Price: $$$

- X Instant Driving Behaviors
- √ Credit history
- √ Demographic data
- √ Vehicle information

Arity IQ℠

Quoted Price: $$

- √ Instant Driving Behaviors
- √ Credit history
- √ Demographic data
- √ Vehicle information

IMPROVE CLOSE RATES
Convert the profitable drivers you want and eliminate monitoring periods that may end in an upcharge at renewal.

Our unparalleled pool of connected drivers are ready to be scored based on their actual driving behavior. Unlock your ability to competitively quote the safest drivers— while improving loss ratios and lifetime value (LTV) across your entire book of business.

43M+ DRIVERS
Instantly query over 43M drivers already consenting to share their driving data in popular mobile apps—exponentially more than any other telematics data set in market and growing.
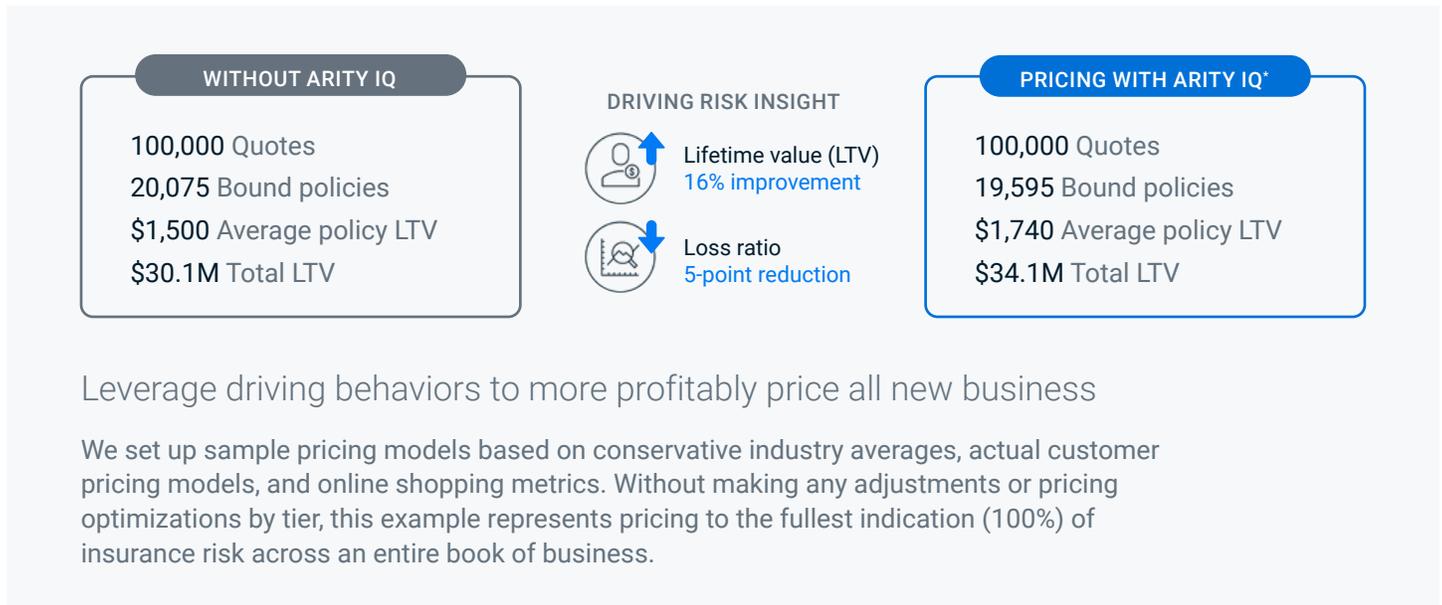
FEATURES

: With Arity IQ, there's no need to push people into telematics programs, only to acquire customers you didn't want in the first place.

: Instantly query those predictive driving behaviors at time of quote, as easily as other 3rd party data such as MVR reports and credit history.

: Our system-to-system application integrates seamlessly with insurer quoting systems to bring the predictive power of driving behaviors directly into your pricing and underwriting model at new business.

: Not since the launch of credit data has there been an opportunity to improve profitability on every new policy written.

Our data sets our analytics apart

Accurately predicting future insurance losses based on driving risk relies on a large volume of high quality, richly detailed mobile telematics data - and actual claims loss data matched to those trips. Without it, one cannot consider whether the collision was insured, resulted in a claim, or how severe that claim was.

Whether leveraging the Arity Drivesight® score or mobility attributes – the driving risks derived and modeled on drivers available at new business through Arity IQ are based on the industry's largest mobile telematics data set tied to claims. Learn more.

WITHOUT ARITY IQ

100,000 Quotes
20,075 Bound policies
$1,500 Average policy LTV
$30.1M Total LTV

DRIVING RISK INSIGHT

Lifetime value (LTV)
16% improvement

Loss ratio
5-point reduction

PRICING WITH ARITY IQ*

100,000 Quotes
19,595 Bound policies
$1,740 Average policy LTV
$34.1M Total LTV

Leverage driving behaviors to more profitably price all new business

We set up sample pricing models based on conservative industry averages, actual customer pricing models, and online shopping metrics. Without making any adjustments or pricing optimizations by tier, this example represents pricing to the fullest indication (100%) of insurance risk across an entire book of business.

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.
sales@arity.com | arity.com

*Assumes taking a full (100%) movement towards indication, and no other pricing optimizations by tier.