



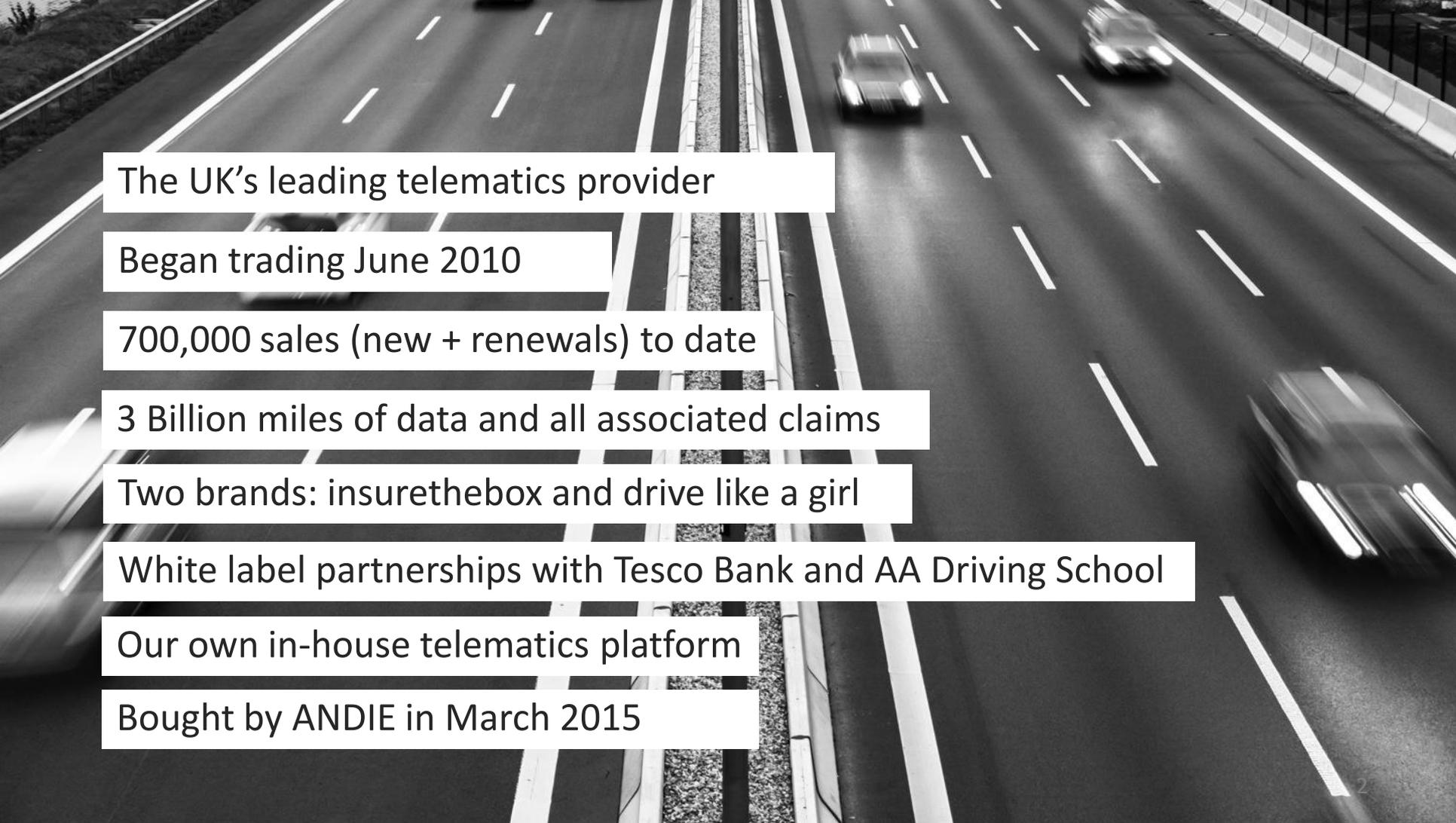
insure
the
box 

Telematics and Collision Investigation

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The UK's leading telematics provider

Began trading June 2010

700,000 sales (new + renewals) to date

3 Billion miles of data and all associated claims

Two brands: insurethebox and drive like a girl

White label partnerships with Tesco Bank and AA Driving School

Our own in-house telematics platform

Bought by ANDIE in March 2015



What we measure and what we do

Monitor 5 aspects of driving:

- Speed
- Time of day
- Smooth Driving
- Types of road
- Breaks

We actively engage with our customers to encourage positive change in their driving habits and incentivise those who drive safely.

The in-tele-box

The box or “in-tele-box” fitted to our customer’s vehicle’s provides two separate data streams;

- GPS (Global Positioning System) vehicle tracking
- Accelerometer (Motion Sensor) crash detection



The in-tele-box

GPS Vehicle Tracking

Data points recorded in regular intervals, these include;

- Date and Time
- GPS Quality
- Ignition State (On, Movement, Off)
- Positional fix – latitude and longitude
- Average Speed
- Road Name, type and speed limit

Data periodically sent to ITB throughout the day via GSM mobile network



The in-tele-box

Accelerometer Crash Data

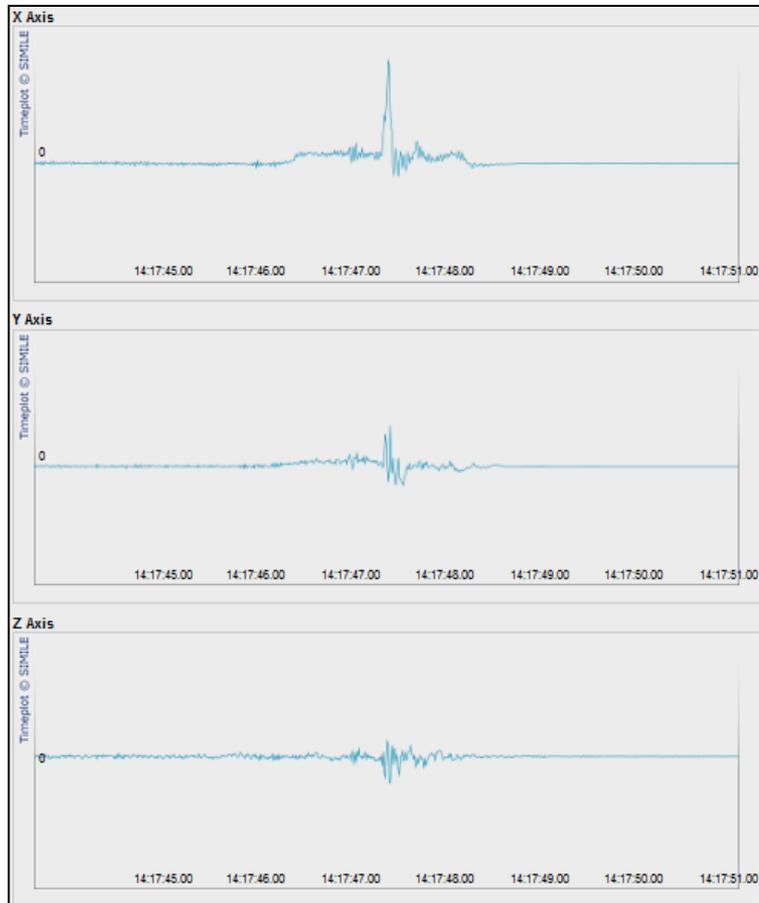
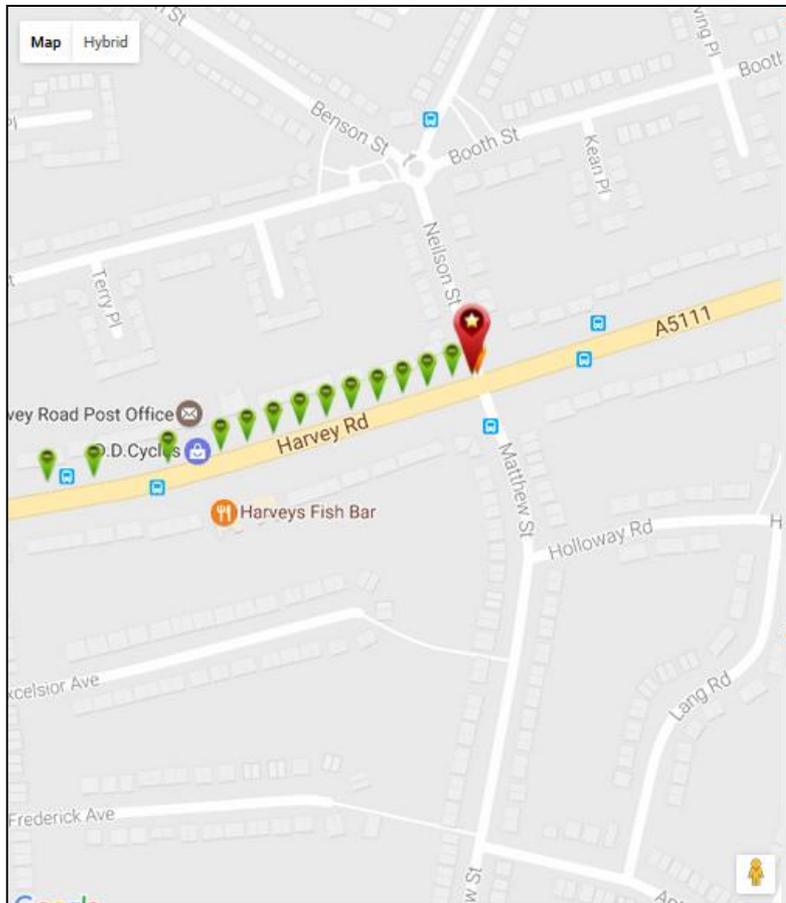
When a crash is detected this records and transmits a 'Crash Alert' to Insure the Box, which contains the accelerometer readings and positional data.

X axis: longitudinal acceleration, showing impacts to the front and rear, braking and acceleration

Y-axis: lateral acceleration – showing impacts with a nearside or offside bias and turning or evasive swerving

Z-axis: vertical acceleration – showing hits to kerbs, potholes that may have resulted in loss of control







Our data and its use in claims

Once a claim has been reported, our claims staff can then view an in-house data portal which allows them assess additional data to validate the claim and policy cover.

This allows us to;

- Efficiently handle the claim
- Establish and defend liability
- Identify and defend fraudulent claims



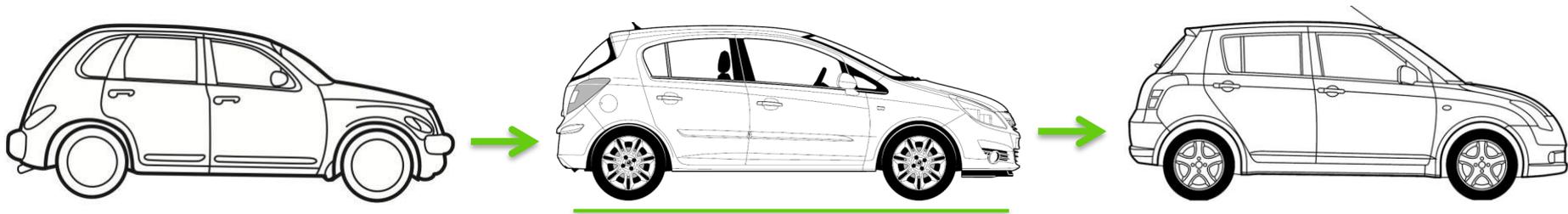
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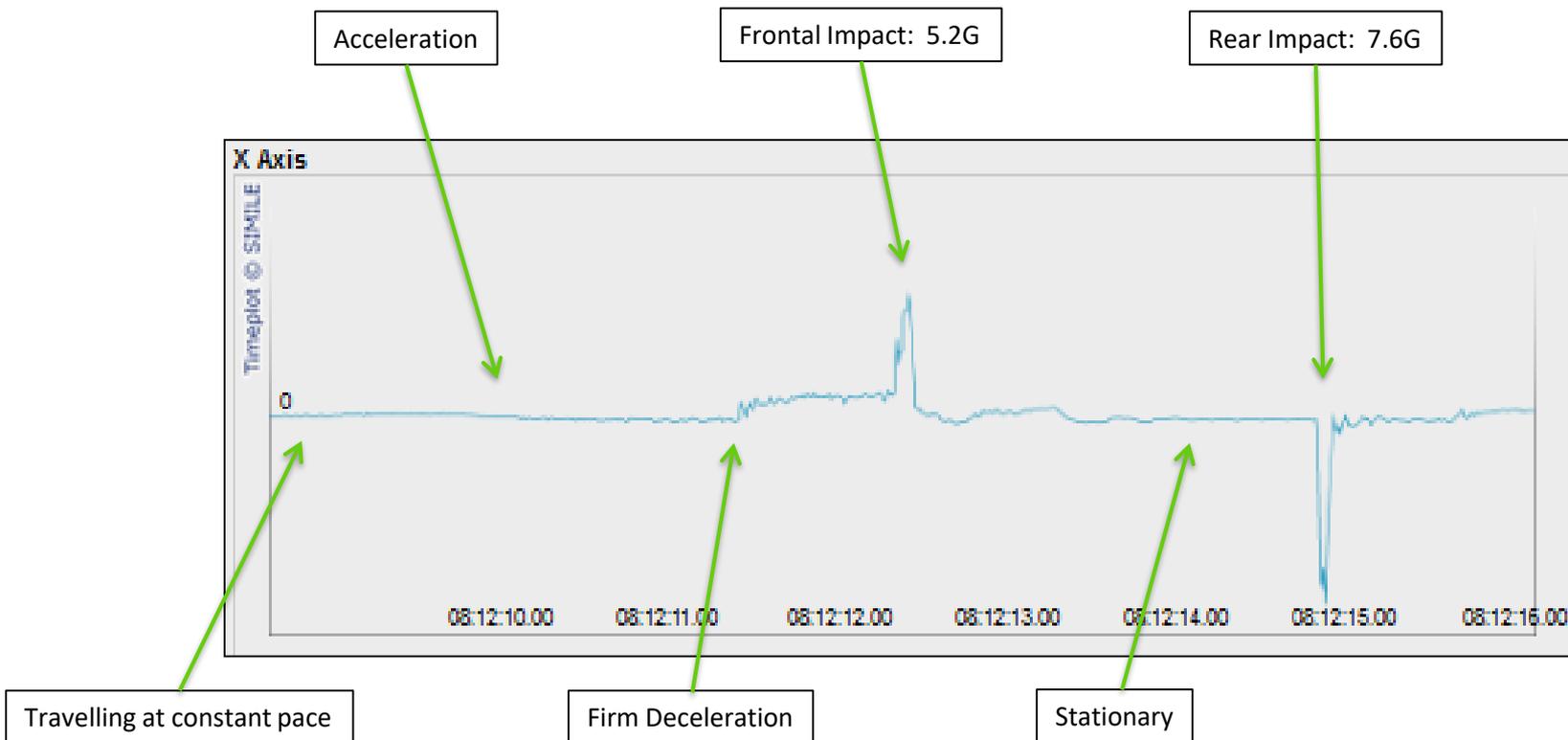
Collision Examples

Three vehicle concertina

Our customer was involved in a 3 vehicle collision in which they were the middle vehicle.

As a result of the collision a 'Crash Alert' was generated and sent to Insure The Box





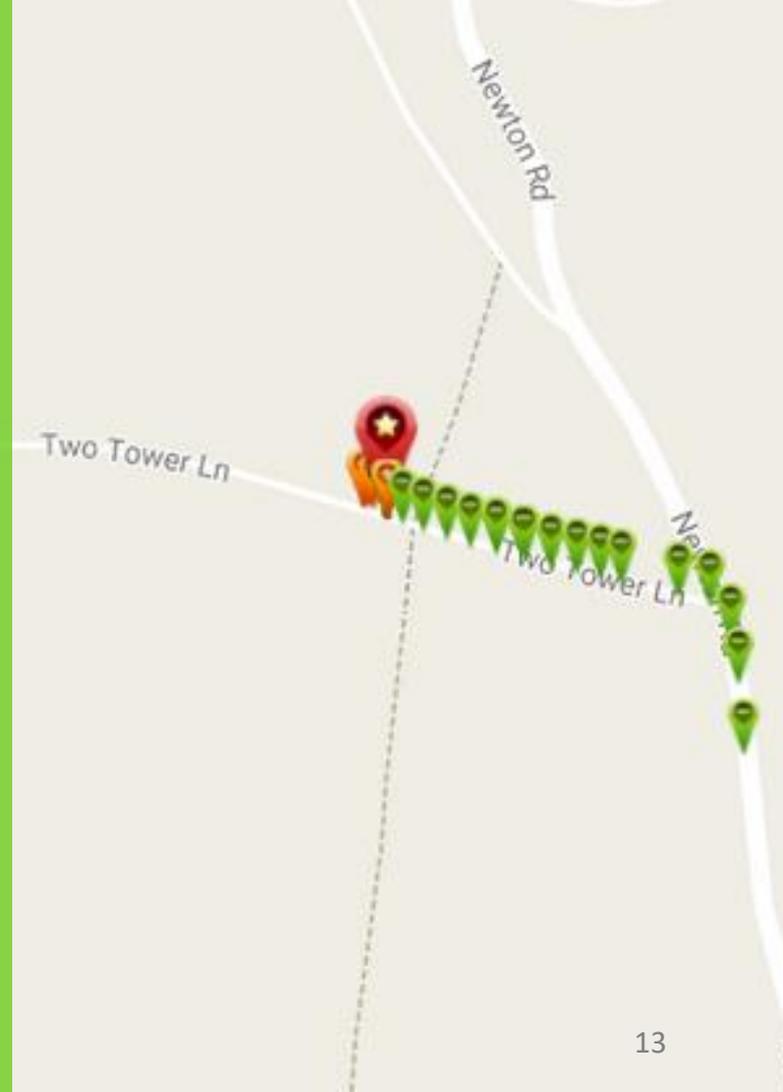


Crash 1

Customer confirmed that he had been involved in a collision on Two Tower Lane and the gave the following circumstances:

“The car in front of me broke and I wasn’t able to stop in time and have gone into the back of it. There was a car behind me and he wasn’t able to stop either and he has gone into the back of me.”

The two other drivers also confirmed a consistent version of events.





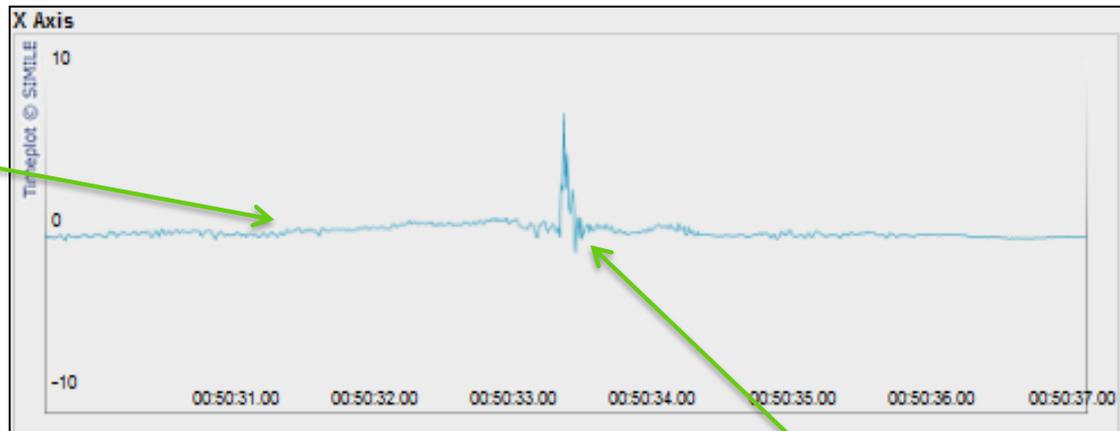
Single Vehicle Collision – Loss of Control

Our customer lost control on a bend on a country lane, resulting in an impact

Again, an alert was sent to Insure The Box

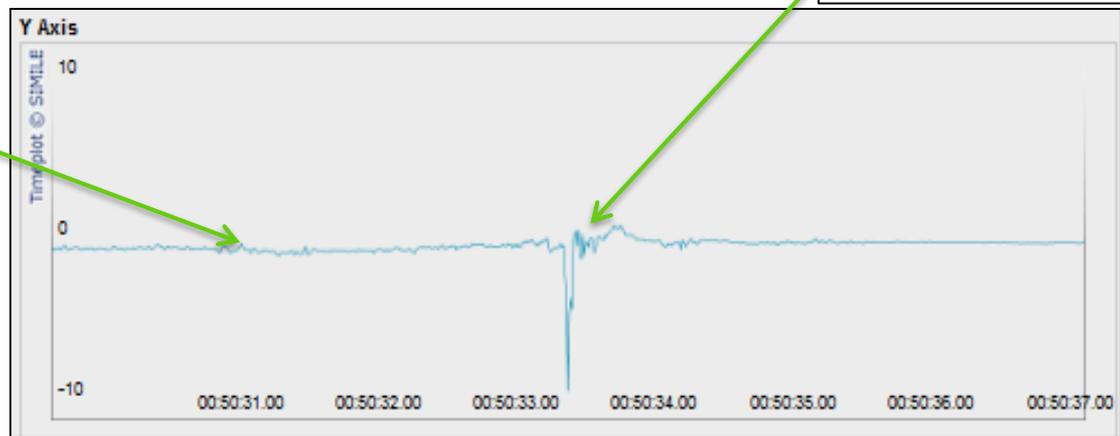


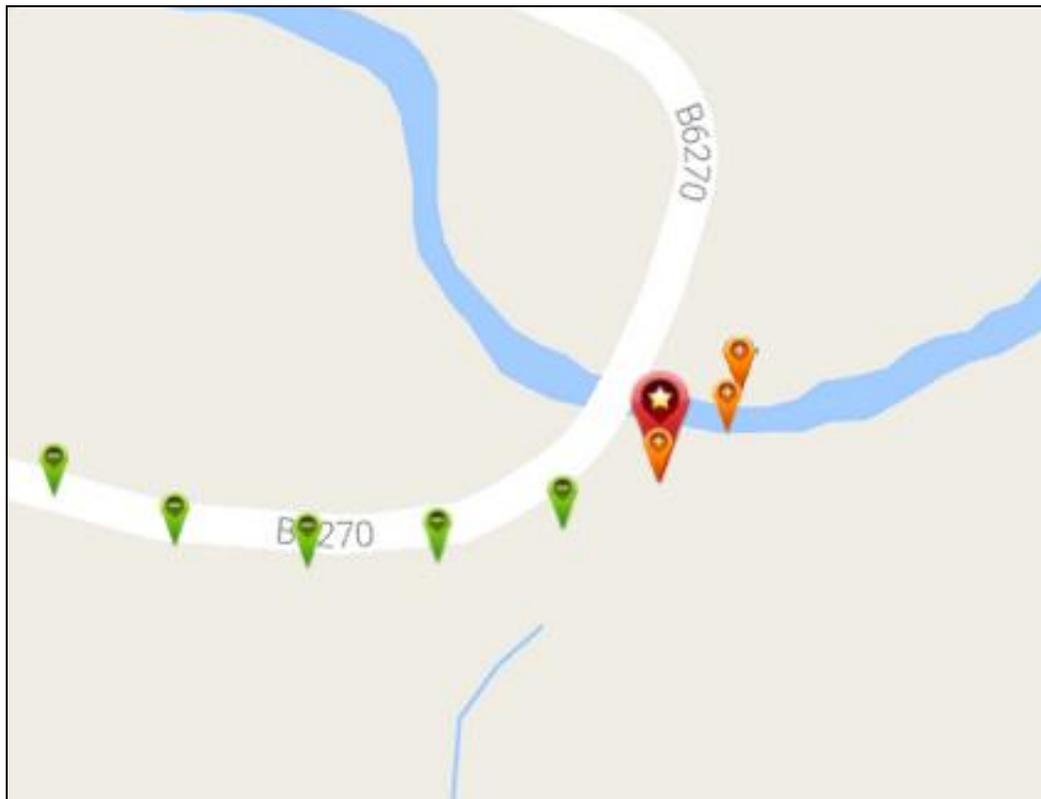
Gentle braking

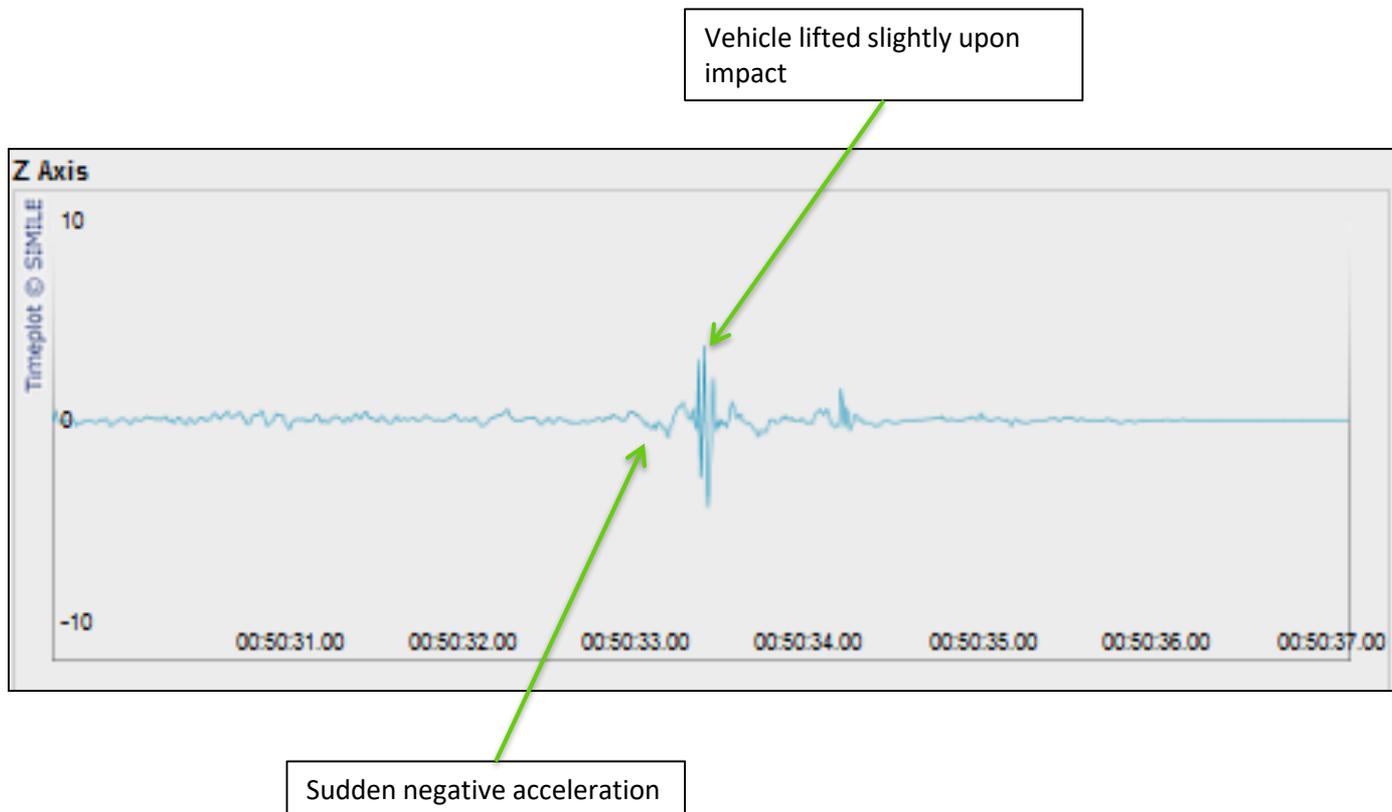


Front / Offside impact both approximately 7G

Gradual turn to the left



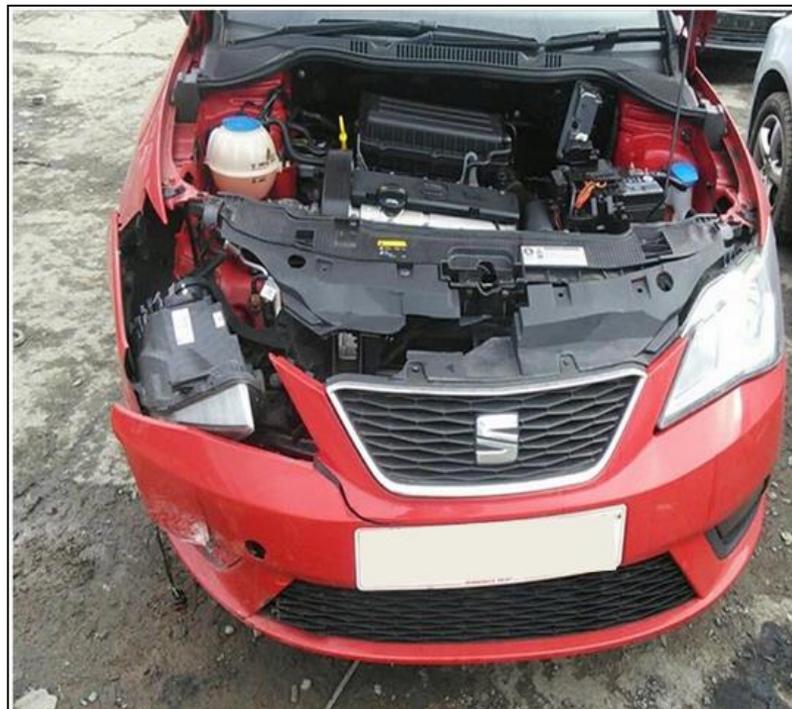




Crash 2

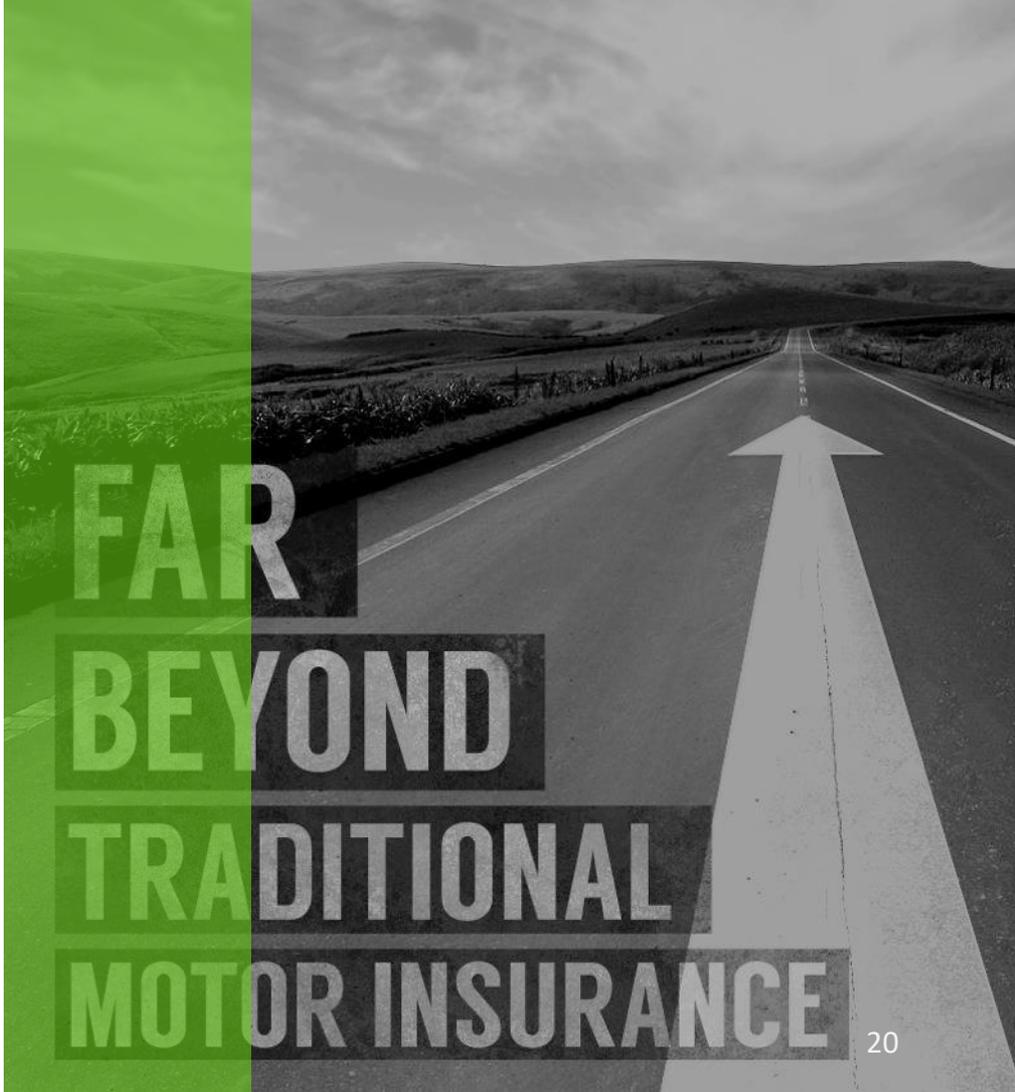
Customer's circumstances:

"I have went to take a left hand bend but as I've straightened up I have clipped the grass on my left and hit into a small wall just back from the road."



Thank you
for listening

Any Questions?



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