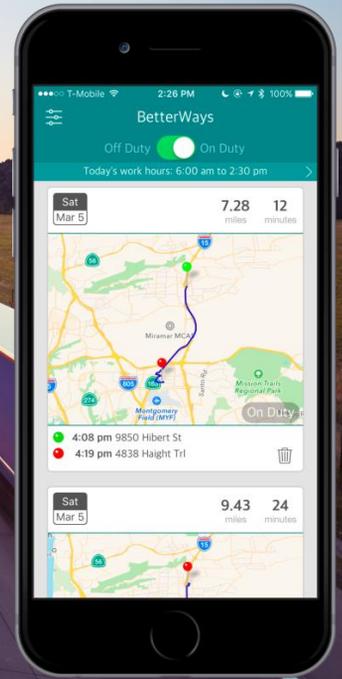




The Future Is Here

'Standardized' Driver Behavior and Risk Assessment Scoring For Every Driver – Now via Smart Phones



Superior science is required to allow smartphones the ability to accurately collect accelerometer data and use this data to provide the most advanced prediction of risk. Accuscore and Tourmaline Labs have teamed up to bring insurance carriers and fleets the perfect mobile insurance app.

Imagine if commercial and personal lines insurance were able to deploy a sophisticated driver behavior scoring solution without the cost barriers of buying and installing costly devices in the vehicle to capture that information.

Now **Imagine** if the accuracy of the smartphone data was on par with the same readings from a plug-in device.

Now also **Imagine** an app that makes it easier for insurance carriers to improve pricing, renewal strategy, risk selection and is more customer-centric.

And finally, **Imagine** being able to do it all from the driver's Smart Phone and do it with *superior accuracy*.

The Accuscore Solution Combines

The absolute **state of art** in refinement of **handling of accelerometer related data** on a smart phone along with Accuscore's acknowledged **superior "non event-based"** determination of driving risk.

Designed To Increase Customer Loyalty

Significantly reduce dissatisfied customers that contact Customer Support departments to file complaints about miscalculated data that includes inaccurate trips, mileage, and events.

Betterways Mobile App has the capability of connecting tens of millions of drivers to UBI services, plus driver behavior scoring for accurate risk identification

- A multi-sensor approach allows for minimal reliance on GPS for location determination thus maximizing battery life.
- Advanced signal processing allows accurate determination of phone motion, segregating phone motion inside the vehicle from pure vehicle motion.
- Accurately calculates miles. Minute-accurate start and end times generates precise mileage and trip catalogue.
- Automatic Drive Detection. By leveraging the technology in the smartphone, the app detects driving within seconds of beginning a trip. Setting the smartphone in motion triggers the smartphone accelerometer and the application starts recording the activity right away.
- Normalization of data across all phone types. One app for every phone type.
- Calling/Texting/Usage while driving. Identifies % of distraction related to phone usage.
- Accurate detection of acceleration, braking and driving behavior. Identifies areas of needed driver improvement and peer comparison.
- Makes the overall experience better for the customer and increase customer loyalty.



Most Meaningful Measurement of Risk

- ✓ Continuous vehicle motion analysis, not just 'event's based which accurately helps determine **Risk Per Mile Driven**
- ✓ Helps insurance carriers more accurately understand their exposure to potential risk
- ✓ Helps avoid potential accidents due to poor driving behavior and therefor reduces claims and settlement costs
- ✓ A **uniform score** helps insurance assess all drivers in a **standardized** manner
- ✓ Focus is placed on driver improvement by understanding driving behavior, all the time