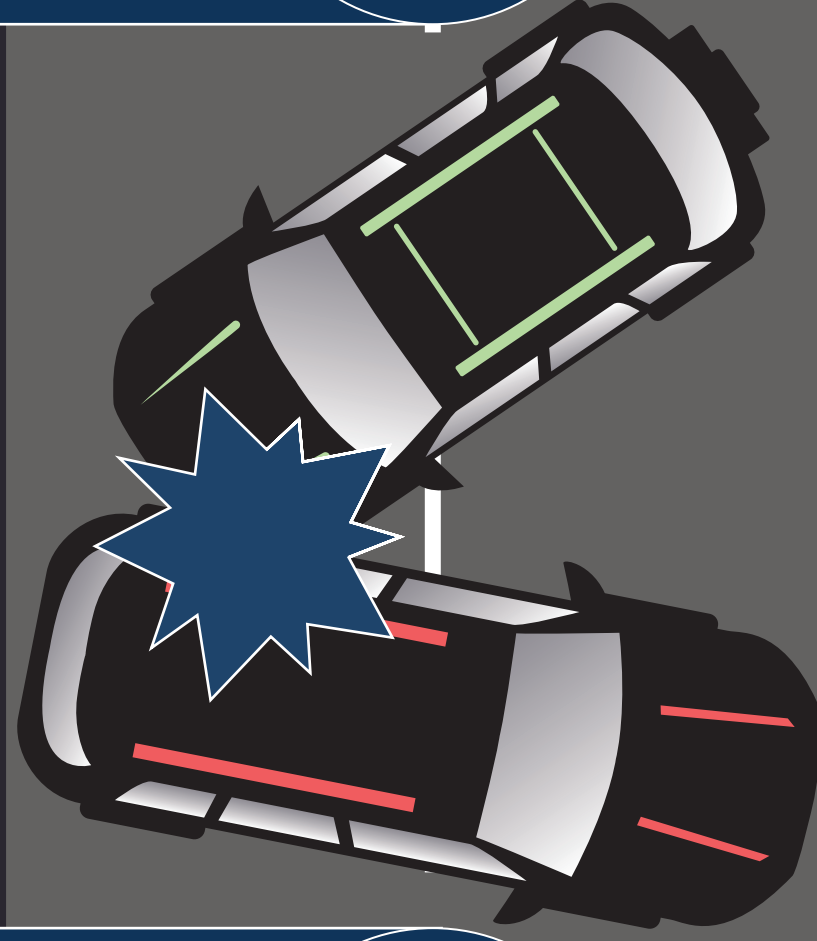
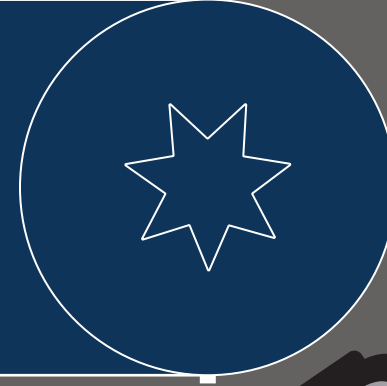


The Telematics-Driven Claims Process

Crash
Using vehicle behavior information, including six axis acceleration data, algorithms identify when an accident occurs and collect this information for further analysis.



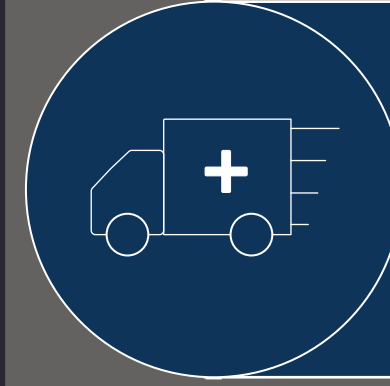
Instant First Notice of Loss
When a crash is detected, notification is sent to the insurer's FNOL team. They also receive a crash dossier, allowing for immediate claim processing.



Coverage Verification
Crash data can be correlated with policy information to verify coverage, reducing the time policyholders must spend on the phone immediately following the crash.



Emergency Response
Immediate notification of loss, along with vehicle location, and accident severity data allow insurers to provide enhanced emergency response services.



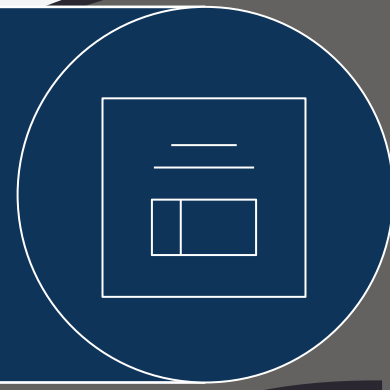
Towing
When a crash occurs, insurers can proactively arrange for towing from preferred providers, reducing towing, re-towing, and storage costs.



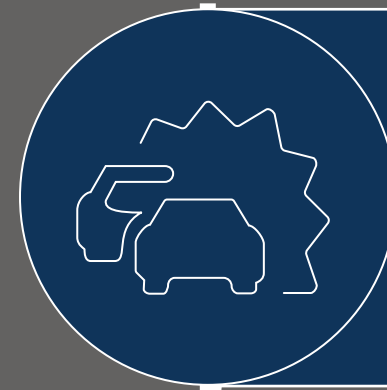
Post-Crash Transportation
Early notification of an accident allows insurers to provide policyholders with a taxi or rental car directly from the scene of the crash.



Personal Injury Claims Management
Specific markers based on telematics data helps insurers understand the likelihood and severity of bodily injury and verify claims.



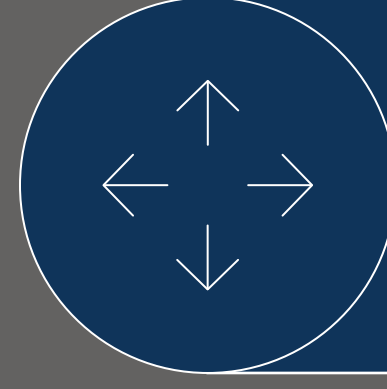
Liability Assessment
With crash reconstruction, insurers can understand the cause of an accident and assign liability more reliably than through witness statements and inspection alone.



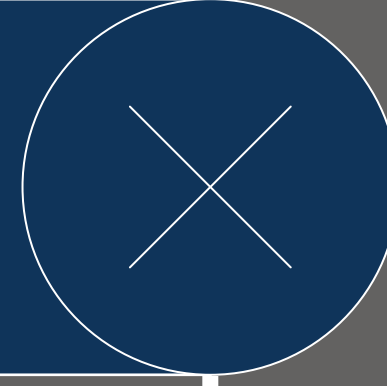
Settlement (Bodily Injury)
Specific markers, based on telematics data, help insurers understand the likelihood and severity of bodily injury and verify claims.



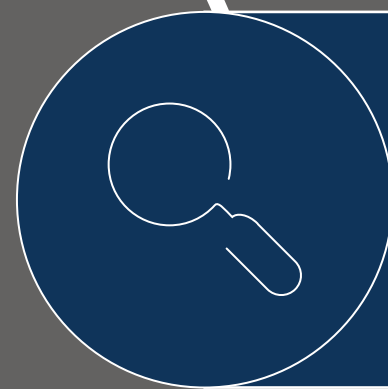
Repair Decision
Vehicle crash data, photos, and statements can be used to identify the extent of property damage and determine if the vehicle is repairable or a total loss.



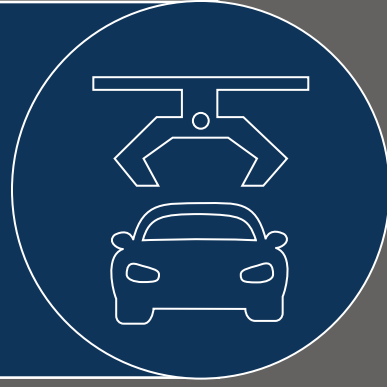
Total Loss Valuation
Vehicle damage estimates allow insurers to better identify if a vehicle is a total loss before it gets to the repair shop.



Inspection
Telematics data allows insurers to determine the extent of vehicle damage, assess if an inspection is needed, and allocate inspection resources more efficiently.



Salvage
Proactive towing from the crash directly to a salvage yard eliminates second towing and storage fees, allowing insurers to recover more of their losses.



Estimate
Telematics damage data can be leveraged for part sourcing, labor estimations, and repair bill audits, improving cost estimates.



Repair
Proactive vendor management and more accurate repair estimates help insurers schedule, manage, and improve their repair process – reducing costs.



Settlement (Property Damage)
Telematics data supports faster settlements, which lowers unallocated loss adjustment expenses and improves policyholder satisfaction.



Subrogation
Kinetic accident reconstruction allows the insurer to determine and assign liability for use in subrogation.



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