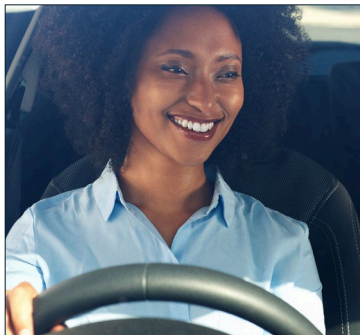


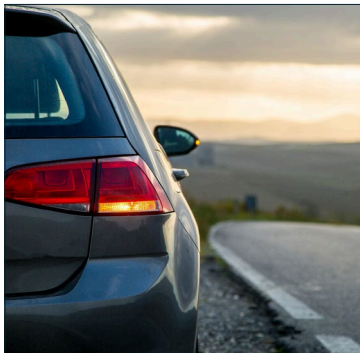
OCTO DriveAbility® Advanced Score

Insurance companies are facing challenges as inaccurate pricing and rising losses with significant impact on profitability. A risk scoring that utilizes driving habits and behaviour to predict the risk of loss more accurately than using traditional underwriting data, can help insurers maintain profitability in challenging markets.



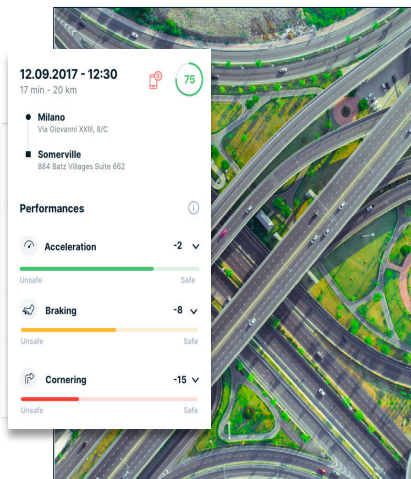
How it works

OCTO DriveAbility® Advanced Score accurately predicts losses with a lift of >10x, already filed in 48 US States, and available in more than 20 countries. Based on a large cross-insurer driving data lake that includes **policy and claim data**, DriveAbility® uses **granular GPS data** at a second-by-second frequency. DriveAbility® is **highly configurable** with **8 components** related to policy-holder driving **exposure and behaviour**. Supports **MultiConnect** feature covering multiple drivers and/or vehicles policies.



Benefits

- Maximize **profitability** and increase customer **retention**.
- **Flexible and Integrated with OCTO vertical solutions** (personal and commercial insurance, Digital Driver, Fleet Telematics, etc.).
- **Stand-Alone, with third-party data collected via device and/or provided through platform-to-platform**.
- Configurable **to meet local regulatory** standards if required.



What the customer gets

Score insurer sees:

- High resolution risk index score from 0 - 1,000+
- Intuitive score 1-100
- Breakdown of score into 8 main components
- Available via MFT, API

Score driver sees:

- Intuitive score of 1-100
- Breakdown of score into 8 main components
- Available via app, SDK

Advisory services to support UBI insurance programs based on DriveAbility® Advanced Score.

OCTO DriveAbility[®] Advanced Score

Using **the right data** yields **significant benefits**:

OCTO's DriveAbility[®] scoring offers a proven and scalable methodology that addresses both: supporting driver improvement and empowering insurers to deploy precise, **data-driven risk assessments for fair, competitive insurance pricing.**

Granular Telematics Data

- Enables data cleansing
- Shows every movement, every trip – not just pre-determined counters or events
- Avoids self-fulfilling conclusions
- Allows analysis of emerging data sets and new risk factors

Claims and policy data from Insurer

- Maximizes predictiveness
- Facilitates pricing optimization

Context data (road type, weather)

- Context enrichment
- Additional insight

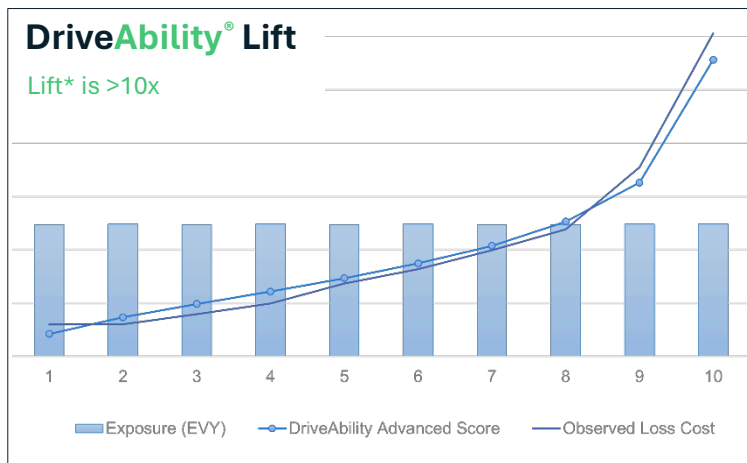


Score components



DriveAbility[®] Lift

Lift* is >10x



Using telematics, an insurer can achieve **much greater segmentation than using traditional rating factors alone.**

OCTO creates a **highly predictive score** due to a combination of contextual data, telematics data, policy and claims data from our insurer clients.

DriveAbility[®] scoring can **predict the loss costs**** for each customer based on their driving behaviour and habits.

DriveAbility[®] Advanced Score provides a lift* of >10x

* Lift measures how well the model differentiates the highest risks from the lowest risks. The higher lift value, the better the model is able to provide segmentation.

** Bodily Injury, Property Damage, Collision results

Get started today with our free trial!