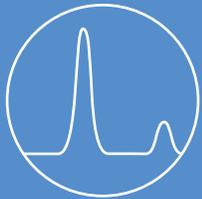




DriveAbility[®] Score

Improve profitability with
the leading approved
telematics risk score



Predictive



Insightful



Flexible

Telematics data provides a step-change improvement in risk assessment over traditional factors that are largely proxies for how, how much, when, and where vehicles are operated. The DriveAbility Score ensures insurance carriers can get to market quickly with a telematics-driven score that is highly-predictive of risk and provides a significant improvement to their underwriting results. The DriveAbility Score is unique in leveraging insights from over 5.6 million connected vehicles, 207 billion miles of driving data, and close to half a million crashes.

Learn more at octousa.com/driveability-score



What is the DriveAbility Score?

The DriveAbility Score uses granular telematics data with claims, policy, and external contextual data to deliver a score which is highly-predictive of risk. Beyond pricing, the DriveAbility Score provides insights into driving behavior, giving policyholders feedback and targets to improve safety.

Why DriveAbility?

- Highly predictive of loss costs
- Differentiates risks and provides segmentation opportunities significantly better than traditional factors
- Used by over 25 insurers on five continents and approved for use in most U.S. states

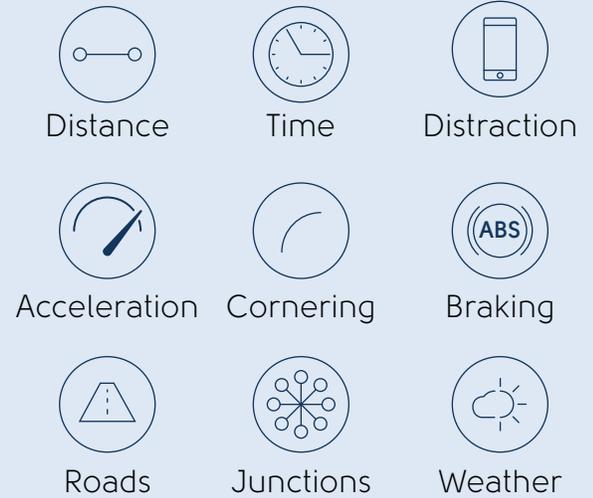
What we offer

- Immediate access to the market-leading risk score approved in most U.S. states
- Deep integration with Octo's market-leading telematics technologies and established relationships with other technology providers
- Score components enabling easy customization
- Existing hosted secure platform
- Guidance on integrating the score with traditional factors

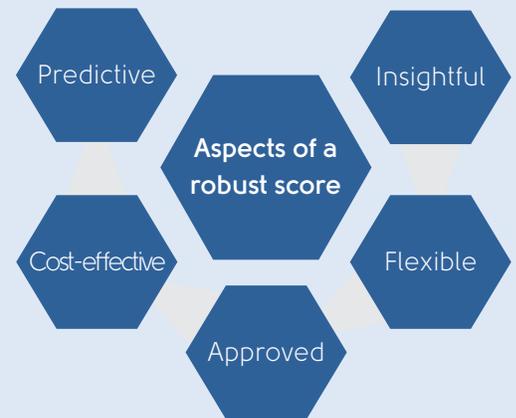
The opportunity for insurers

The DriveAbility score provides many times more segmentation power than traditional rating factors. Insurers using our score can find significant areas to reduce premiums for lower risk drivers or increase prices for higher risk drivers. This information enables insurers to change pricing and underwriting to materially improve profitability and retention.

DriveAbility factors



DriveAbility qualities



Pricing opportunities

