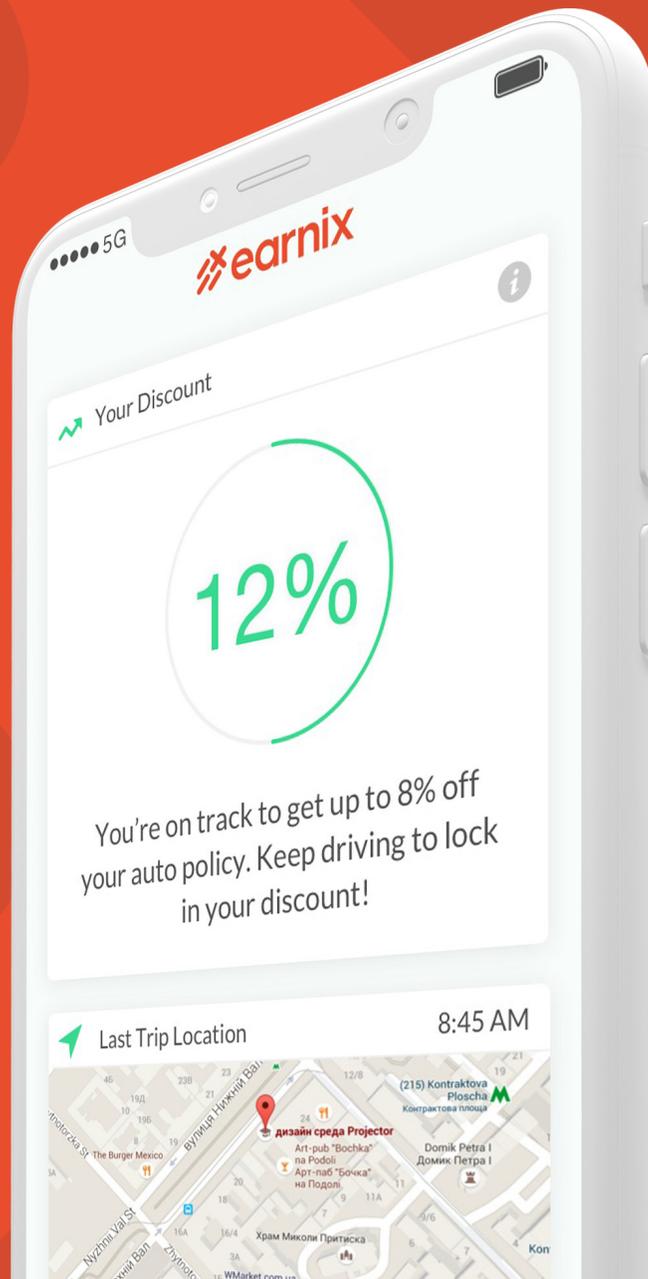


Earnix Drive-It

The Next Generation in Mobile-Centric Telematics



Past Telematics Approaches Lead to UBI Challenges

Usage-Based Insurance (UBI) is here, and it's here to stay, yet many insurers struggle to create profitable UBI offerings and are unable to provide highly personalized products.

The root cause? Most insurers still don't have an effective way to operationalize telematics data and unlock the true value of their UBI programs.

Today, most insurers face these telematics challenges:

○ Collecting Data

In the past, insurers didn't have a good way to collect telematics, often resorting to third-party mileage trackers and other clunky products. This led to poor end user adoption and expensive operational costs.

○ Updating Risk Models

Most telematics vendors only provide a single driver score or a limited set of metrics. This unexplained "black box" approach doesn't provide the modeling flexibility required to accurately define risk in building successful UBI programs.

○ Integrating Driving Data

Insurers have a hard time operationalizing large volumes of driving data and leveraging the insights to forecast demand for their UBI portfolio.

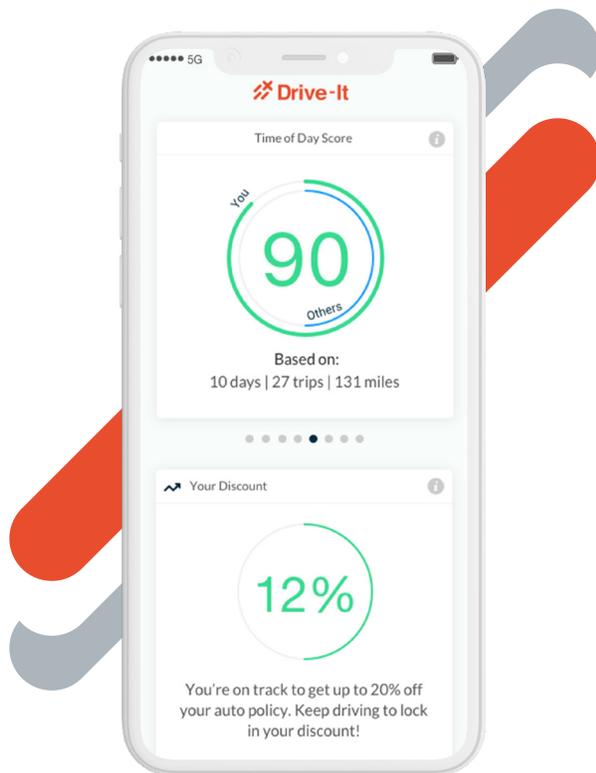
○ Engaging Consumers

Insurers wrestle with the best ways to connect with consumers through technology, and then develop the right plan for each customer.

As a result, many insurers have struggled to advance UBI from a niche offering to a mainstream, profitable approach... until now.

Introducing the Earnix Drive-It™ app.

Industry-Leading Telematics



The Earnix Drive-It mobile app is the best way to overcome past challenges with telematics and bring your UBI programs to life. This smartphone app seamlessly integrates with the Earnix UBI solution to give you everything you need to develop and deliver highly personalized UBI offers—all in a powerful, proven platform.

The Earnix Drive-It app collects data related to braking, acceleration, distraction, speed, cornering, and other real driving events. It uses machine learning models based on over five billion miles of actual driving data to generate the industry's most sophisticated predictive risk scoring algorithms. With Earnix Drive-It, you can score and segment drivers by their individual risk—critical to improving the success of your UBI programs.

You can also customize your use of driver risk scores for maximum flexibility, control, and success. Instead of relying on a single driver score, Earnix Drive-It lets you build your own risk score and model other related factors to develop more targeted offers, including external data such as weather and location. All this helps you offer each customer a personalized UBI package that meets their needs.

Advantages

✓ Deliver Personalized, Contextualized UBI Offers

Understanding policyholders and their driving behavior is key to increasing retention and lifetime value. With Earnix, generate personalized and contextual insurance offers faster than ever. Our steady stream of bi-directional data gives you the information to deploy a winning offer at precisely the right time.

✓ Improve Risk Management

Detect distracted driving or other behavior to mitigate risk and decrease claim expenses by communicating risky behavior to drivers.

✓ Take Advantage of Next-Generation Capabilities

Only Earnix delivers a single, end-to-end UBI solution that includes advanced analytics, machine learning and artificial intelligence, plus other innovative capabilities. There's no better way to offer each policyholder personalized policy bundles and relevant add-ons.

✓ Simplify Claims Handling

Earnix Drive-It also helps reduce expenses and improve policyholder satisfaction with streamlined processes—everything from highly accurate crash detection to FNOL to accident reconstruction.

Unlock the Value of Your UBI Program

Finally, there's a way to fully operationalize UBI. With Earnix, you can make the most of telematics data to manage the entire UBI lifecycle. Not only will you improve your ability to determine demand and profitability, but you'll gain a new way to increase lifetime value, customer engagement, and retention. All of these advantages add up where it matters most: **top-line revenue and bottom-line profits.**

To learn more about the Earnix UBI solution and the Earnix Drive-It app, please visit earnix.com/drive-it



Earnix is a leading provider of mission-critical systems for global insurers and banks. Through Earnix, customers are able to provide prices and personalized products that are smarter, faster, and safer in full alignment with corporate business goals and objectives. Earnix's customers deliver over 1 billion quotes per year through Earnix's solutions, offering systemized, enterprise-wide value with ultra-fast ROI. Earnix has been innovating for Insurers and Banks since 2001 with offices in the Americas, Europe, Asia Pacific, and Israel.