



# Lead the UBI Revolution

Usage-based insurance (UBI) is the new competitive edge, but only for insurers who get it right. With Earnix, you can now use telematic data to provide highly compelling UBI offerings that are both personalized and profitable.



# Earnix Delivers a Turbocharged Head Start to Capitalize on UBI Today

Usage-based insurance (UBI) has already fundamentally changed the P&C insurance landscape.

Just a few short years ago, UBI programs were considered to be a “nice to have” offering, but a concept that hadn’t hit the mainstream just yet. Today, they’re required table stakes to serve a growing number of consumers who demand personalized insurance options to meet their exact usage patterns.

Insurers that continue to delay the decision to offer responsive UBI programs do so at their own risk. For example, Nationwide now projects that in the next five years, 70% of its new business will come from UBI.

Yet for some insurers, **how** to offer UBI is the most critical question. Many still struggle to use telematics data to develop UBI offerings efficiently, effectively, and profitably.

The good news is that Earnix can help. Where other vendors may only provide a single driver score, Earnix delivers true, bi-directional, intelligent telematics for complete visibility into each driver’s usage and behavior.

Even better, this telematics data can be modeled within our end-to-end pricing platform to give you the powerful insights needed to identify, develop, and deliver the right UBI offers in real time. You’ll improve your ability to evaluate and define risk with a greater degree of accuracy, key to driving profitability to new highs.



According to global technology consultancy Capgemini, the global UBI market was estimated at \$24 billion in 2019 and is projected to reach \$125.7 billion by 2027. “The UBI market’s consumer base is projected to grow from 15 million to 142 million by 2023.”

## Earnix UBI Solution

### The Future of AI-Powered UBI, Available Today

The Earnix UBI solution uses a wide array of intelligent telematics data collected from our driver app for best-in-class modeling, pricing, and rating. With Earnix, you gain the full picture of driver behavior and can model a wide range of data to develop and deploy the right personalized UBI offers in real time.



# Transform Your Insurance Offering, Your Business, and Your Bottom Line

We are uniquely positioned to provide state-of-the-art capabilities, such as artificial intelligence, machine learning, and powerful data analytics, within a single comprehensive platform that includes rating, pricing, filing, automation, deployment, and billing.

This platform also includes a proven telematics app built with over five billion miles of driver data to give you exactly the information you need. Now you can model this data in the way that works for your business to deploy highly personalized, telematics-based UBI and deliver unparalleled customer engagement.

## How Does Earnix Deliver?

Earnix provides an end-to-end platform that uses a wide range of data from many different sources, including telematics data, and then delivers the automation and advanced modeling needed to develop effective UBI offerings.

Where so many insurers don't know where to begin, Earnix delivers all the tools needed to make UBI a reality. Only Earnix provides the three capabilities needed to create and deliver successful UBI programs:

### Operationalize

UBI presents a number of real challenges: unstructured data, manual processes, inaccurate rates, and the need for retroactive determination of rebates. Earnix is uniquely able to provide a seamless process related to telematics data, models, rating factors, and automated processes to help you develop highly profitable UBI offerings.

### Personalize

Earnix solutions and technology can then use data from a wide range of traditionally disparate sources, such as previously siloed telematics data. Our comprehensive platforms are fully integrated with our full UBI capabilities to improve the ease—and success—of your UBI programs.

### Engage

Earnix also uses real-time behavioral data to identify and respond to changing customer demands, more efficiently and effectively. Use this information to create real-time UBI offers that reflect customers' changing patterns and the needs of the moment.

# The Right Partner for Proven Success

With the Earnix platform, you can identify, create, and deliver personalized UBI offerings that address customers' new demands and changing needs in real time.

**Only Earnix can help you:**

## Access an end-to-end platform

Integrate driving behavior data with your current risk data to model risk, price your UBI offer, and bill customers based on actual usage.

## Personalize and win

Give each customer the most appropriate UBI offer, at the right time, personalized to fit their specific usage and needs.

## Support the widest array of UBI programs

Create the UBI programs that meet your customers' needs:

- Pay as you drive (PAYD), including miles and time driven
- Pay how you drive (PHYD), including braking, cornering, speeding, and distracted-driving data
- Try before you buy (TBYB)
- Manage how you drive (MHYD) for driver coaching
- First notice of loss (FNOL)/accident reconstruction



### Become the Tipping Point

58% of consumers would switch to an insurance provider that would personalize their overall experience.

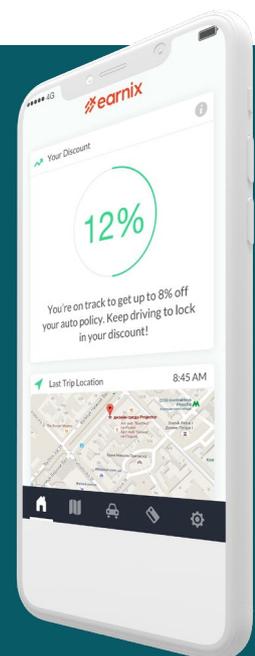
**Accenture**

# Take Full Advantage of Telematics

Earnix offers a state-of-the-art telematics app, which now serves as the foundation in establishing a new and transformative mobile-centric UBI offering.

We deliver the full capabilities you need to anticipate and proactively address the requirements of a changing market, including data accuracy, driving risk models, driver engagement and more.

With Earnix, you can capitalize on a better way to model telematics data, faster times to market, more accurate pricing, and a new ability to create and deploy contextualized and personalized offerings. You'll also enhance risk scoring to help improve profitability.





# With Earnix, the Future of UBI Starts Today

For many insurers, the recent popularity of UBI may have produced more questions than answers.

- *How do I collect or operationalize the vast amount of telematics data?*
- *How can I develop the right UBI offering?*
- *What tools and technologies will I need?*
- *How can I convert telematics into real business value?*
- *How can I accomplish all of this—before my competitors?*

Earnix has the answers. We're ready to help you eliminate potential barriers and give you everything you need to develop a UBI solution that's right for you.

Earnix already has a proven track record of helping today's leading insurers transform innovative insurance into a highly functional, highly profitable competitive advantage—and we're ready to help you, too.

## About Earnix

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. For more information, visit [earnix.com](http://earnix.com).

