



Change the rules with Kilometrix

Flexible telematics solutions from Steria



Not all motor insurance is equal. If you're looking to differentiate your car insurance offer or reduce fraudulent personal and commercial vehicle claims, there's now a great way to collect, interpret and use vehicle data that will transform the way you do business

As the insurance sector faces up to a diverse array of challenges, there is a growing need to develop innovative solutions to create market competitiveness, increased customer retention and a more profitable book. Add to this the requirement to find new ways of assessing risk in line with impending EU regulatory changes relating to gender-based underwriting, and it's clear that it's time to change the rules of the game.

Steria can help. We believe that one of the best ways to evaluate risk is on an individual case basis. This demands the right tools for insurers and intermediaries alike: tools such as Kilometrix the innovative telematics solution from Steria.

Driver behaviour

Comprehensive usage-based insurance is now a reality. Kilometrix is an established telematics platform delivering meaningful telematics-driven services to the insurance

sector; both private motor and fleet. Using in-car data recording and analysis services, our solution is designed to focus on the cost-effective provision of important core services such as First Notice of Loss (FNOL) and our unique Steria Driver Behaviour Rating Engine.

Kilometrix gives today's insurers a fully flexible and expansive solution that provides the opportunity to market a range of safety and security-based value-add services. It's a comprehensive telematics offering that assists with the identification of individual driving habits and risk assessment by gathering information on a broad range of factors, including distance covered, location, time of day, etc.

As you use Kilometrix to inform your risk decisions on a case-by-case basis, you will reduce fraudulent claims and increase your product sales through offering a tailor made solution for your policyholders.

Know your customer

Kilometrix has been designed and developed by Steria. It offers an innovative and highly comprehensive range of telematics services that deliver a number of business benefits:

- **Increased product sales through enhanced policyholder segmentation:** Kilometrix allows you to differentiate your products by offering innovative usage-based insurance packages that offset the increasing cost of motoring for defined customer segments. You will truly differentiate your business in an already commoditised market.
- **Reduced fraud:** in the event of an accident and even before First Notice of Loss, erratic or irresponsible driver behaviour can be monitored in real time and transmitted to the insurer. This allows underwriters and claims handlers to proactively determine potential risk and/or fault in order to prevent or reduce fraudulent claims as early as possible.
- **Improved FNOL capabilities:** immediate notification of a material event is made possible with communication of details via multiple channels (email/SMS etc) giving insurers the ability to quickly take control of an accident and, in doing so, manage associated costs and customer care.

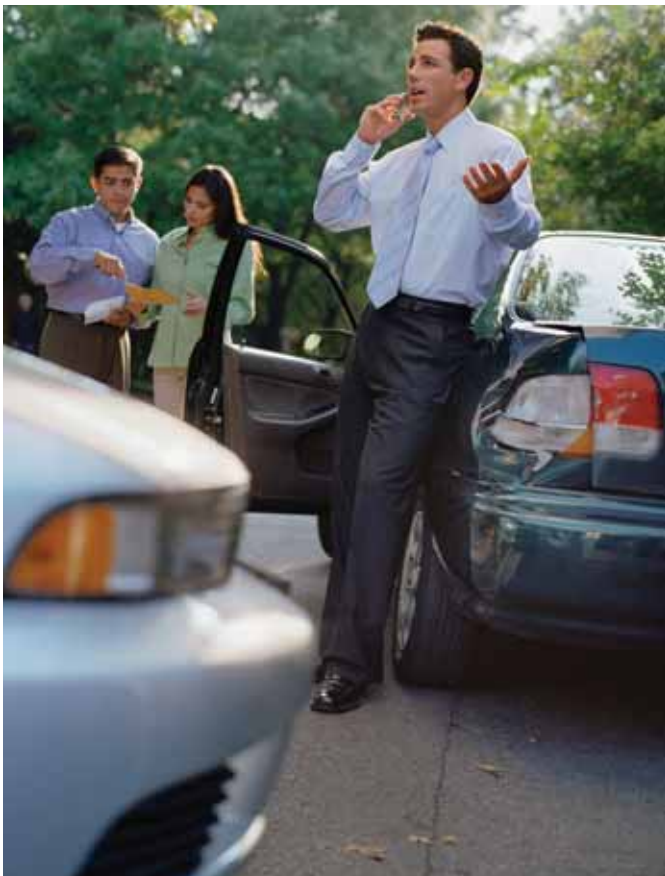


- **Agnostic architecture:** Kilometrix is a purposely designed environment that supports the use of various black-box and air-time providers. This means insurers can construct competitive offers and consider all sales opportunities.

How does it work?

A Kilometrix 'box' is fitted to each vehicle. This small, easily installed box then continuously collects driving data and feeds this back to our platform via a mobile network using a combination of GPRS and GPS technologies. Insurers and their approved distribution chains can then receive specifically 'packaged' data reports around individual driving behaviours and vehicle usage. This results in a much more accurate assessment of risk in a solution tailored to your specific customer and risk profiles.

Telematics is revolutionising the insurance market and Kilometrix is 'the' game changing solution. Based on innovative machine to machine (M2M) technology, Kilometrix turns in-vehicle information into a valuable asset with data analytics and reporting, customer analysis and profiling, propensity modelling, market potential modelling, location-based analysis/mapping services and customer portraits.



Kilometrix and Steria

Steria has been involved with on-board vehicle telematics since the early 1990s when we began working with global automotive giant Renault. Today, we're providing innovative solutions and support for **over 1 million vehicles in Europe**. We're not just an innovator, however; we're also a global provider of wide-ranging IT, consulting and business services to leading companies throughout the UK and Europe.

We have used our extensive business experience and partnerships in the automotive sector to evolve our understanding of telematics in line with the insurance industry needs. Now Kilometrix can take you on the next stage of your telematics journey.

Usage-based insurance becomes a reality

Do you truly stand out from the crowd? We know it's hard to get your message across in a crowded marketplace. Kilometrix can help to provide the differentiation you need. It supports targeted acquisition strategies by enabling insurers to effectively monitor total car and/or driver usage, supporting the development of highly segmented products and services based on actual driving behaviour.

Kilometrix records the mileage, time spent driving and time of day when driving takes place. That's just the start: it also records harsh braking, cornering, excessive acceleration, the type of roads taken and other information concerning driving behaviour. This gives insurers the potential to target certain customer groups. For example the 17-21 year-old customer base could be offered competitive premiums with 'curfew' driving restrictions, or the over 65s could opt for cost effective premiums by accepting 'daytime' driving only.

Value Added Services

With the Kilometrix telematics solution we've taken our insurance industry knowledge one step further. You will benefit from an extensive range of value added services including our unique Driver Behaviour Rating Engine and the following Kilometrix services:

- **Multiple source data capture** – gives sales and marketing the flexibility to capture new business opportunities and improve customer satisfaction
- **Data utilisation** – delivers robust data elaborated to enable real understanding of the insured drivers' habits
- **Stolen vehicle tracking** – facilitates early recovery of the vehicle

- **Eco driving** – reporting can provide a clear information set around fuel usage and CO₂ emissions
- **Breakdown services** – a pro-active approach to automatically deploying roadside assistance and customer care leads to greater customer satisfaction
- **Integration with smartphone apps** – the fully developed Steria Mobile Framework gives you a great way of using social networking tools to communicate with your customers
- **Geo Fencing** – provides a pro-active alert if insured vehicles are outside their nominated geographies, making it ideal for fleet or high risk groups such as taxis
- **eCall** – allows the successful implementation of safety-driven policies
- **Engine immobilisation** – safely stop a stolen vehicle and provide final location details to enable recovery.

Our pan-European footprint means that we can offer solutions for clients operating in multiple geographies and we have the flexibility to scale up our service provision according to demand.





Why choose Kilometrix from Steria?

As one of the world's leading system integrators, we offer a fully managed Kilometrix service featuring full back office processing or integration with your own IT applications, advanced client analytics, exception-based reporting and business process support. But that's not all. We work in true business partnerships with our clients to ensure that our outcomes-based approach really does get results.

We have made it our business to understand your business. We have designed solutions to help our insurance sector clients address issues unique to them. These include a comprehensive end-to-end Claims Management Service and solutions that help to reduce bad debt or fraudulent claims and optimise decisions by customer value, not just by risk.

Take the next step

With innovative and flexible cost models offering intelligent cost management solutions, it's no wonder that Steria is increasingly the partner of choice for IT-enabled business services and technology solutions. Add to this our agnostic architecture and range of flexible telematics services and we really can help you transform the way you do business in the future.

Find out more about Steria and Kilometrix

By visiting www.steria.co.uk/insurance/telematics

About Steria

Steria delivers IT enabled business services which help organisations in the public and private sectors operate more efficiently and profitably. By combining in depth understanding of our clients' businesses with expertise in IT and business process outsourcing, we take on our clients' challenges and develop innovative solutions to address them.

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