

# Telematicus Schack



# Cloud based system for managing big data telemetry for insurance telematics, fleet safety and connected car



## Challenges

- Managing data from existing and new moving devices on a global scale
  - Real-time analysis and mission critical decision making on high volume data traffic
  - Maximising the return on existing assets investment
- 
- Currently a single device throwaway strategy for insurance
  - High fixed costs for 12 months
  - Currently quarterly decision making on telemetry data



## Ideal Solution

- AI and machine learning to identify risks and continuous improvements
  - Business intelligence dashboards and reports to view analysed data and take action
  - Secure multiple users multiple views
- 
- API integration and standard device definition to manage data from multiple sources
  - Comprehensive geographical data collection and analysis



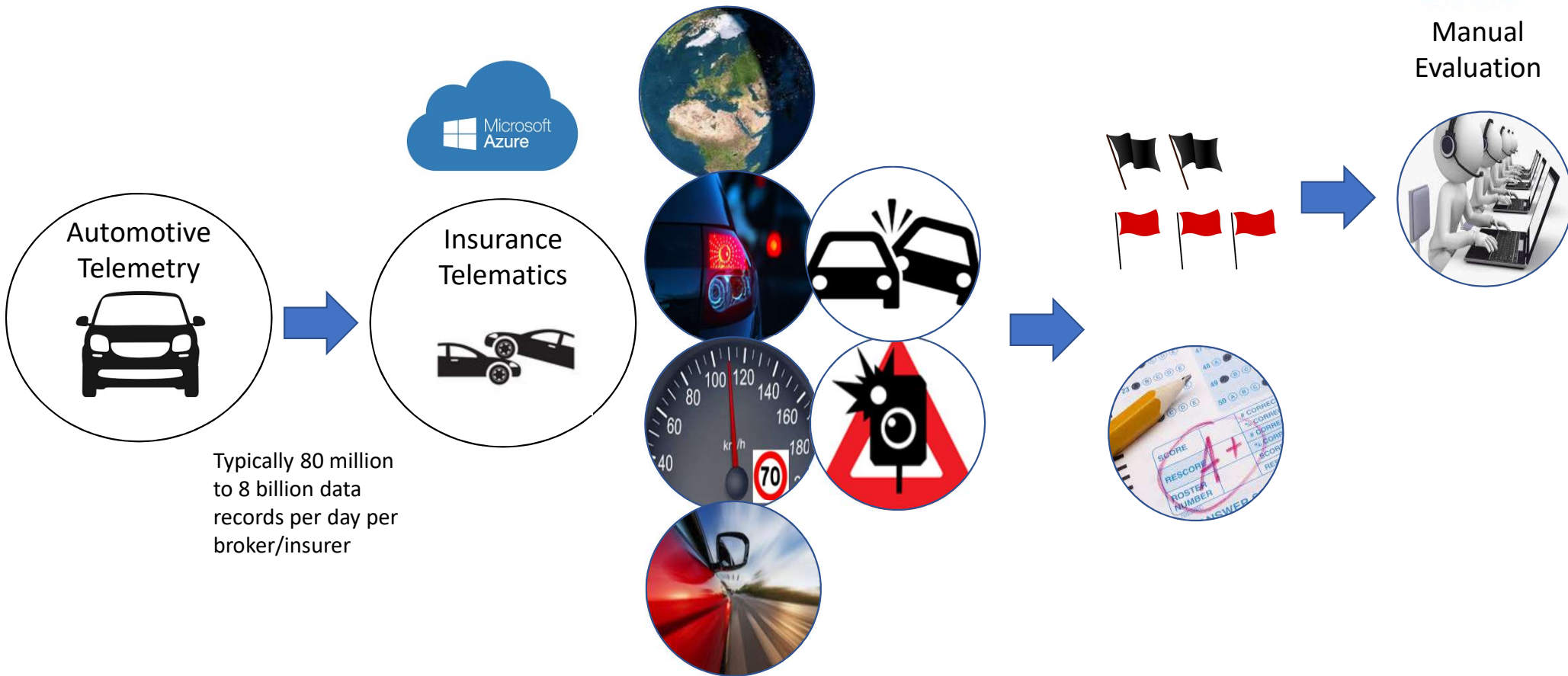
## Desired Outcomes

- End to end business solution for managing both standard and telematics insurance policies
  - Soft, dedicated and dashcam devices – one solution with right device for risk profile.
  - 80,000 policies being managed for 7 Insurers
- 
- Installers, Admin, Broker, Claims and Underwriters access the data they need securely via the cloud
  - Integrated solution delivering loss ratio of <50%





# Schack for Insurance







# Telematicus Schack + Microsoft IoT Hub, Stream Analytics, Azure SQL & COSMOS



Telematicus Schack addresses massive data capture and AI – based analytics from connected devices by using Azure IoT Hub, Stream Analytics, Azure SQL, and Cosmos. Power BI and Machine Learning provide unique insight into the client's risk profile data.

## Product Alignment

### Telematicus Schack+ Microsoft IoT Hub & Stream Analytics

Delivers scalability for multiple device management and data collection  
Enables real time data analysis and insight on your data as the devices connect to the hub



### Telematicus Schack + Microsoft Azure SQL & Cosmos

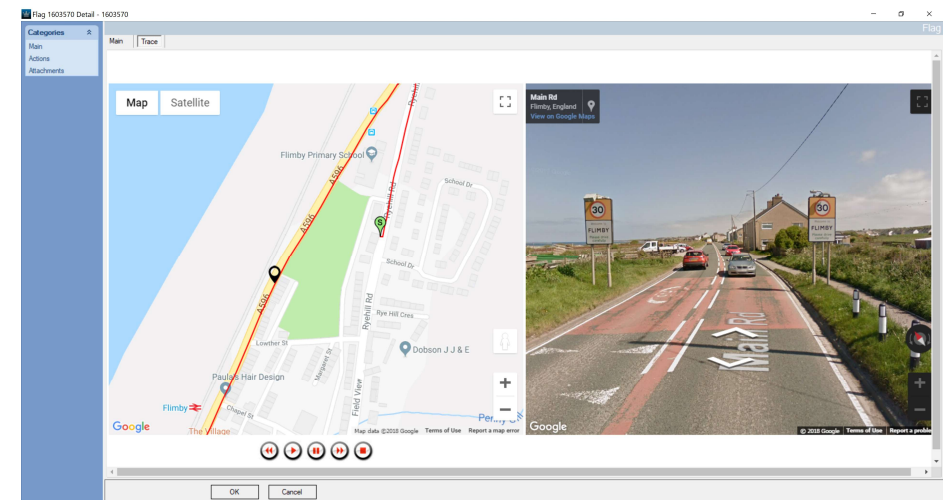
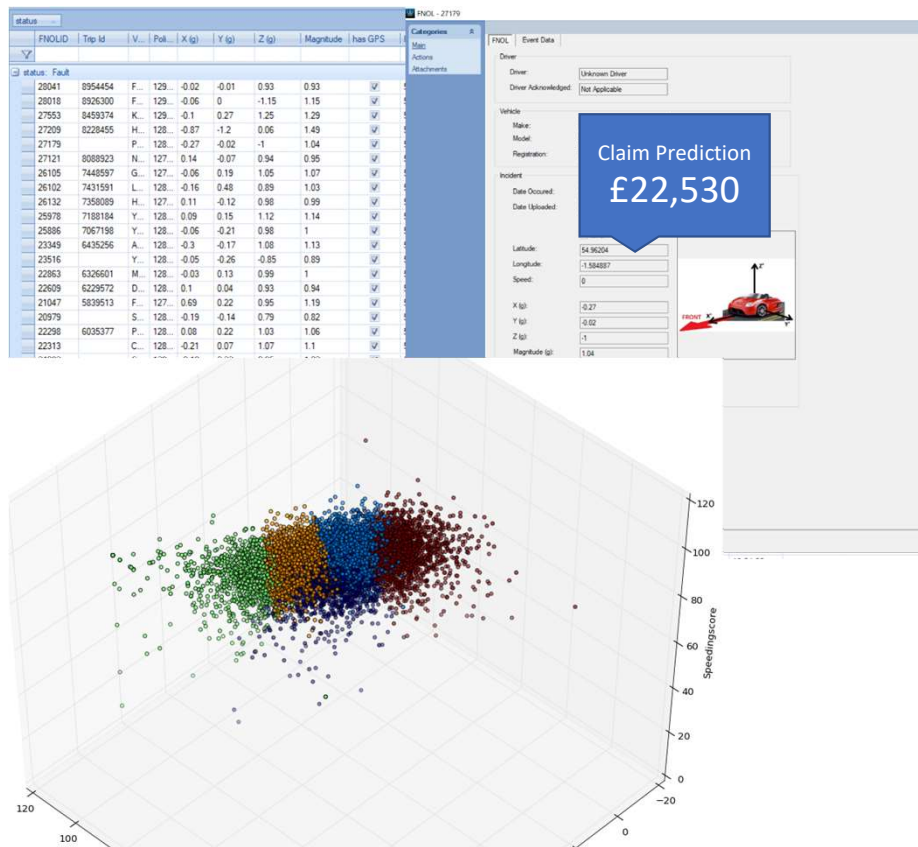
Increased capacity for compute, storage and flexible data management  
Unlimited data storage (GPS, Video) and access based on category and business rules



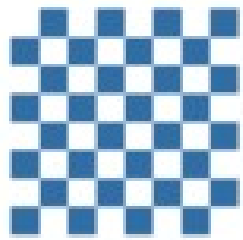
### Telematicus Schack + Analysis Services, Machine Learning & Microsoft Power BI

Better insight into data trends, policy holder behavior and risk profiles  
Additional data streams to layer on data and present via Microsoft BI





- Classification predicts who might have an FNOL event
- Modelling predicts what the cost of the FNOL event might be (to manage loss ratio)
- Cognitive Services identifies if you were speeding



Gold  
Microsoft Partner



# Results



- Improved “loss ratio” – to sub 50%
- Real time claims and reserves prediction
- Real time “education” and “risk prediction”
- No requirement to invest in infrastructure
- Microsoft Azure and Edge Services
- Full suite of API’s
- Greater insight into your telematics “big data”
- Helping you make the right moves with your data
- Device agnostic platform including Dashcam
- Device and warranty management and “low cost” installation if required.
- “the right solution for the right risk profile”