

## Assess future risk—before anyone drives a mile on your platform

Arity PreQual leverages unmatched industry data to help shared mobility platforms predict and manage individual driving risk.

The PreQual model is built on insights derived from:

- 85+ years of claims data
- 6M drivers
- 1.5M vehicle years

Person	PreQual Score
Jill	580
Peter	730
Sarah	800

Each score is shown on a scale from 0 to 900, with 'More risky' on the left and 'Less risky' on the right.

### BENEFITS

With the predictive power of PreQual, you can:

- : Set acceptance thresholds based on potential impact on cost and brand reputation
- : Create tiered pricing strategies based on driver risk
- : Optimize incidents and losses up front
- : Work with commercial auto insurers to evaluate your coverage

### HOW IT WORKS

PreQual extracts risk factors from an applicant's background data to help you plan ahead.

#### Arity PreQual using MVR variables:

Rank drivers by **expected loss** they may incur in a year

#### Arity PreQual using credit variables:

Predict relative **expected frequency of accidents** a driver may get into in a year

### Ready to learn more?

Get in touch with **Jacob Reeb** at [jacob.reeb@arity.com](mailto:jacob.reeb@arity.com)

# Case Study



## Arity PreQual<sup>SM</sup> in action

Arity and Clutch Technologies partnered to change the way insurers evaluate the risk of vehicle subscription drivers, helping companies accurately assess risk and lower commercial insurance pricing.



Clutch has helped car subscription providers achieve up to 20 percent reduction in premiums since incorporating Arity PreQual into their risk management technology.

### THE CHALLENGE

As commercial drivers carry more risk given the nature of their trips, subscription providers like Clutch's customers can end up with prohibitively high insurance costs.

### OUR APPROACH

Clutch and Arity agreed to work together to use Arity PreQual to predict and manage individual driving risk before a potential driver hits the road.

### THE RESULT

**“We see these findings as a first step and catalyst to connect more mobility providers with insurance carriers and be confident that their drivers will be safe and good custodians of vehicles.”**

—Grady Irely, Senior VP, Arity Data Science

### Ready to learn more?

Get in touch with **Jacob Reeb** at [jacob.reeb@arity.com](mailto:jacob.reeb@arity.com), or visit [arity.com/casestudies-clutch](http://arity.com/casestudies-clutch) to download the white paper.

# Fleet Utilization

## Fleet tracking designed for on-demand mobility

Arity's Fleet Utilization solution is built to meet the unique challenges of managing shared fleets where vehicles frequently change hands.



### FEATURES

Fleet Utilization leverages OBD-II devices and APIs to provide:

- : Flexible real-time vehicle and driver tracking
- : Real-time impact detection
- : Risk and driving behavior insights by trip
- : Driver safety rankings
- : Vehicle health insights
- : Customizable geofencing
- : Fraudulent use alerts

### BENEFITS

- : Improve driver safety
- : Reduce accidents
- : Optimize vehicle performance
- : Minimize damages

### Ready to learn more?

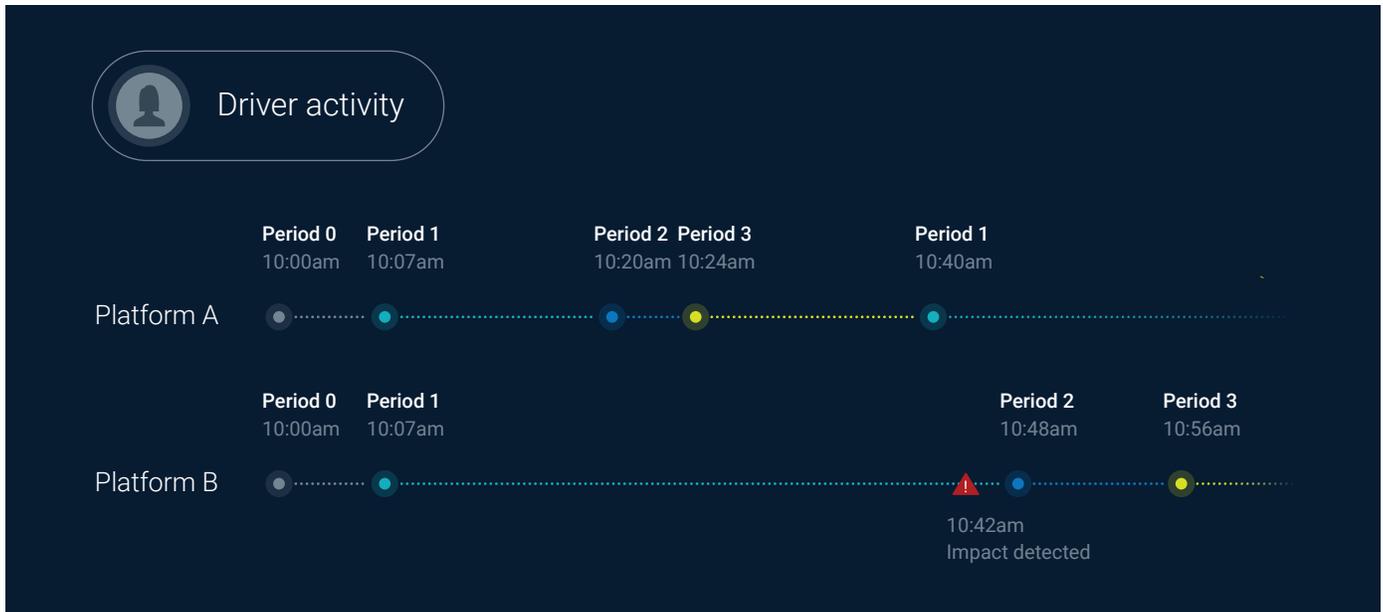
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# Arity Period Tagging<sup>SM</sup>



## Comprehensive insights by driving period

Arity Period Tagging divides driving behavior and activity into periods with detailed analytics. The full context of what's happening in personal and commercial periods gives shared mobility companies more intel to help them increase driver retention, facilitate claims reconciliation, and optimize commercial coverage.



### BENEFITS

Integrate via SDK or API to take advantage of:

#### : **Powerful comparative analytics**

Know when drivers are on or off your platform—and when they're driving for your competitors

#### : **Expedited claims reconciliation**

Validate the active platform and driving period of reported claims

#### : **Optimized auto insurance coverage**

Get insights on exposure by period to help you work with carriers to customize policies specific to your business.

### Ready to learn more?

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