



## A word from the Doctor (that's Colin of course)

'I am delighted to welcome you to Redtail Telematics second occasional newsletter. It is my intention to provide an informative and entertaining (& brief!) update and comment on industry, business, technology and, well, simply things that we find interesting. Which leads me to reiterate (for those who know us) and iterate (for those less familiar) a little context to things we do find interesting. Our Redtail heritage is rooted in deep engineering, through our parent company, Plextek, which I co-founded in 1989, and brings a culture of quality and innovation in sensors, signalling, firmware and software, and the collection and dissemination of complex data. And all of that experience and expertise manifests itself in our telematics offering, from device to portal, firmware algorithms to app. But within and around that offering we are driven to innovate – see ByMiles and Bluetooth Dongle items below.

As ever, any and all feedback is most welcome, and enjoy!

Dr Smithers



**Colin**

## Answering the challenging question(s)

BY\_MILES is a genuinely disruptive idea. Founder and CEO James Blackham: "Consumers shouldn't have to pay full price for insurance when they aren't using their car – if they're on holiday, for example.



**James**

**By Miles.**

We're doing it differently by treating our customers as individuals, building real-time policies that fit around them".

So how will we do that then? Start point is a telematics box (in this case VAM-OBD), which has the technology to measure miles – important – but also allows for future opportunity in driver and vehicle performance and feedback. Secondly, the ubiquity of the smartphone has enabled the BY\_MILES team to integrate their app with the telematics device outputs – and so much more. The fundamental of the app is to track journeys, corroborating the charges over and above the monthly 'parked' subscription.

All of which blue sky thinking prompted lively and productive dialogues between BY\_MILES and Redtail. Utterly dictated by a responsive approach to customer experience.

For example, Redtail driver profiles are typically driven (sorry) by 'scoring'. The measurement of driver behaviours (e.g. speeding, harsh acceleration) to inform risk was not so much a priority. So we needed to make profile changes to be more applicable to single journeys. Redtail and BY\_MILES completed the changes over the air to make those adjustments relevant to the mileage based policies.

So we would like to think that Redtail's approach has indeed reflected that of BY\_MILES. Doing things the way that we have always done them must be challenged, continuously. So the way Redtail has offered device, API, data to satisfy the needs of major insurer and specialist young driver insurer - well think again. And we continue to think again



## Our new Bluetooth Dongle – an IoT story

But then what isn't?! Definition time:

*'Internet of things - connection through the internet of everyday devices to send and receive data.'*

[Oxford English Dictionary]

This over used term has become a handy catch-all that perhaps confuses but rarely clarifies what a company is offering. It is indicative that we do not hear a potential customer requiring an 'internet of things' solution. I would like to explore some clarity.

- *Internet connection* – think we get that - but needs quality!
- *Everyday device* – mmmmm.....I have seen this expressed as 'familiar objects that you do not expect to be used in this way'?!?
- *Send and receive data* – well yes. But we do need the sense of quality (again) and value in that data

We were challenged by the question of (and we like challenging questions) how to assert driver ID as a security measure. All manner of 'answers' in terms of components, sensors, form factor – but our preference is for a rather more expansive view. By which I mean of course responding to the market and customer requirement, but also considering the possibilities of what could be done.

We identified Bluetooth Low Energy as the most suitable connectivity solution, selecting an off-the-shelf module which enabled ease of development and fast time to market. Then **we** designed a circuit board (see illustration) for the most efficient and effective provision of driver ID, whilst also offering scope for future thinking. The board was designed to accommodate environmental sensor technology to allow response to future requirements from innovative customers. Of course there is opportunity in home, in pet as well as in vehicle, in sensing temperature, power, current, pressure – and so on. Additionally, we scrutinised power efficiency, and include one year's worth of juice from a single coin cell. And not wishing to be limited to component solutions, we have built in flexibility throughout our platform in our own firmware and software, so that we can evolve in line with customer needs. For example, the device, whilst starting off in driver ID mode, can be used as a beacon in any and all manner of applications, including integration with smartphone apps. The Vehicle Asset Management device sends sensor data from source to DataWarehouse via the mobile network. More generally, data from wireless sensors to a database to a webpage - we really have only just begun!

I am sure that we all attend numerous conferences and events propounding the IoT 'art of the possible'. We prefer to be a little more pragmatic – thinking *and* doing, and will continue quality sensors to deliver data of value to you and your customers.



 **Automotive**

 **Automotive**  
Munich, Germany

**SEMA**  
SHOW

**Telematics Update  
Insurance**

Chicago, IL (Sept. 5-6,  
2018)

The Connected Car Insurance USA Conference & Exhibition is the largest and most informative forum for executives from across the connected car and auto insurance industries.

**TU Auto Europe**

Munich (30, 31st October  
2018)

Join the most innovative minds in connected cars, mobility & autonomous vehicles for two days of in-November

**SEMA 2018**

Las Vegas, NV (Oct. 30 –  
Nov. 2, 2018)

The SEMA Show is the premier automotive specialty products trade event in the world. It draws the industry's brightest minds and hottest products to one place, the Las Vegas Convention Center. In addition, the SEMA Show provides attendees with educational seminars, product demonstrations, special events, networking opportunities and more.

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