



The Driving Force Behind Vehicle Intelligence

Thought Leadership

Giant Steps

by Colin Smithers, CEO

Redtail Telematics, staffed and successful on two continents, has reached another major milestone. What does this track record mean to you and your customers?

The Redtail team's background of designing and supplying devices into the automotive aftermarket can be traced back 25 years, and adding-up the 6 million devices supplied and 8 million built to our design standards, means Redtail provides trusted products and services and understands what is important and imperative to provide quality solutions to our customers. The combination of large volumes and long history results in less issues that would otherwise impact reliability. Redtail VAM devices enjoy a very long life in the field, most of the time the VAM devices out live the vehicle. *Redtail has achieved ISO 9001 certification and recently re-certified in September 2017.*

Redtail serves many different markets with a flexible product offering including hardware, firmware,

software services, applications, design and analytics capability, and with low staff turnover. There are very few telematics companies that design and manufacture devices as well as develop their own Big Data analytics. Redtail continues to tightly control the data collection and algorithms in the device to avoid compromising data quality. Consequently, this gives us the ability to be very flexible in our offerings, responding to customer needs quickly and effectively.

Hence our Giant Steps in UK Insurance Telematics. Most of our growth has come from winning significant players in the UK insurance market, now at 22% share and growing. This has come about because of our comprehensive and flexible offerings focused on that sector. Our 25 year/6m device legacy has bred confidence in future customers, and our existing and verifiable achievements in this market have all added to making the Redtail choice rather straightforward. Most of our customers have found us by reputation.

In summary, Redtail can be a single point of contact and a one stop shop.



Colin Smithers, CEO

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There will be more to say about that in our next REDTAIL DATAPOINTS Newsletter. Thanks very much for your time.



I is for Intervention

by Andrew Little, Head of UK Sales

In listening a lot to insurers, brokers and fleet managers on the need to improve driver behaviour; there is one word that resonates loudly for all: intervention. The UK government's view is all about road safety and insurers are about reducing claims and managing risk. Drivers (and their parents! still largely but not limited to young drivers) are about better [safer] driving and lower premiums. Brokers are about service and relationships. Fleet managers about safety and economy.

How can you create momentum and make an impact when it comes to this valuable activity?

Firstly, let's define in the motor insurance and fleet context: intervention is the process by which a driver is advised of how to drive better. It is typically informed by the data derived from a telematics box, which typically tracks speeding, acceleration, harsh cornering and braking, and typically results in a Secondly, let's look at Redtail innovations in a couple of areas which deliver best in class tools to

manage intervention:

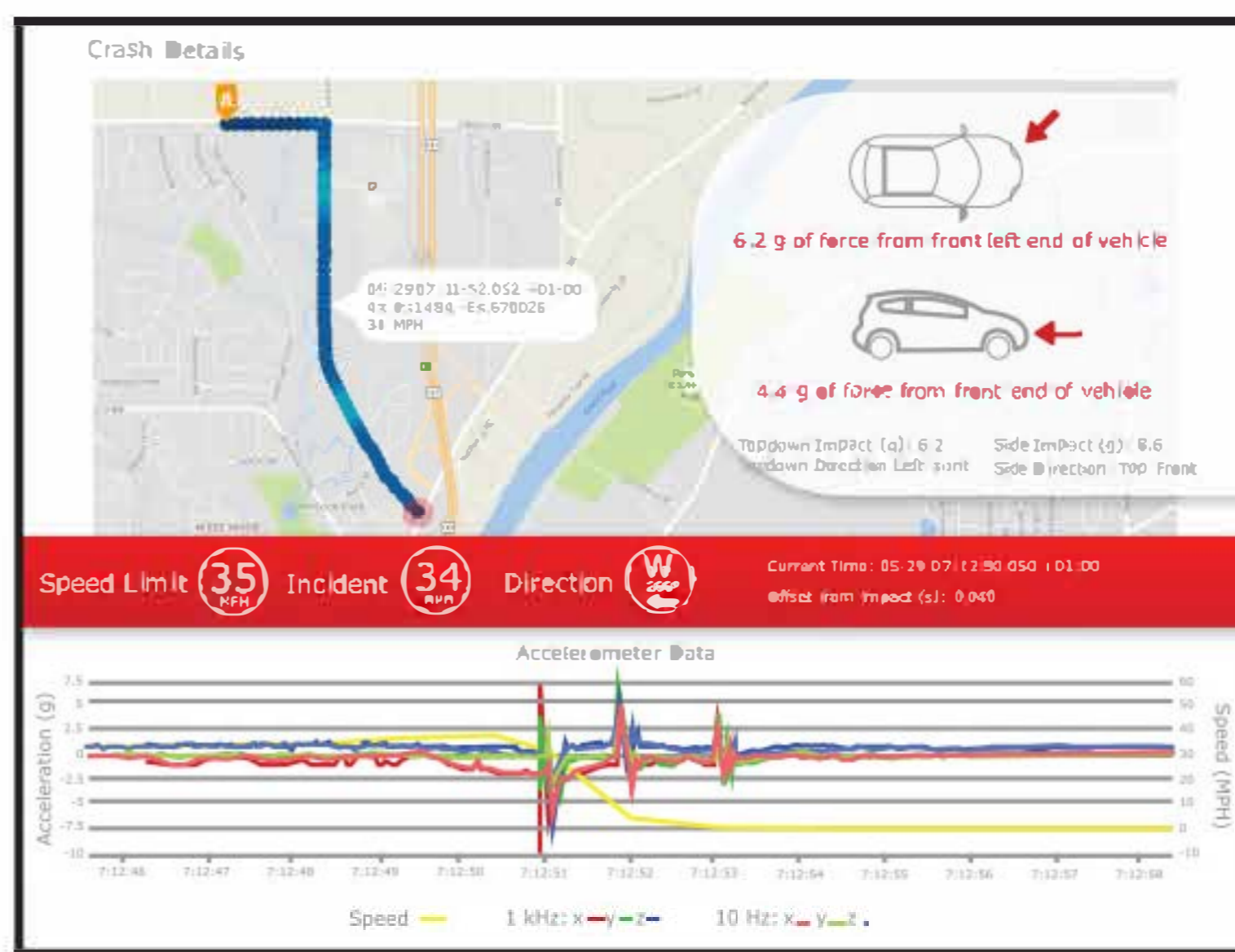
- **Advanced scoring, (16 driving parameters)**
- **Smart phone apps & social media gamification**
- **Instruction & education by text and visuals**
- **Performance scorecards for friends & family**
- **Intervention team training**
- **Peer to peer engagement & advice**
- **Data interpretation & improvements counseling**

How many other driver groups could benefit from using some of the tools in this approach? Why limit the inter-



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vention tools to young drivers? Any combination of these tools enabling safer roads, better drivers, fewer claims, can add positivity to the relationship between the driver and the insurer.



Devil is in The Detail

by Anna Amoresano,
VP Sales & Marketing, North America

Did you know that Redtail provides telematics solutions to insurers for not only personal lines but for commercial insurance as well? Commercial insurers are looking for fleet management expertise, and Redtail understands both sides of the equation. The fleet manager has similar objectives as the claims and actuary

teams - to understand and minimize risk while promoting safety. The Redtail Fleet Management Solution (FMS), provides the tools to manage an efficient and safe fleet by providing information about a driver's behavior and schedules for vehicle maintenance. Redtail's Insurance Incident Service coupled with the first notification of loss (FNOL) feature, can help insurers and fleet managers respond quickly and appropriately if an incident occurs.



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Let's dive deep to the driver level, this is how fleet managers and insurers identify poor driving habits. A fleet manager can run a report like the one below and see that 'Jason' is habitual speeding. The fleet manager can then act and provide Jason with recommendations to improve his driving. The FMS provides the tools to monitor and change dangerous behavior to prevent any tragedies that could result in bodily harm, expensive claims and increased insurance premiums.

In our next newsletter, Redtail will launch a new integrated incident portal in the FMS, so stay tuned!

From: 20-09-2017 01:32 PM To: 27-09-2017 01:32 PM

Asset	Start Time	End Time	Maximum Speed (mph)	Average Observed Speed (mph)	Distance (mi)	Duration (hh:mm:ss)	Location
355857051272460 (Jason)	21-09-2017 11:57:58 AM	21-09-2017 11:57:58 AM	89.8	89.8	Single Point	Single Point	I-59, Trussville, AL 35173, USA
355857051272460 (Jason)	21-09-2017 02:09:18 PM	21-09-2017 02:09:18 PM	89.8	89.8	Single Point	Single Point	I-459, Birmingham, AL 35210, USA
355857051272460 (Jason)	25-09-2017 09:16:07 AM	25-09-2017 09:16:52 AM	88.6	86.9	1.1	00:00:45	I-459, Broadale, AL 35210, USA
355857051272460 (Jason)	25-09-2017 12:21:21 PM	25-09-2017 12:21:21 PM	85.2	85.2	Single Point	Single Point	I-459, Birmingham, AL 35210, USA
355857051272460 (Jason)	26-09-2017 09:53:01 AM	26-09-2017 09:53:01 AM	86.3	86.3	Single Point	Single Point	I-65, Gardendale, AL 35071, USA
355857051272460 (Jason)	26-09-2017 09:58:49 AM	26-09-2017 09:58:49 AM	85.2	85.2	Single Point	Single Point	I-65, Morris, AL 35116, USA
355857051272460 (Jason)	26-09-2017 10:06:49 AM	26-09-2017 10:08:49 AM	87.5	87.5	2.9	00:02:00	I-65, Warrior, AL 35180, USA
355857051272460 (Jason)	26-09-2017 10:12:56 AM	26-09-2017 10:12:56 AM	85.2	85.2	Single Point	Single Point	I-65, Hanceville, AL 35077, USA
355857051272460 (Jason)	26-09-2017 10:16:49 AM	26-09-2017 10:16:49 AM	87.5	87.5	Single Point	Single Point	I-65, Hanceville, AL 35077, USA
355857051272460 (Jason)	26-09-2017 01:16:09 PM	26-09-2017 01:16:09 PM	88.6	88.6	Single Point	Single Point	I-65, Good Hope, AL 35057, USA
355857051272460 (Jason)	26-09-2017 01:21:40 PM	26-09-2017 01:23:13 PM	86.3	85.7	2.2	00:01:32	I-65, Hanceville, AL 35077, USA

Tech Bytes

What Advanced Driver Scoring Means for Your Customers

by Tony Allen, Chief Technology Officer

The only time insurers have to pay out is when there is a claim. Motivation for the insurer is to minimize a payout caused by accidents, human error, poor driving, lack of awareness, even simply being in the wrong place at the wrong time! Being able to measure these variables with some degree of accuracy is vital in being able to almost see into the future and identify risky drivers. Inevitably these drivers will cost the Insurer a lot of money.

Traditional, simple driver scoring (relying on braking, acceleration and fast cornering), is thought to be too crude a measure to gain sufficient insight into driver behaviour. For example, a highly trained professional, driving a high-performance car is arguably safer on the public roads than a

17-year-old just passing the test. Basic scoring makes no distinction between drivers and believes in drawing from many driver behaviour and environmental metrics. The data is then measured, aggregated and analysed in a way that paints a picture of the overall risk. This approach is more accurate than traditional scoring and of greater value to the insurer.

Redtail constantly analyses and documents accident data to understand the principal factors in incidents. From that data, machine learning techniques are deployed in the Redtail VAM GPS device and in the data analysis of the crash reconstructions. Driver scoring detection algorithms fine tune the predictability of each for those risky drivers. It is our belief that this can only be done with very high-quality tracking data – this approach is unique within the industry – as the DNA Redtail expertise is born out of decades of cutting edge communications technology in highly demanding industry sectors.



Tony Allen,
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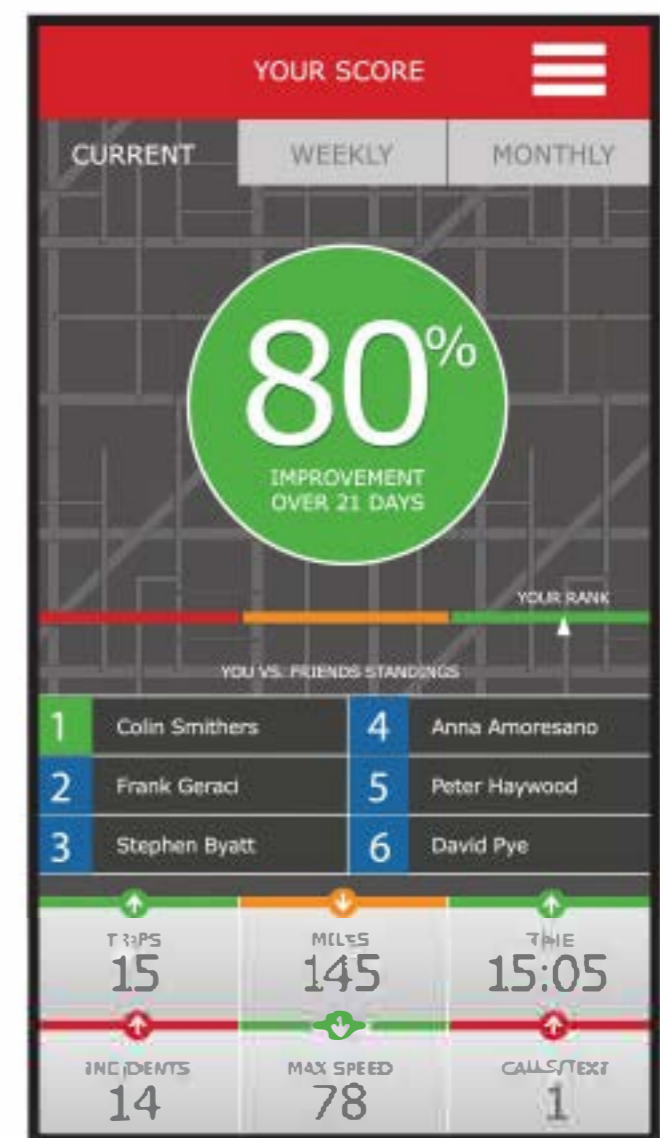
There is an awareness among the industry that this can never be a wholly exact science, but in response to insurers asking for better data, our passionate engineers and solution finders, always have the inclination to make it better!



In The News

We're very pleased to announce the immediate availability of our advanced driver scorecard for insurers to offer to their policy holders. The scorecard utilizes 16 driving parameters, a significant development and improvement over the usual 4 parameters! The 4 typical parameters consist of harsh acceleration, braking, cornering, and excessive speed. Redtail's 16 parameter solution is believed to be a world's first, and

includes elements such as fatigued driving and tailgating. This advanced data can provide insurers with improved forecasting and the opportunity to offer greater incentives and rewards for good driver behavior. Driver scoring methodology already predicts certain drivers are more likely to be involved in an accident, but we expect the introduction of these additional parameters to significantly enhance this prediction rate and deliver insurers more sophisticated driver profiling!



Current Events

October / November

SEMA 2017, Las Vegas, NV (Oct. 31 – Nov. 3, 2017)

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. For complimentary badges into the show, email sales@redtailtelematics.com. Redtail also has 25% off tickets to the SEMA Ignited Show on the last day. Stop by the booth, #11973 in the North Hall.



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DATA POINTS NEWSLETTER

is written and produced by Redtail Telematics Inc. (US) for customers, prospects and interested parties.