

GPS Insight and Amerisure Safety Study

Insuring high-risk fleets was a losing proposition for Amerisure. They were losing more in claims from 26 fleets than the premiums these customers were paying.

THE CHALLENGE

26 Fleets, 1,800 Vehicles and 32 Million Miles Driven

Twenty-six fleets insured by Amerisure faced the reality of losing their insurance or seeing a dramatic increase in their auto premiums.

Amerisure turned to GPS Insight fleet management solutions to monitor and improve driver behavior and reduce the number of accidents.

Amerisure established benchmark KPIs:

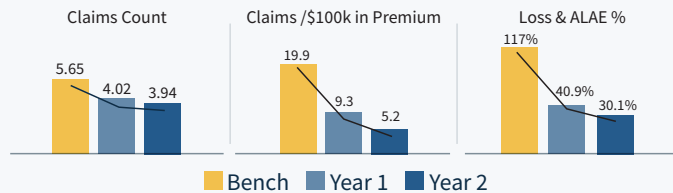
- MVA Claims Count
- Claims/\$100,000 in Premium
- Loss & ALAE % (Allocated Loss Adjustment Expense)

They measured quarterly reports from GPS Insight to show whether a reduction in the number of unsafe events per 100 miles driven would lead to improvements.

Partnerships are successful because of an alignment of mutual interests. At Amerisure Insurance, our mission is to deliver value-added products with superior service. GPS Insight as our telematics partner, has been instrumental with us in delivering great products and superior service to our policyholders.

-Kevin Clary
VP of Risk Management
Amerisure Insurance

RESULTS



30%
Reduction in Motor
Vehicle Accident Claims

Dramatic Reduction in MVAs & ALAE

With 2 years of data analysis and two control groups for comparison, Amerisure was able to determine that only the customers using GPS Insight's safety program saw positive KPI results. These Amerisure customers reduced their claims per \$100,000 in premium from 19.9 to 5.2 (a 68% improvement) in just under 2 years.

Furthermore, Amerisure saw the loss ratio decrease from 117% to 30.1% by the end of year 2.

What does an 85% ALAE % reduction mean? For Amerisure, it wasn't just a win, it was overwhelming evidence that the right telematics safety program could dramatically reduce overall fleet exposure and the associated costs.



Comprehensive Safety

With the addition of Driveri to the Amerisure Fleet Alliance Program, customers are generating long-term insights based on Driveri's ability to automatically analyze every minute of vehicle drive time, and scores drivers on both safe and hazardous driving actions.