

Telematics as a Service

Advantage through Big Data

Since most telematics products have been made available for all age groups, it is no longer possible to speak of Telematics as a niche product. There are already about 750,000 private cars insured with a telematics tariff in the German market. Telematics products will become standard in car insurance in the medium term.

In addition to the already complex pricing in motor insurance, the volume of driving data to be analyzed poses a variety of challenges in the areas of big data, actuarial data science and data security.

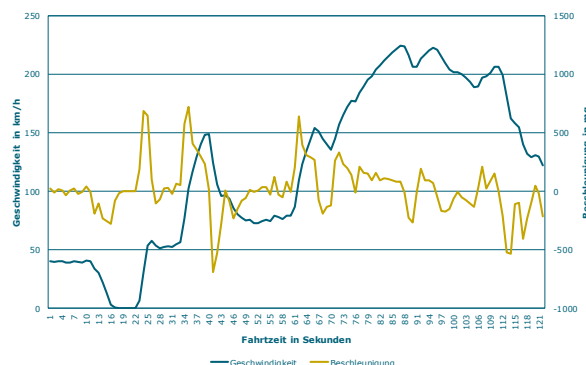


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Your advantage: with MSK you get full insight into the modeling of the telematics score!

- Increase in statistical significance: By pooling the telematics portfolios of several insurers, the underwriting risk can be precisely assessed, even if the volume of one's own telematics portfolio is not yet that large.
- Know-how transfer: In collaboration with Deutsche Rückversicherung AG, who supports the pool as a sponsor, platforms are created that enable exchange and know-how transfer.
- New perspectives: Characteristics such as the ncdclass and the age of the policyholder can be analyzed in conjunction with the individualizable MSK telematics score.
- Uniquely at MSK: Actuarially based telematics scoring – as a contrast to known heuristic approaches.



Our offer: complete solution from a single source

- Optional telematics app: The data pool is open for all technologies. However, MSK recommends the use of the telematics app developed in parallel to the data pool.
- The pool companies have the possibility to further develop the app together with MSK according to their needs.
- Beacon solution: A beacon is added to the app, which can be used to record driving data even more accurately, safely and reliably.
- Data center: The driving data is collected, refined and condensed on a specially developed cloud-based IT infrastructure. The data or the scores are then available to the insurance companies.



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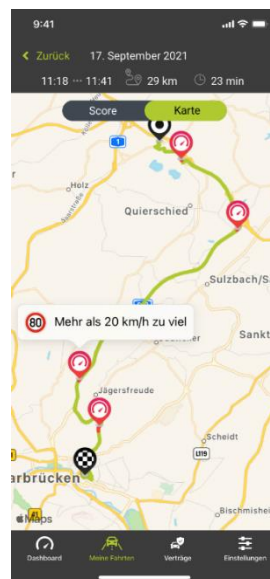
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References

Since 2002, our non-life data pool for private lines has been firmly established in the German market; since 2008, we have expanded our activities to include corporate business and introduced data pooling for Austria for the first time in 2010. More than 40 insurers report their data to our pools. We would be happy to put you in touch with the participants.

Data Privacy by Design

The DEKRA certificate "ISO 27001:2013" independently certifies Meyerthole Siems Kohlruss a consistent, very high level of security in handling data. The procedures comply with the current Code of Conduct requirements.



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