

# CGI Tap2Drive



Fast track loss control and prevention and make driver safety affordable.

## Tap2Drive highlights

Engage drivers and keep them safe by using the power of their smartphone

- **Real time alert:** Detect hazards using AI & smartphone camera.
- **Modern car safety features:** Turn legacy into a smart car instantly.
- **Personalized feedback:** Outline where speeding, hard braking, and/or acceleration has occurred on context rich map.
- **Gamification:** Encourage safer driving in four areas: speeding, braking, accelerating and distraction through driver challenges.

Accelerate UBI product launch; retain customers and capture new markets

- **Pay how you drive (PHYD):** Uses behavior-based score for 4 areas – speeding, braking, acceleration and distraction.
- **Pay as you drive (PAYD):** Tracks miles driven accurately; all trip data is captured and recorded at the sub-meter level.
- **High precision location data & map:** improves user experience, underwriting decisions and support claims investigation.
- **In-built security:** user access and personal data is highly secure

## Driver safety with real time awareness

**AI/ML enabled real-time alerts** – HERE LiveSense® integrated with CGI Tap2Drive uses smartphone camera (or dashcam) to provide drivers with real-time safety and guidance notifications. Unlike other telematics app, CGI Tap2Drive offers audio/visual alerts for road hazards. The user can easily configure these alerts based on type of hazards and conditions related to road users, activity and infrastructure.

**Safety for legacy vehicle drivers** – Consumers and small commercial companies are increasingly retaining older vehicles for average of 11 years<sup>1</sup> before replacing with newer vehicles. Through the use of CGI Tap2Drive, legacy vehicle drivers are also able to benefit from modern sensor-based safety features available only in newer cars.

## Personalized feedback and gamification

To increase driver awareness and help them improve the driving scores, CGI Tap2Drive provides personalized maps after each trip. Every post trip map contains HERE's high-quality location information indicating exact location points where the drivers were speeding, hard-braking or



Proactive protection of lives and assets in transit

**Over a quarter** of all insurance executives say enterprise mobility is an innovation investment priority over the next 3 years.

~2021 CGI Voice of Our Clients

**73%** of all road traffic deaths globally, occur among young males under the age of 25.

~WHO, June 2021

**7,396** USD is the average auto insurance expenditure for an 18-year-old.

~Statista (US Auto), 2021

**#1** Distracted driving cited as top factor contributing to the increase in accidents among company drivers.

~ Osha, 2020

<sup>1</sup> US Vehicles Projected Age - Statista 2021

accelerating. Drivers all receive timely feedback of their driving to help increase awareness, improve skills and reduce accidents. Additionally, built-in gamification challenges promote safer driving habits.

## Smartphone-based UBI program

- **Behavior-based driver score (PHYD):** CGI Tap2Drive provides each driver a personalized score on their speeding, acceleration, braking and phone distraction. The robust scoring model was created by CGI data scientists. By default, only the user can view their scores. If desired, CGI Tap2Drive can be easily configured to allow varying segment of drivers to share their scores with insurers in return for rewards, incentives or premium discounts to help sustain safer driving habits.
- **Granular level driver usage factors (PAYD):** In addition to the behavior-based driver score, CGI Tap2Drive captures other granular level data such as miles, hours driven and time of day, etc. These factors can be used to further assess and improve risks. All trip data and driver scores can be leveraged by other systems like CGI Siren360 to monitor and respond to driver needs and protection.
- **UBI product launch fast tracked:** Commercial or Personal Lines insurers, looking to enter the UBI market and capture new business or to revamp their existing UBI offerings, can rapidly launch a robust and reliable UBI program using CGI Tap2Drive; a cost effective, highly secure, scalable and privacy-enabled smartphone-based telematics platform. With CGI Tap2Drive flexible architecture, PAYD and PHYD UBI approaches can be readily integrated into insurers existing systems with minimal effort and deployed with no additional equipment for drivers

## High precision and data security

**High precision location data & map** – CGI Tap2Drive uses high-definition Global Navigation Satellite System (GNSS) to reduce interference with GPS signals from buildings, trees, tunnels and bridges. This accuracy enhances the driver experience during navigation. The precision on post trip location data and maps enables improved underwriting fidelity, risk management and claims investigation support.

**In-built data security & privacy** – CGI Tap2Drive is GDPR compliant and all personal data is encrypted. CGI Tap2Drive architecture employs strict and advanced security standards enabling two-factor authentication for a more secure verification process.

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## Future of UBI

**105 B USD** is the projected global UBI market by 2027.

~Statista, 2020

**80%** of drivers who participated in a UBI program, reported changing how they drive for the better.

~IRC study (US), Aug 2020

## Partner of choice

CGI is a global solutions provider for P&C and life carriers, brokers and agents, including 7 of the top 10 global insurers and 200+ clients worldwide. Our 4,500 experienced insurance experts deliver end-to-end services and software solutions that allow insurers to become digital organizations across all areas of their business.

## About CGI

### Insights you can act on

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world.

We are insights-driven and outcomes-based to help accelerate returns on your investments. Across hundreds of locations worldwide, we provide comprehensive, scalable and sustainable IT and business consulting services that are informed globally and delivered locally.

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