

CGI Precision Tap2Drive



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

CGI Precision Tap2Drive highlights

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

- **Real-time alerts:** Detect hazards using artificial intelligence and a smartphone camera.
- **Modern car safety features:** Turn your legacy vehicle into a smart car instantly.
- **Personalized feedback:** Outline where speeding, hard braking, and/or acceleration has occurred via a context-rich map.
- **Gamification:** Through driver challenges, encourage safer driving in four areas: speeding, braking, accelerating, and distraction.

Accelerate usage-based insurance (UBI) product launches, retain customers, and capture new markets

- **Pay how you drive (PHYD):** Uses behavior-based scores for four areas: speeding, braking, acceleration, and distraction.
- **Pay as you drive (PAYD):** Tracks miles driven accurately; all trip data is captured and recorded.
- **High-precision location data and map:** Improves the user experience, underwriting decisions, and claims investigation.
- **In-built security:** Tightly secures user access and personal data.

Driver safety with real-time awareness

AI/ML-enabled real-time alerts – HERE LiveSense® is integrated with CGI Precision Tap2Drive and uses smartphone cameras to provide drivers with real-time safety and guidance alerts. Unlike other telematics apps, CGI Precision Tap2Drive offers audio/visual alerts for road hazards. The user can configure these alerts easily based on hazard types and/or conditions related to drivers, activities, and infrastructure.

Safety for legacy vehicle drivers – Consumers and small commercial companies are increasingly retaining older vehicles for an average of 11 years¹ before replacing them with newer vehicles. With CGI Precision Tap2Drive, legacy vehicle drivers benefit from modern sensor-based safety features available only in newer cars.

Personalized feedback and gamification



Proactively protect 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 is the top factor contributing to the increase in accidents among company drivers.

~ Osha, 2020

¹ US Vehicles Projected Age - Statista 2021

To increase driver awareness and help drivers improve their driving scores, CGI Precision Tap2Drive provides personalized maps after each trip. Every post-trip map contains HERE's high-quality location information, which indicates exact location points where drivers were speeding, hard braking, or accelerating. Drivers receive timely feedback on their driving to help improve their skills and reduce accidents. Additionally, built-in gamification challenges promote safer driving habits.

Smartphone-based UBI program

- **Behavior-based driver scores (PHYD):** CGI Precision Tap2Drive provides drivers personalized scores on their speeding, acceleration, braking, and phone distraction. This robust scoring model was developed by CGI data scientists. By default, only users can view their scores. If desired, CGI Precision Tap2Drive can be configured easily to allow various segments of drivers to share their scores with insurers in return for rewards, incentives, or premium discounts related to safer driving.
- **Granular level driver usage factors (PAYD):** In addition to behavior-based driver scores, CGI Precision Tap2Drive captures other granular level data such as miles, hours driven, time of day, and more. 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 Precision Siren360 to monitor and respond to driver needs.
- **UBI product launches:** Commercial or personal lines insurers looking to enter the UBI market or revamp existing UBI offerings can rapidly launch a robust and reliable UBI program using CGI Precision Tap2Drive. With CGI Precision Tap2Drive's 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 and map – CGI Precision Tap2Drive uses a high-definition global navigation satellite system (GNSS) to reduce interference with GPS signals from buildings, trees, tunnels and bridges, enhancing the driver experience during navigation. Further, precise post-trip location data and maps enable improved underwriting, risk management, and claims investigation.

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

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Future of UBI

\$105B 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

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