



# NETSTAR

A SUBSIDIARY OF ALTRON

## The age of data insights

Using data to make better and more personal risk decisions

Clifford de Wit

Group CTO Altron Netstar

# WHILE DATA GROWS 400%, LESS THAN 30% GETS ANALYZED

2020

Netstar

2025



44zB

Data collected worldwide

10.8

Billion Msg / Month

175zB

Data collected worldwide



# COMPUTING



# EVOLUTION OF COMPUTING

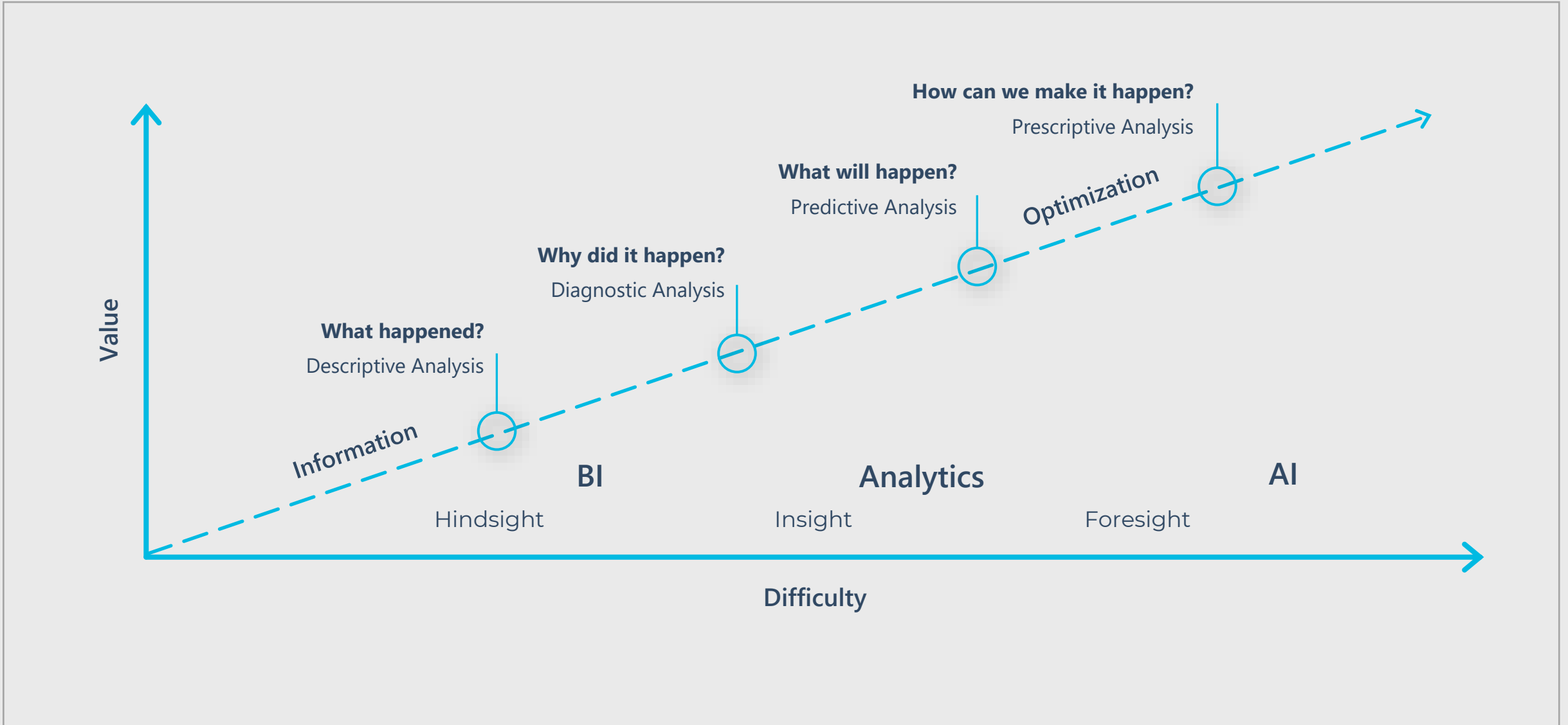




# PEOPLE



# THE VALUE OF DATA



# INSURTECH MARKET



INSURANCE  
COMPANIES



DRIVER



DATA  
PROVIDES



NEW  
INSURTECH  
COMPANIES

# RISK MODELS ARE EVOLVING FAST



Traditional

Who is the driver



Telematics

How, where and when  
do they drive



Environment

What happening  
around the driver





# TELEMATICS

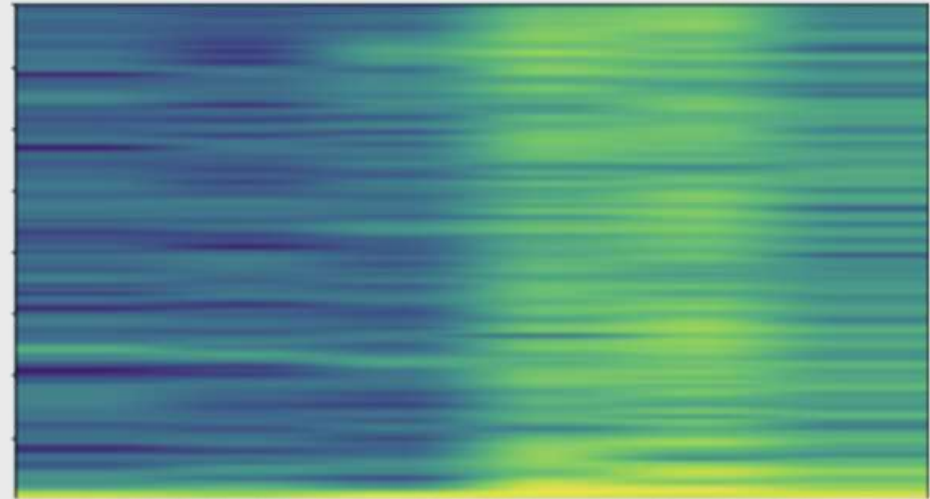
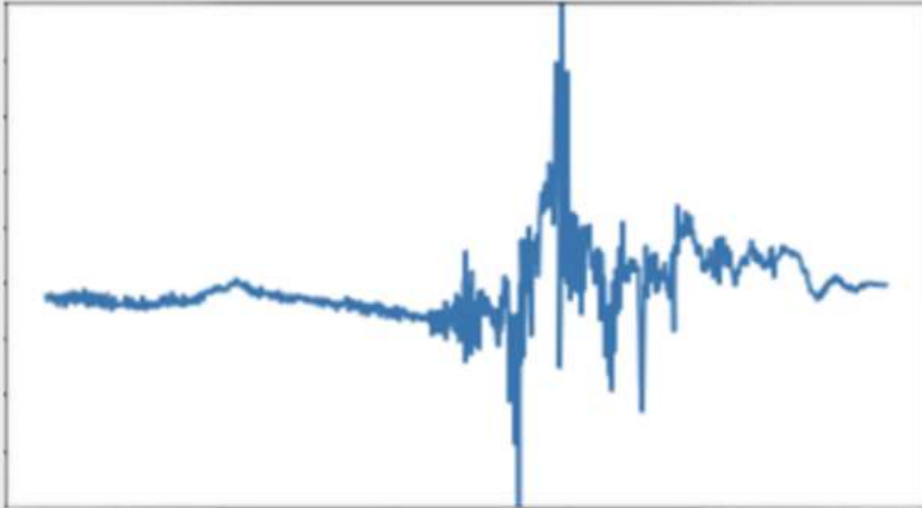
# REAL WORLD DATA

- 18 000 Vehicles 500m GPS locations, 11m journeys
- Individual model
- Built a risk model based on
  - trips per day for each vehicle
  - late-night trips per vehicle
  - late-night trips of varying distances
  - trips through locations with high security risk
  - journeys that ended in locations with high security risk
  - Individual driving style Speed, acceleration, braking, sharp turns
  - Overnight parking locations

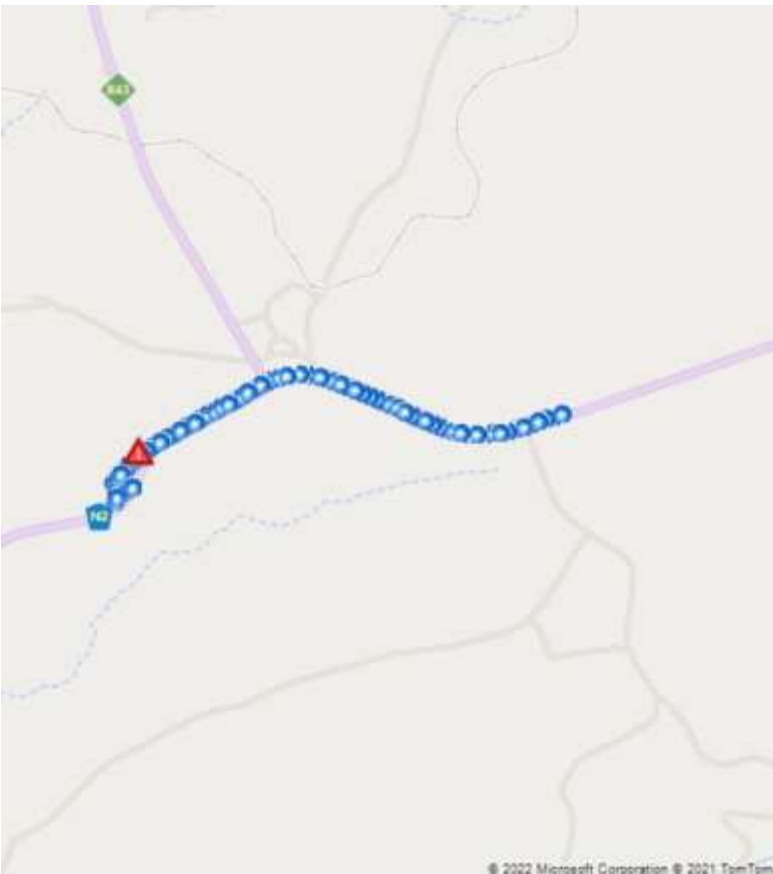
# RISK CUBE

Avg No of trips per day	Avg No of late night trips	Late night Trips <=750m	Late night trips 750 - 3km	Late night trips 3km - 10km	Total trip ends in HVC Precinct	anomolous movement	impact sense	harsh driving	towing	% above speedlimit in 40km/hr zone	% above speedlimit in 60km/hr zone	% above speedlimit in 80km/hr zone	% above speedlimit in 100km/hr zone	% above speedlimit in 120 km/hr zone
3.26	108.00	136	227	264	669	12144	0	0	0	18%	3%	6%	10%	2%
3.68	135.08	203	476	531	411	11808	0	0	0	20%	2%	10%	11%	2%
4.28	150.17	239	293	500	770	10219	1	1	0	25%	6%	32%	15%	6%
4.48	148.75	209	351	585	640	12316	1	0	1	11%	1%	4%	3%	1%
3.07	115.17	410	594	261	117	5578	0	0	0	25%	1%	23%	3%	2%
3.31	68.33	299	200	252	69	4798	0	0	0	41%	3%	2%	7%	0%
3.10	98.17	68	252	360	498	10509	0	101	1	18%	3%	17%	8%	1%
4.44	146.33	280	256	365	855	1827	0	0	0	35%	6%	16%	9%	1%
3.36	84.33	84	214	433	281	10980	0	0	0	24%	4%	7%	11%	1%
3.01	63.08	116	170	155	316	1949	0	0	0	84%	2%	22%	7%	0%
3.49	104.75	85	195	470	507	5395	1	0	0	27%	5%	4%	0%	0%
3.18	95.42	69	147	278	651	11680	0	0	0	18%	3%	7%	11%	4%
3.21	146.25	202	944	428	181	5097	0	0	0	30%	1%	17%	19%	24%
3.19	109.00	92	178	323	715	9066	0	0	0	9%	4%	14%	15%	1%
3.53	124.00	185	280	403	620	12180	0	0	0	9%	2%	4%	7%	2%
3.69	125.08	147	235	466	653	7827	0	0	0	11%	4%	16%	8%	3%
3.11	99.42	197	559	328	109	3512	0	0	0	34%	1%	4%	4%	4%
3.13	93.00	281	449	187	199	1595	0	0	0	20%	3%	21%	6%	1%
3.31	108.42	131	204	302	664	10201	1	0	0	10%	2%	5%	8%	1%
4.66	46.25	203	158	67	127	4867	0	0	0	15%	1%	9%	1%	1%
4.12	118.50	441	772	135	74	89	3	0	0	19%	1%	10%	4%	0%
3.05	85.25	134	87	196	606	3	0	0	0	42%	10%	1%	10%	2%
3.74	71.58	65	112	109	573	0	6	48	2	0%	1%	0%	0%	0%
3.44	117.17	135	278	384	609	13796	0	0	0	15%	3%	31%	7%	2%
3.08	84.33	75	295	457	185	8909	0	0	0	32%	4%	20%	37%	6%

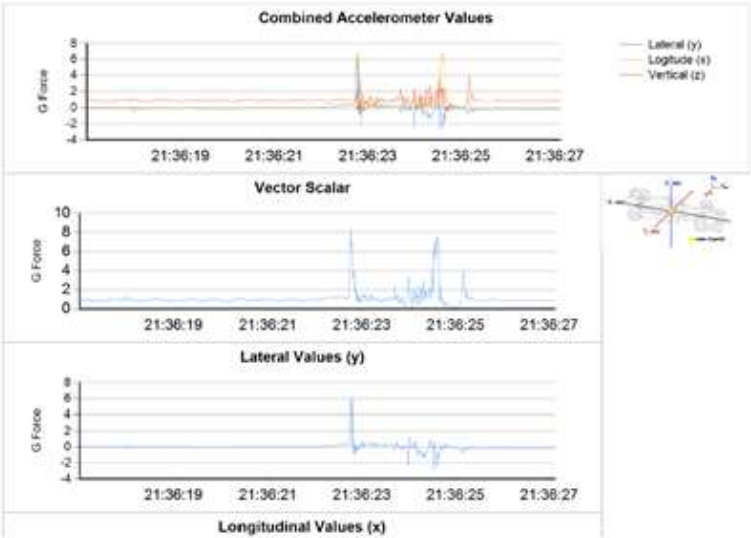
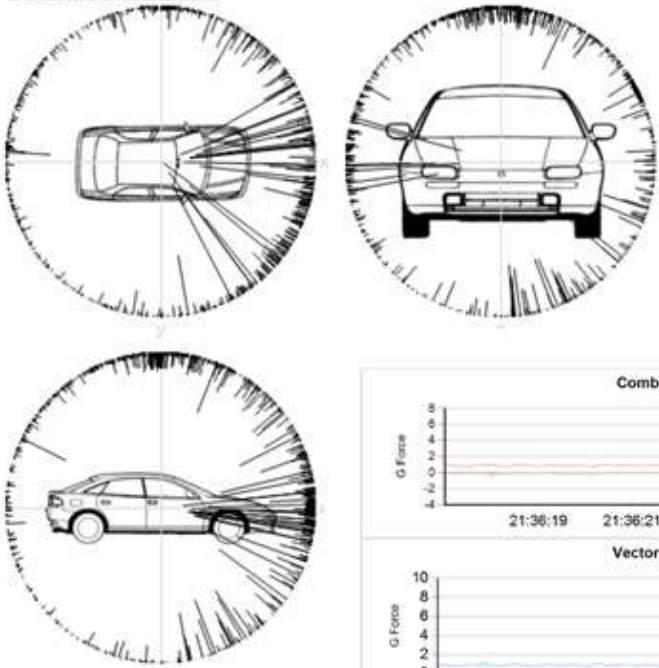
# FNOL



# FNOL AS A RISK TOOL

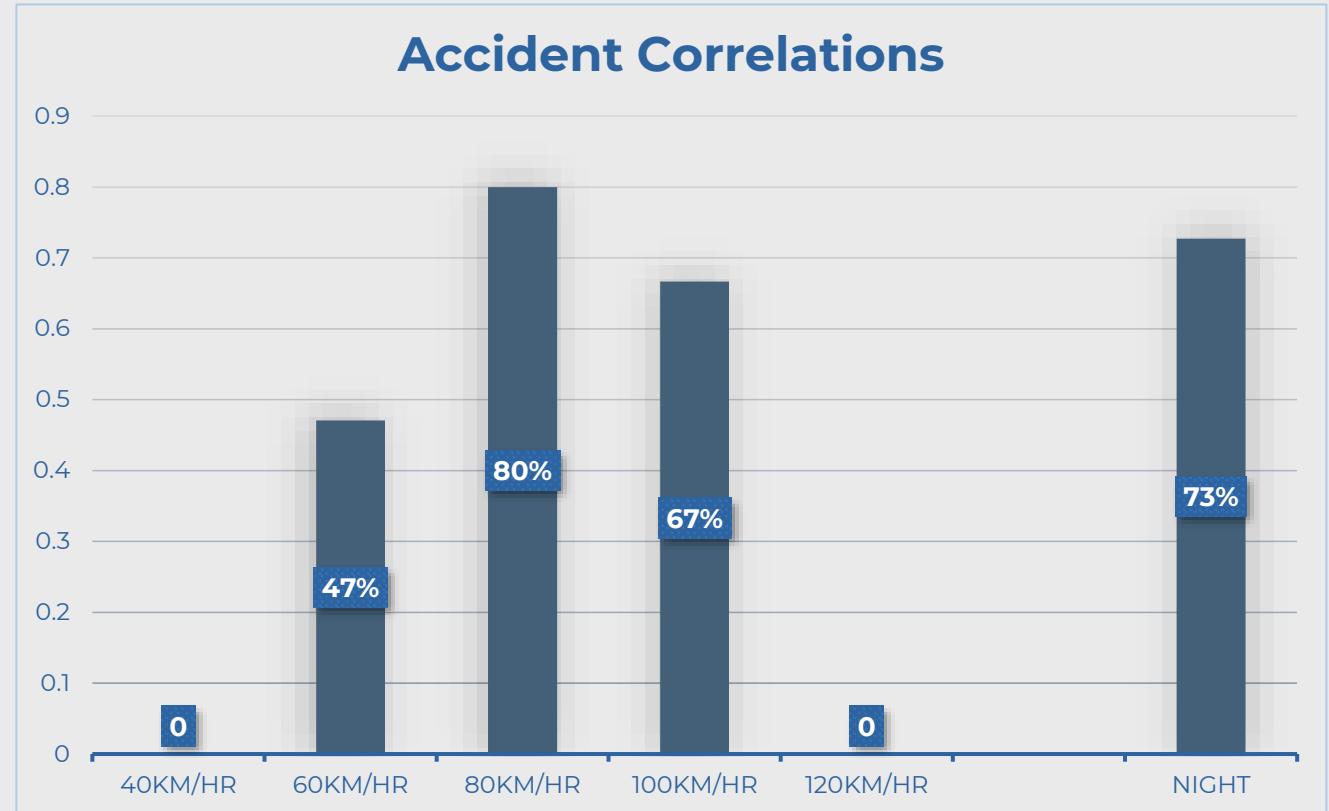


Combined Accelerometer



# VALIDATIONS

- Driven by our FNOL AI Algorithm
- Speed and claims correlation
- Night driving and accidents correlation.



# USER FEEDBACK

## ENLIGHTEN AND REWARD TO DRIVE BETTER DRIVER BEHAVIOR



**The Blind**  
(No information provided about driver behavior)



**The Enlightened**  
(Information provided on how they drive with constant feedback)



**The Rewarded**  
(Rewarded for driving well and informed with information constantly)

## SCORING MODEL BASED ON

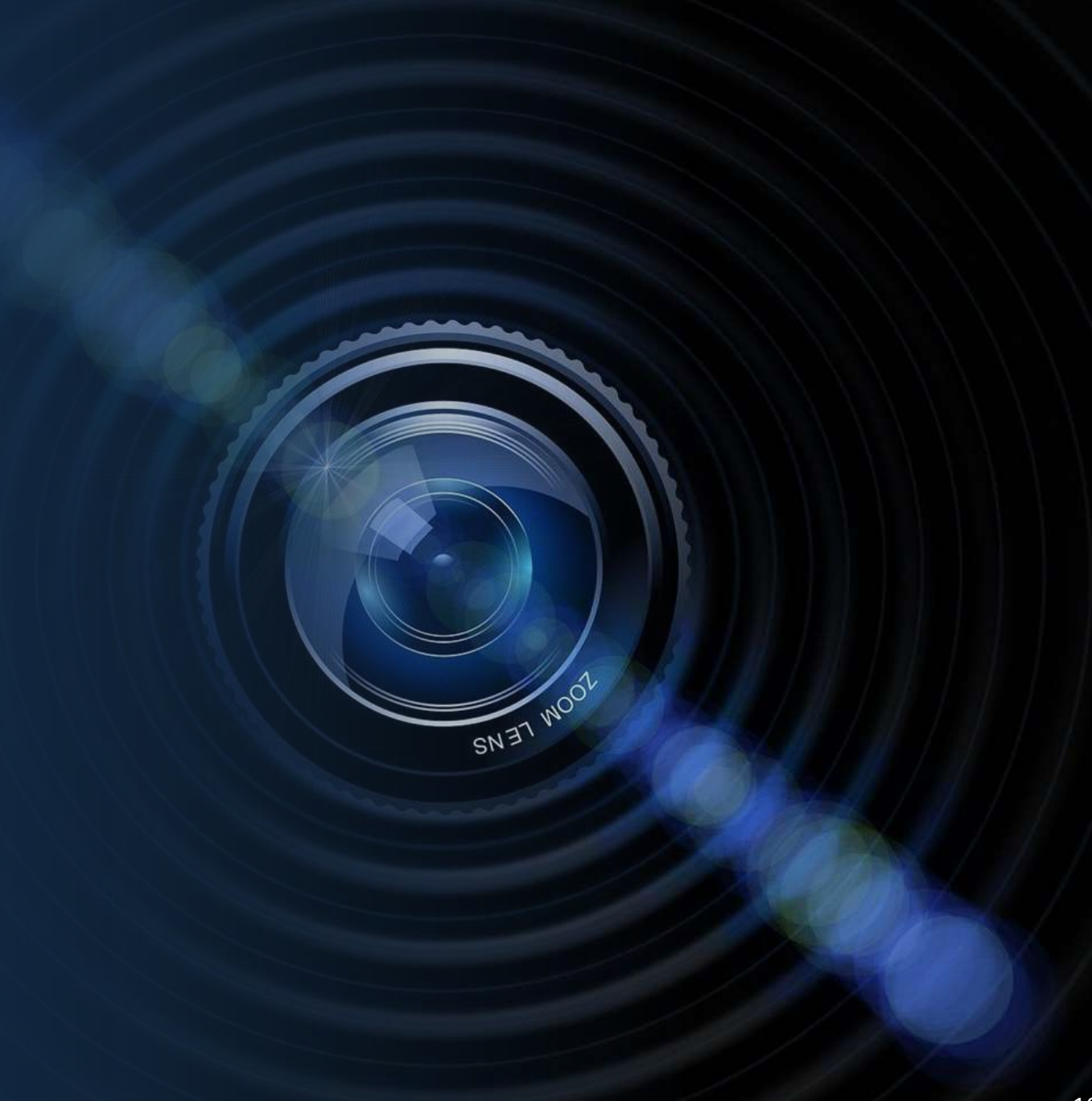
- Harsh Braking
- Over speeding
- Harsh Acceleration
- Harsh Cornering
- Nighttime Driving
- Trip/Distance Travelled

## THE RESULTS

- Enlightened Score 1 – 3 % more 100% score trips than “The Blind”
- The Rewarded scoring 12 – 14% more 100% score trips than “The Enlighten”



# IMAGES





# AI INSIGHTS



## CONCLUSION

We are in the age of data, GPS, environment, weather, video...

We are in the age of computing as a service.

Risk calculations at the individual level are possible, viable and differentiable.

Traditional risk models **will be** challenged by this.