



azūga
Insurance
Solutions

Azuga Insurance Solutions give commercial auto insurers control. We let you easily and accurately assess the true risk of the drivers covered in your commercial fleet portfolio. This means that you have greater control of the level of risk you are managing, how you price your premiums and how you manage your clients.

Assess and price risk accurately

Wouldn't it be great if your agents could complete their ACORD apps with more complete and accurate data, without depending only on customer responses? Are you settling for pricing risk based on where customers garage their vehicles? Azuga gives you information on where vehicles are operated every day, details on driver behavior and a pinpoint understanding of driver routing. These are substantially different risks, and you should use debits and credits accordingly. Azuga lets you do this with accurate, verified data, so no guessing is required.

Control Your Scoring Model

With Azuga, you have control when it comes to the model you deploy to determine driver scoring.

1. Deploy our industry leading scoring model developed jointly with Milliman
2. Plug in your preferred third party scoring model
3. Develop your own proprietary scoring model.

Expand your low-risk client base and intervene with riskier fleets

Offering Azuga with your policy allows you to retain and attract safer fleets and grow not just topline revenue but bottom line profits on commercial auto insurance.

By better understanding the true risk associated with your commercial fleet base, you can price policies that let you serve mid- or even high-risk clients profitably. Equipping your customers with Azuga Fleet arms them with powerful tools to take control of their fleet, increase safety and decrease the driving behaviors that raise both their exposure to loss and their operating costs.

Enhance your renewal process

Do you ask your insureds or agents to fill out a questionnaire each year? Did the insured add vehicles, take on additional clients outside their typical routes such that annual mileage changed substantially, did the business grow or shrink dramatically. All of this data could be in your hands prior to asking a single question to make sure there are no misunderstandings and that your customer is paying the right premium.

Augment your clients' safety program and loss control measures

The driver score and other Azuga Fleet functions, like Driver Rewards, DriveSafe, distracted driving reports, unauthorized use reports and event alerts will strengthen your clients' loss prevention measures. The social aspects of Driver Rewards become an important topic during weekly safety meetings, turning safe driving into a competition among workers.

Add additional business value for your client base

Along with risk reduction, Azuga Fleet has been proven to help organizations with fleets to significantly reduce costs and improve service levels, helping them compete more successfully.



Azuga is Driving Insurance Telematics Forward

The commercial auto insurance industry is going through a fast transformation, increasingly turning to telematics-driven programs for access to data allowing them to assess and price risk more accurately than ever before.

These programs are no longer just experiments, they are a competitive advantage for companies that roll them out.

Azuga is a connected vehicle platform that lets insurance companies tap into telematics and behavioral data, enabling dramatic improvement in rating segmentation using verified data rather than estimates. Our insurance solutions help you differentiate your offering, let's you bundle in our award-winning fleet solutions that use gamification, driver safety and rewards, and clear reports that make it easy for your customers to operate more competitively and with less risk.

How Azuga Insurance Solutions Work

Our insurance solutions leverage Azuga Fleet, the award-winning telematics solution used by more than a thousand fleets in North America, South America, the United Kingdom, Europe and India.

1. Offer the program to your clients

Whether a white label or an Azuga offering endorsed by you, we make it easy with templates for email outreach, brochures, FAQs and presentations. An Azuga Fleet expert dedicated to your commercial insurance business will assist in presenting the program and answering questions.

2. Onboard clients

Azuga will coordinate with you, getting clients signed up and operational on Azuga Fleet, including training and setup.

3. Receive scoring data to your backend systems

As clients start operating with Azuga Fleet installed, we push driver behavior and event data through a gamification and scoring engine, giving you an easy way to categorize drivers and fleets into risk categories.

4. Gain control over your portfolio

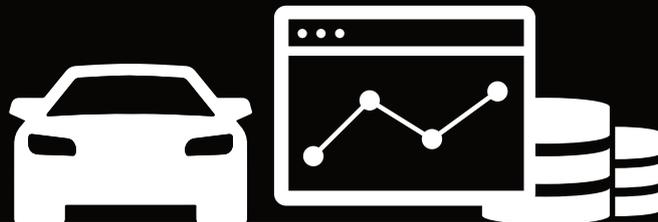
For most businesses with fleets, gaining the tools and intelligence that Azuga Fleet offers helps them manage driver safety and operations at a whole new level. While they are improving their operations, you'll be optimizing how you manage your portfolio of clients and price your policies.

About Azuga

Azuga is a leading global connected vehicle platform, helping our customers turn data from vehicles and their use into intelligence that improves operations and safety while reducing cost and risk. Azuga provides reliable end-to-end solutions for commercial fleets, government agencies, insurance companies and automotive industry suppliers, through leading hardware technology, the Azuga One platform, award-winning fleet applications and data analytics.

Our award-winning Azuga Fleet solution is used by thousands of businesses—from the small fleet of a few vehicles up to several thousand—and is lauded by our customers for its ease-of-use, robust features and affordable pricing. Azuga is headquartered in San Jose, California, with offices across the globe.

Azuga Insurance Solutions



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