

## Insurers benefit from innovative multi-layer driver insight

RoadHow teams up with Tracker to provide insurers and brokers a powerful added-value driver training tool with telematics capabilities.

To give brokers a powerful driver training tool to enhance their sales kit, the innovative app to help drivers be a better and safer driver, <u>RoadHow</u>, has teamed up with the insurance telematics and theft management solutions expert, <u>Tracker Network (UK) Ltd</u>. The new collaboration will help insurers offer added-value to their policyholders, improve customer engagement, and ultimately, reduce premiums and improve loss ratios. Most importantly, this exciting new partnership will contribute to improving driver knowledge and habits, making roads safer.

Designed as a hub for drivers and insurers, the RoadHow app delivers to insurers real-world data around a driver's knowledge and skills, drawn from the user undertaking app-based onthe-go driver training courses and building a score based on their current level of driver awareness. When this is combined with Tracker's insurance telematics solutions, which provides information on day-to-day driver behaviour, insurers have access to a unique and powerful multi-layer of data when giving quotes to new or renewing customers. In addition, the engagement platform gives insurers the opportunity to communicate with their customers as often as they wish to.

Colin Butler, Head of Partnerships at RoadHow comments: "We are committed to improving driver knowledge and road risk with the goal of reducing accidents, injuries and fatalities on the road. Through our intelligent and innovative technology, we are helping drivers, particularly young drivers, expand their knowledge to become a better, safer driver."

"By teaming up with Tracker, we are offering a unique opportunity for good drivers to actively demonstrate they are a lower risk for their insurance provider. The app-based training courses are designed so that the user needs to put just one minute per day to improving their driver and road knowledge. As well as learning to be a better driver through the RoadHow app, the Tracker technology shows they are putting this knowledge into practice. This will help insurance providers achieve a fair assessment of a driver's knowledge and driving habits, and ultimately, reward the driver with lower competitive premiums."

As well as highlighting attractive premiums through better driving, brokers can also use other benefits as a sales tool; RoadHow also offers drivers great deals, rewards and discounts. These benefits will all contribute to improving the customer and insurer relationship, leading to higher retention rates, better brand engagement and loyalty, and higher profitability.

Luke Anyon, Insurance Sales Director at Tracker explains: "We are constantly looking at ways in which we can help insurers actively encourage responsible driving amongst policyholders, especially young drivers, while providing them with genuine solutions to reduce insurer and broker loss ratios. Last year we enabled insurers and brokers to safeguard young drivers with the launch of our self-install telematics and tracking technology, which is today, delivering very clear benefits they bring in promoting safer driving amongst young motorists.

"However, the RoadHow technology and our insurance telematics solutions benefit insurers and brokers offering premiums to private drivers of all ages, as well as business drivers and companies operating commercial fleets. We are delighted to partner with RoadHow to enhance insurance provider and broker offerings and are very much looking forward to helping make Britain's roads safer for all drivers."

