



**TRANSFORM YOUR  
INSURANCE OFFERING  
WITH AI-POWERED UBI**

## THE GROWING DEMAND OF USAGE-BASED INSURANCE

Consumer demand for usage-based insurance (UBI) has been increasing at a very fast pace. The covid pandemic has accelerated change in the insurance industry – most of which has been underpinned by technology. UBI has benefits for both the customer and the insurer. The customer gains a sense of control over their insurance and can often enjoy lower premiums if they're a good risk, while the insurer can use UBI to generate new revenue streams and incentivize low-risk behaviours. The transition has a direct impact on the automotive insurance industry, to offer innovative personalized insurance offering to consumers.



The global UBI market is projected to reach \$125.7 billion by 2027.”

## OFFER PERSONALISED INSURANCE WITH CEREBRUMX

You can now offer your customers the convenience and uniqueness of Usage-Based Insurance (UBI) with CEREBRUMX. Our industry's first AI-Powered Augmented Deep Learning Platform (ADLP) unlocks deep and predictive insights by leveraging connected vehicle data from millions of vehicles to empower next-generation insurance solutions.

**70%**

Connected Vehicles  
Coverage

**15M+**

Vehicles

**100M+**

Miles Covered

**10+**

Patents



## AI-POWERED USAGE-BASED INSURANCE

CEREBRUMX enables you to leverage the mobility data and generate AI-powered valuable insights to identify, develop, and deliver the right UBI offers in-real-time to end consumers.

### Our Product Offerings



#### **PAYD**

Offer pay as you drive insurance

Acquire accurate and reliable odometer readings to help devise customized auto insurance plans for customers based on how much they drive and when they drive.



#### **COLLISION**

Expedite collision and claim settlement

Get relevant collision summary such as airbag status, collision severity, vehicle telematics data 20 seconds prior to the event of crash and more.



#### **PHYD**

Pay how you drive insurance policy

Offer personalized and profitable insurance plans to policyholders, based on how they drive. Insurance premium varies as per the driver behavior and safe/risky practices.



#### **AUGMENTED DATA**

Get circumstantial information

Obtain circumstantial information concerning the vehicle usage, such as weather data, digital signage, traffic signals among others.



#### **HISTORICAL DATA**

Access historical driver behaviour data

Get access to driver behavior data 3 to 6 months old reporting instances of rapid acceleration, harsh braking, cornering, swerving, over speeding and more.

# UNIFIED AND POWERFUL PLATFORM

ADLP is industry's first AI-Powered Augmented Deep Learning Platform with simple and easy to integrate APIs that unlocks the value of connected vehicle data to overcome barriers in Usage-Based Insurance (UBI) space, by generating actionable insights that enhance auto insurance experience.



✓ Contextual & augmented data from millions of vehicles.



✓ Event-based notifications in real-time



✓ Secure & compliant data

## How it works ?





CEREBRUMX embedded data insights helps you to grow your UPI business with better profitability and without CAPEX, OPEX and upfront investments. Get historical and real-time data intelligence to meet your customers' changing needs in a competitive and profitable way.



**Multiple OEM  
Single Interface**



**No Additional HW**



**Authentic Data**



**Richer Dataset**



**Models based  
on Historical Data**



**Easy On-boarding with  
Integrated Consent**

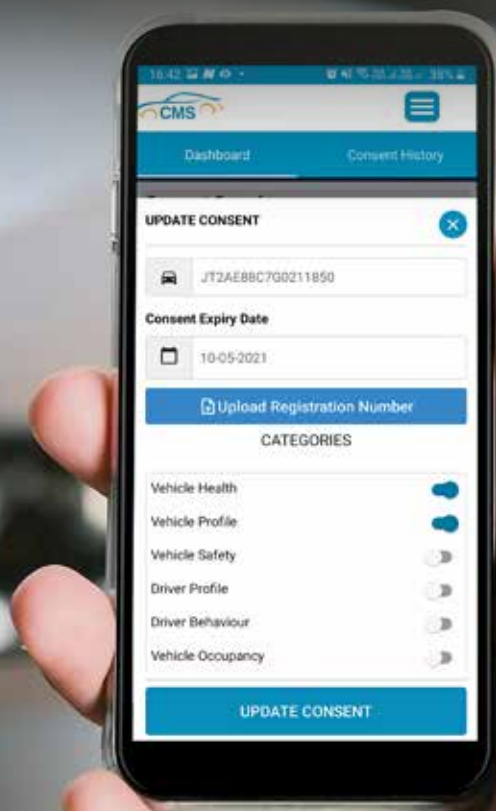
# SAFEGUARDING YOUR BUSINESS WITH DATA PRIVACY & SECURITY

Your privacy, security and safety are at the center of CEREBRUMX.

We help you put your consumer's privacy first, protect and conduct transparent business operations with the flexibility of driver-to-vehicle association and easy consent management.

CEREBRUMX SECURE CONSENT is a white label consent management app and web dashboard platform that prioritizes consumer's privacy, security and transparency. It allows connected vehicle drivers to fully manage and control the sharing of their mobility data.

To know more, visit [www.cerebrumx.ai](http://www.cerebrumx.ai)







## ABOUT CEREBRUMX

CEREBRUMX, headquartered in Princeton, NJ, USA and with offices across NA, EMEA and APAC, provides a ubiquitous AI-powered data management platform to enable the activation of connected vehicle data, that is yet un-utilized to a significant level. Spread across the edge and core network of the automotive ecosystem (OEMs, Media, Insurers, Fleet Companies, Smart Cities/Municipalities etc.), CEREBRUMX unlocks the true power of data from millions of connected vehicles in real time, to empower business innovation for our partners. Our proprietary Advanced Deep Learning Platform (ADLP) bridges the gap between automotive ecosystem partners and intelligent auto solutions, with the help of vehicle data and analytics. CEREBRUMX takes pride in bringing privacy to everything it does, going beyond just compliance with its white-label app and web solution.



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