CASE STUDY

IMS Relies on Pentaho to Evaluate Effectiveness of Insurance Telematics Programs

IMS leverages Pentaho's end-to-end platform to provide automotive insurance clients expanded analytics including program effectiveness, potential fraudulent user behavior, and other key performance indicators.

Overview

IMS is a leader in connected car technology that enables drivers to be safer, smarter, and greener. Their unique approach to the convergence of in-car infotainment, automotive telematics and wireless technology has resulted in an impressive range of solutions. From insurance and government, to fleets and everyday drivers, the company's innovations are pioneering the connected car category and revolutionizing the way people travel. IMS has over 200 connected car patents covering informatics, driver analytics, and vehicle safety. IMS was particularly interested in increasing its offerings in the insurance telematics and usage-based insurance market (UBI), where data collected from remote sensors about a driver's behavior can be used to set insurance rates.

The Challenge

The UBI market is driven by data, and IMS needed a real-time big data analytics solution. IMS is the largest provider of usage-based driver data in North America and has added approximately 5 trillion data points from hundreds of thousands of cars and insurance industry reports to its databases over the past 2 years alone. Furthermore, that data had to be presented in near real time from different databases that track driving behavior (speed, acceleration, braking, cornering, gas mileage, etc.), vehicle data (VIN, engine rpm, battery voltage, DTC codes, etc.) and trip data (distance, time/date, and GPS location).

ABOUT IMS

- A leading provider of connected car technology since 1999

- Provides connected car solutions for insurers, road authorities, government, fleet organizations and everyday drivers.

- Leading provider of usage-based insurance data in North America to top tier insurers

- Learn more at intellimec.com

The Goals

Wanting to further capitalize on the vast amount of data collected, IMS created the Business Center to help insurers manage and evaluate the effectiveness of their UBI programs. The Business Center allows insurers to manage the growth and health of their UBI programs by providing responsive dashboards and data visualizations to their end customers. The Business Center also empowers customer support teams to better manage programs by providing integrated support tools for customer support reps to investigate and manage issues. All of these capabilities are crucial for IMS' customers to be successful in providing UBI.

The Solution

IMS leveraged the entire Pentaho platform, from data management, and predictive analytics to data visualization capabilities. "The UBI business requires fast access to data and almost real-time analysis of that data in order to analyze driver behavior and determine appropriate insurance rates," said Christopher Dell, Senior Director, Product Development & Management with IMS. "Pentaho delivered not only the data analysis performance we needed, but also provided highly customizable reporting dashboards that give our customers greater flexibility and self-service reporting capabilities."

Impact and Benefits

Thanks to Pentaho Business Analytics and Data Integration, IMS is now able to provide their customers with automated dashboards and flexible reporting capabilities. Their customers now have access to visual diagnostics on program health, indicators of potentially fraudulent user behavior, and other key performance indicators. These reports and dashboards are backed by some of the industry's most advanced data analysis and machine learning algorithms to ensure the highest level of accuracy in recognizing driver behavior through IMS' automated driver detection capabilities. Based on Pentaho's integration with Weka, predictive algorithms have been able to help differentiate a driver and passenger based on the driving habits of a driver.

Results

- Pentaho can easily accommodate IMS' growing data volumes. Over the past 2 years alone, they have analyzed about 5 Trillion data points.

- Fast go-to-market with differentiated business intelligence capabilities, seamlessly embedded within existing IMS solution

- Provide insurance clients with expanded analytics from program effectiveness, potential fraudulent user behavior to other key performance indicators.

ABOUT PENTAHO

- Data integration and business analytics company with an enterprise-class, open source-based platform for diverse big data deployments

- Helps organizations across industries harness the value of their data to find new revenue streams, operate more efficiently, deliver outstanding service, and minimize risk

- Pentaho has over 15,000 technology deployments and 1,500 commercial customers

- Learn more at Pentaho.com

WHY PENTAHO

- Pentaho big data platform provides an easy way for IMS to analyze growing data volumes

- Ability to provide complete data integration and embeddable analytics, as well as compatibility with multiple database vendors and a flexible security model to support client privacy needs

- Pentaho's modern, future proof architecture can support IMS' evolving IT infrastructure

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