



*ClearConnect*  
SOLUTIONS

# Company Overview

August 16, 2024

# THE COMPLETE DATA SOLUTION for fleet insurers and policyholders

ClearConnect Solutions provides commercial transportation insurers and policyholders with data-driven technology solutions for risk management, safety and compliance.

# OUR MISSION

To improve and streamline underwriting, compliance and safety, resulting in better, cost-effective insurance policies and a safer driver workforce.



Our technology is designed with two key audiences in mind:

**INSURERS:** Insurance agents, underwriters, MGA's, TPA's, wholesalers



**FLEETS:** Fleet owners, owner-operators, safety managers



WHAT CAN OUR  
DATA INSIGHTS  
DO FOR YOU?



# SOLUTIONS

- Risk Score Monitoring
- Underwriting Risk View
- Motor Vehicle Report Services
  - + Risk Monitoring
  - + Auto Adjudication
- Screening Services
- Telematics Services

# Risk Score Monitoring

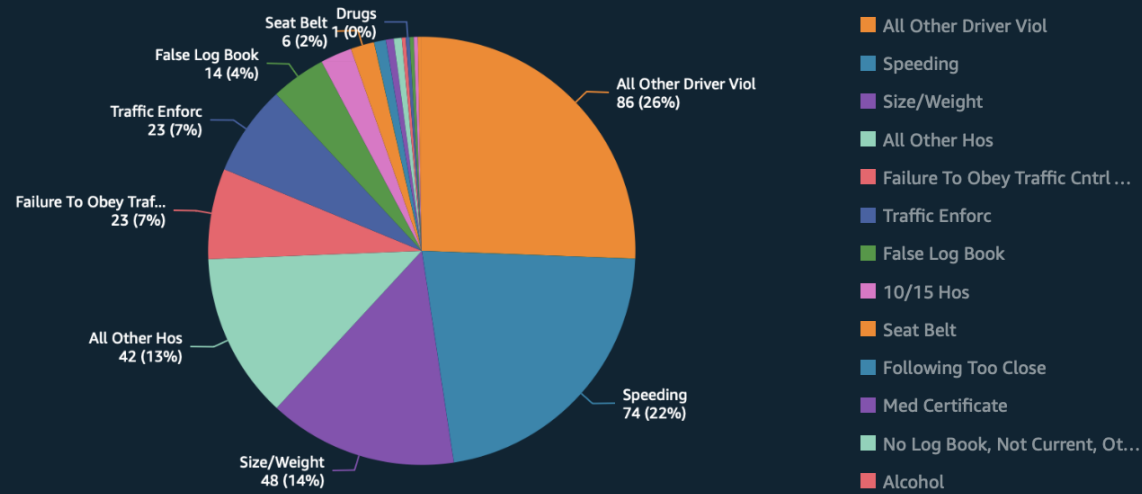
Fleet and driver data is captured from multiple data sources and analyzed and monitored in real time.

- Telematics Data Monitoring
- FMCSA Risk Monitoring
- Individual Risk Monitoring
- Business Risk Monitoring (liens, lawsuits, etc.)

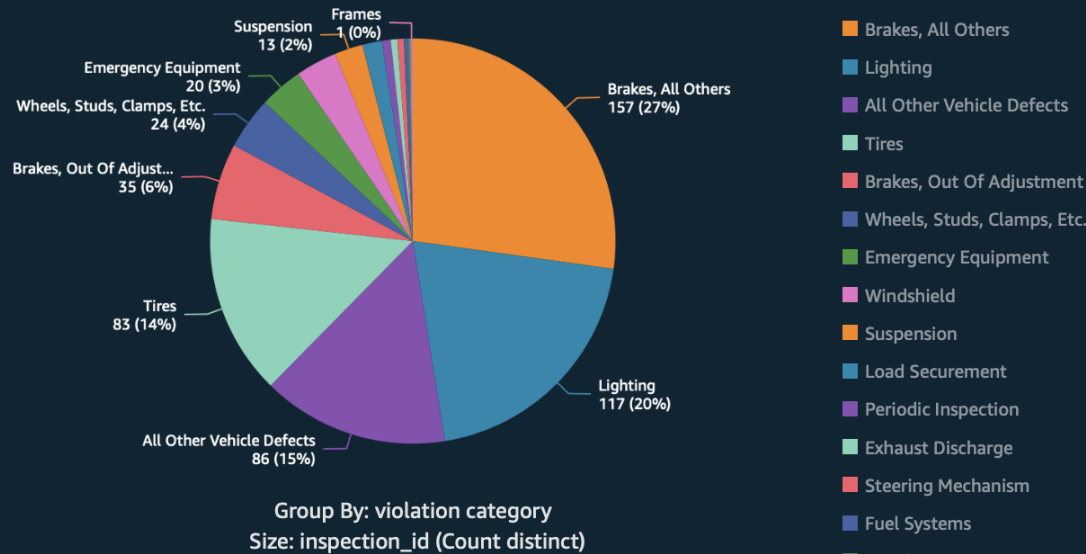
**BENEFIT:** Enables insurers and underwriters to evaluate risk scores and underwrite policies more accurately and efficiently.

# Risk Score Monitoring

## Driver Violations



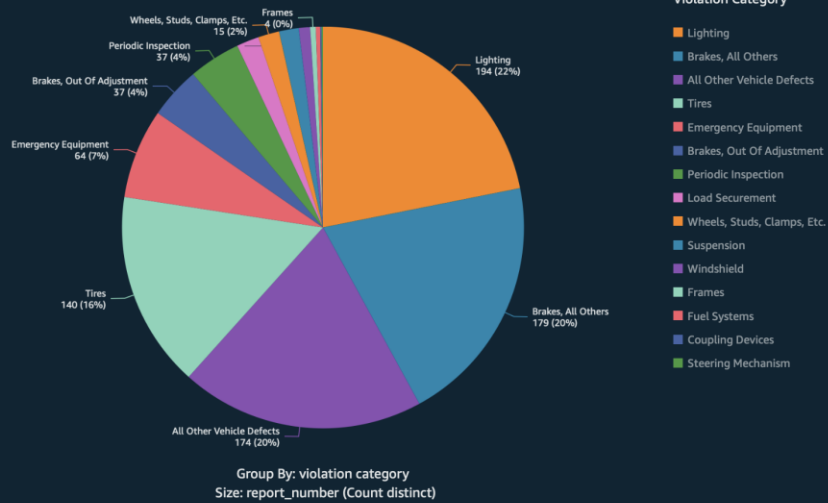
## Vehicle Violations





# Risk Score Monitoring

Vehicle Violations



Word Count of "all other vehicle defects" category

Keyword	Count
Registration	66
License Plate	47
Decals	29
Cab Card	20
Kingpin	20
Insurance	19
Fluid Leak	16
Lighting	16
Mud flap	16
Length	14
Tires	14
Air leak	12
Brakes	8
Tag	6
Airbag	4
Axle spacing	4
Damage due to collision	4
Guards	4
Hold down brackets	4
No carrier markings	4
Bearings	2
Broken cab body flare	2
Cell phone mount blocks view	2
Engine	2
Height	2
Impact guard	2
Load projecting > 4 ft from rear	2
Loading ramp	2
No battery box	2
No warning flag	2
Overhang	2
R/S lip tearing away	2
Spate covered	2
Tandem Wheels	2
Trailer	2

# Underwriting Risk View

Crucial data points from multiple sources are connected in an easy-to-understand VIEW to quickly assess an insured's risk.

- FMCSA Risk Report
- VIN Ownership
- Individual Risk Report
- Business Risk Reports (liens, lawsuits, etc.)

**BENEFIT:** Helps fleet insurers, re-insurers, agents, MGA's and underwriters with underwriting policies.

# Motor Vehicle Report Services

Standard Motor Vehicle Reports are combined with risk monitoring and auto adjudication features to provide critical insights that will inform policy decisions and premiums.



  
**Manual  
MVR**

✓ No activity detected.



✓ No activity detected.



✓ No activity detected.



✗ **Liability Exposure!**



! **4 incidents revealed on annual report**

  
**Automated  
MVR**

! **Alert sent.**  
Driver risk score rises.

! **Alert sent.**  
Safety program engaged.

! **Alert sent.**  
Immediate action taken -  
employment terminated.

! **Risk Averted!**

# Motor Vehicle Report Services

## MVRs + Risk Monitoring

**BENEFIT:** Maintains driver compliance and qualification status. Monitors driver risk and violations.

## MVRs + Auto Adjudication

**BENEFIT:** Insurers can process claims and policy approvals faster and more efficiently.



## Manual MVR

VS

## Automated & Auto-Adjudicated MVRs



Run ONE MVR per driver at a time



Hours of administrative work



Human errors increase



Driver qualification status is at greater risk



Insurance policies are less accurate and more costly



Run over 250 MVR's at once



Reduce human errors



Driver qualification status is always in check



Insurance policies are MORE accurate



Insurance rates, claims and losses are reduced



Policy approval and underwriting are expedited



Get time-sensitive alerts for violations, incidents, or status change\* \*When coupled with MVR Monitoring



Reveal any unknown driver background information\*\*

(\*\*That could disqualify a driver or increase insurance rates.)

# Motor Vehicle Report Services



# Screening Services

A variety of standard screening options are available to customize a driver and fleet program, based on the fleet's program criteria.

- Background Check
- Drug Screenings (DOT and 9 Panel)
- Automated Motor Vehicle Report (MVR)
- FMCSA Risk Report
- Violation Report
- Business and Individual Risk Reports
- VIN Check
- Auto Adjudication (MVR, IRR, BRR)




# Telematics Services

Provides real-time driver and fleet data—including crash reporting, vehicle maintenance alerts, fuel use, GPS route optimization and driver behavior.

- Basic ELD + Telematics
- Basic GPS + Telematics
- Basic Camera + Telematics
- AI Camera + Telematics

# The Three Types Of Dash Cams On The Market



	G-Force Triggers	Driver Facing	AI Analysis	What it means?
	✓			Only road facing and uses g-force to trigger recording. Good at capturing accidents or near misses based on hard-brake, hard-turn.
	✓	✓		Same as above, except has a driver view. Driver view provides visibility into what caused the hard-braking or hard-turn... was <u>it</u> distraction?
	✓	✓	✓	Captures everything above + detects risky driving behavior that doesn't result in a g-force event like texting, not wearing seatbelt and following too close.

# Telematics Services



**There's a story in your data.**  
**We'll help you see it.**

Thank You!