



AUTO POLICY UNDERWRITING

# Milliman **AccuRate Fleet**

Driving a better commercial auto book

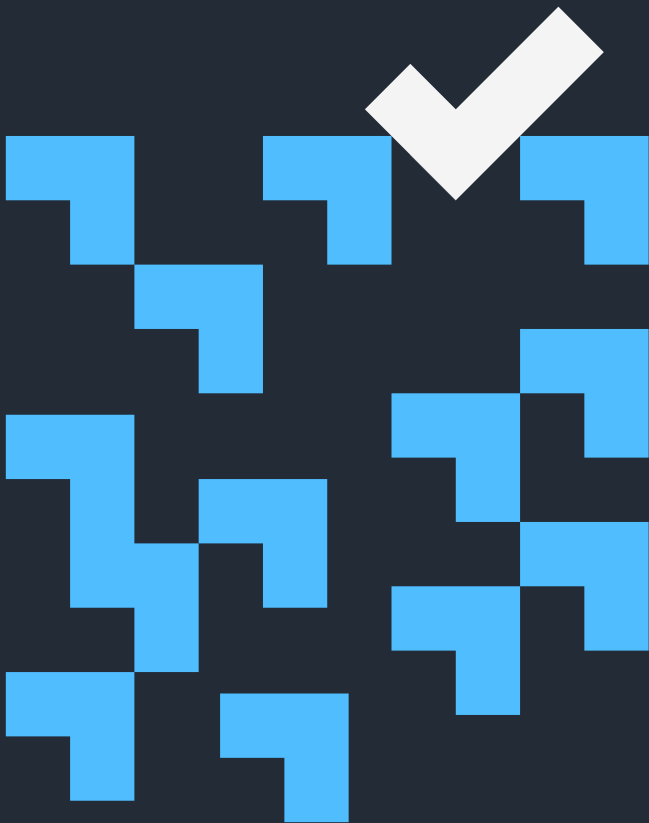


## OVERVIEW

# The perfect fit for your fleet



AccuRate Fleet is a usage-based insurance score designed to enable more accurate pricing of fleet exposure and driving behavior risk. Developed by Milliman actuaries and data scientists, AccuRate Fleet is based on over a billion miles of commercial auto driving data and thousands of crashes.



## AT A GLANCE

# Why AccuRate Fleet?



### Risk score calculation

After 20 days of driving activity, AccuRate Fleet calculates a risk score between zero and 1000, similar to a credit score, based on inputs reflecting fleet driver behavior and vehicle exposure.

### Accurate pricing ready to go

Use our extensive commercial telematics data to get accurate pricing that is approved by regulators. AccuRate Fleet can enable more refined fleet pricing and risk selection, as well as encourage safer driving behaviors that are most directly relevant to commercial fleets.

### Real time underwriting

On-board diagnostic device measures driving behavior and calculates a score predicting relative crash risk for a driver, vehicle, or fleet.

### Customer segmentation & retention

Insurers can improve their value to small- and mid-sized fleets by delivering operational benefits and policy discounts, while at the same time reducing claims costs and improving retention.

### More than just insurance coverage

Options to leverage your data with [Azuga app](#) to improve your client's fleet safety, reliability, and maintenance costs.

(Our Azuga partner provides a comprehensive fleet management app to 4000 customers and data from hundreds of thousands of vehicles.)



## DIFFERENTIATORS

# What makes AccuRate Fleet different?



### Commercial auto focus

Unlike existing filed telematics scores, ours are developed on commercial auto data.



### Trusted data

Milliman experts develop scores using over a billion miles of commercial auto driving data.



### Approved by regulators

Our commercial auto telematics scores have been reviewed and approved by state insurance regulators for use in ratemaking.



### Tailored to your business

We won't just give you a one-size-fits-all answer. Our experts will work with you to make sure the solution fits your company and risk culture.

## BENEFITS

# AccuRate Fleet benefits



### Improve profitability

Better match price to risk and avoid adverse selection. Improve retention of customers with safer driving habits.



### Reduce costs & delays

Get to market faster with lower development costs and a ready-to-use score.



### Lower regulatory risk

Reduce risk of regulatory delays by using a pre-filed score.



### Better fleet management

Add to policyholder value with Azuga fleet management capabilities. Fleets can gain efficiency and cost reductions through GPS tracking, vehicle diagnostics and optimized operations.

# About Milliman

- With more than 5,169 employees and revenue of US \$1.64 billion in 2024, the firm serves the full spectrum of business, financial, government, union, education, and nonprofit organizations.
- We are one of the world's largest independent actuarial and consulting firms, with offices in principal cities worldwide, covering markets in North America, Latin America, Europe, Asia and the Pacific, the Middle East, and Africa.
- Our insight and expertise reach across global boundaries, offering specialized consulting services in employee benefits, healthcare, life insurance, financial services, and property and casualty insurance.
- Our clients can depend on us as industry experts, trusted advisors, and creative problem-solvers.
- Our experience has embedded a culture of strong commercial awareness and clear communication of complex actuarial issues.
- Milliman remains a driving force in the industry we helped define, thanks to the vision of our founders and innovations by succeeding generations of principals.



## Key contacts



**Peggy Brinkmann**  
FCAS, MAAA  
Principal, Consulting Actuary  
[peggy.brinkmann@milliman.com](mailto:peggy.brinkmann@milliman.com)



**Larry Baeder**  
Senior Data Scientist  
[larry.baeder@milliman.com](mailto:larry.baeder@milliman.com)



Every day, in countries across the globe, Milliman works with clients to improve healthcare systems, manage emerging risks, and advance financial security, so millions of people can live for today and plan for tomorrow with confidence.