

## THE PROJECT

The world is shifting to a new kind of business model, where customers have changed their purchasing path: they are happier **subscribing to the outcomes they want**, **when they want**, rather than purchasing a product with the burden of ownership. Consumers today have a new set of expectations; they want to achieve outcomes, not ownership;

# CUSTOMIZATION not GENERALIZATION

FAIR meets such requirements, developing a cloud-based software ecosystem and a proprietary white-label platform to commercialize big data and machine learning based insurance, turning customers into subscribers.

The new insurance policy is revolutionizing the traditional insurance sector with a Pay-Per-Mile (pay only when you drive) and Pay how you drive approach, introducing access to discount/cash back opportunities for drivers, the opportunity of setting-up and managing insurance packages online and via app and accessing new safety and reporting functionalities.

The new insurance model will be coupled with a service for car dealers and fleets that will bring advantages in terms of **remote monitoring of car health**, knowledge of customers' experience, advertising tailored service.

## **COMPETITIVE ADVANTAGES**



SUPERIOR RISK SELECTIONS AND LOSS CONTROL



ANALYTICS TO SUPPORT DIGITAL UNDERWRITING PROCESS THROUGH A WAR ROOM BASED ON DRIVING AND CRASH DATA



BETTER PRICING AND RISK SELECTION



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REPORTING FUNCTIONALITIES TO GOVERNMENT FACILITIES FOR IMPROVING SAFETY



PREDICTIVE MAINTENANCE

# **HOW IT WORKS**

Air platform is connected to any devices and, in the future, with connected cars.

2

The collected data are processed through a software platform using big data analyses algorithms and machine learning techniques;

3.

The data will be available via web service (B2B and B2C Platforms) and App to drivers, cars dealers, fleets, third parties and governmental bodies.

# **PARTNERS**







## CONTACTS

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