



# Accuscore Announces Specialized Separated Driver Risk Scoring for Insurers and Fleets

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*Accuscore announces separated driver risk scoring, based on the same collected driving data, to meet the unique requirements of insurers and fleets.*

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San Diego, CA July 12, 2017 - Driver Risk Scoring can reflect not only factors that the driver controls, but also uncontrollable factors such as the nature of the driven route. If risk is associated with changes in momentum, it is natural that the driver on a route with relatively more stopping, starting, and turning, will have the opportunity to have more negative driving events and; therefore, a worse score. This type of separated scoring is required to be able to utilize this type of insight as both an effective loss prevention tool for the fleet and a tool of significant underwriting insight to the commercial insurer.

While the commercial insurer would like to fully understand the risk of the total driving experience, including the driver's behavior as well as the risk associated with the road, the fleet manager/safety manager wants good driving behavior to be reflected with a good score even on a more challenging road. It is not fair for the driver to be penalized for factors beyond their control and yet the insurer benefits from the additional insight of the risk of the driven road.

Accuscore's in-depth, second by second motion analysis, with multiple compensations applied to each second, achieves the sensitivity of scoring that allows us to isolate the "pure driving" score from the effects of varying road characteristics.

According to Alan Mann, President of Accuscore, "The actionable nature of driver risk scoring is associated with its value as a loss prevention tool as well as an indicator of risk exposure for underwriting purposes. The fleet and the insurer have different needs in terms of scoring insight to fully monetize the value of driver scoring. Accuscore uniquely delivers that optimized view of driving risk to both fleets and insurers."

## About Accuscore

Accuscore is a San Diego-based company specializing in more accurate driver behavior scoring. Commercial insurers receive more risk predictive underwriting insight. Fleets receive an effective loss prevention/driver behavior tool to identify and correct issues related to risky driving behaviors. For more information, contact Alan Mann at [amann@acculitx.com](mailto:amann@acculitx.com)

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