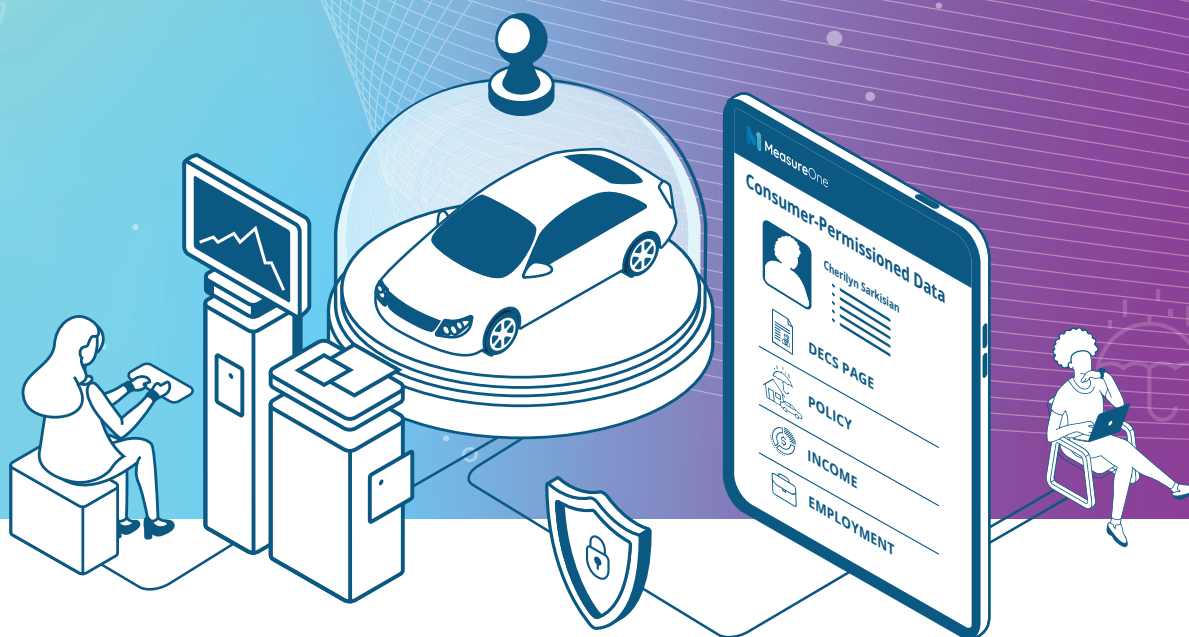


# THE ULTIMATE GUIDE TO AUTO INSURANCE AUTOMATION

The challenge of accessing auto insurance data  
& the case for automation



# The challenge of accessing auto insurance data & the case for automation

Precision and efficiency are paramount when accessing and verifying insurance data, particularly in the auto insurance sector. The traditional, manual means of collecting and processing insurance data are rapidly giving way to automation, ushering in a new era of enhanced operations, reduced costs, and improved conversion rates.

This paradigm shift is not only reshaping the auto insurance industry but also influencing a wide range of stakeholders, including the automotive industry, gig economy companies, lenders and more, by way of enhanced strategy and efficiency, increased ROI, and fraud mitigation.

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### THE CURRENT STATE OF AUTO INSURANCE DATA

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## SECTION 1

# THE CURRENT STATE OF AUTO INSURANCE DATA

So many industries need access to auto insurance data. So why isn't it readily accessible? The challenge of efficiently accessing auto insurance data is based on the historically manual process in which it is collected, stored, and shared amongst different parties. Among these manual efforts and antiquated processes, auto insurance data is constantly changing—being updated by drivers for better rates or coverage.

For employers attempting to onboard new gig worker drivers, auto lenders and dealers trying to approve loans or drive sales for their borrowers, or insurance underwriting policies and processing claims, the inaccessibility of data is detrimental to their operations and can lead to costly inefficiencies, sore customer experience, and even compliance issues or fraud.

### Challenges Accessing Data

When it comes to accessing auto insurance data, the insurance industry grapples with several formidable and frustrating challenges.

#### 1. Car insurance data is holistically inaccessible

One of the primary obstacles hindering easy access to auto insurance data lies in the inherent inaccessibility of this information. Insurance data is typically dispersed across a multitude of sources, including the policyholder, the

insurance carrier, government agencies, and third-party databases. This fragmentation makes it exceedingly difficult for stakeholders, such as employers, car dealerships or rental agencies, insurance agents, or individuals, to locate and obtain the precise, up-to-date, and accurate data they require. Data access is even often restricted due to privacy and security concerns, adding an additional layer of complexity to the process.

#### 2. Data is often out of date

The dynamic nature of the auto insurance industry, characterized by short-term policies and frequent carrier switching for cost cutting, contributes significantly to the challenge of accessing up-to-date auto insurance data. Auto insurance policies can undergo frequent modifications, and individuals frequently switch insurance providers, making it challenging to maintain a current and accurate database of insurance data. As a result, even when data is accessible, it may quickly become outdated, leading to inaccurate assessments, verifications, and decisions.



## SECTION 1

# THE CURRENT STATE OF AUTO INSURANCE DATA

### 3. Lack of a centralized repository

One of the most critical issues contributing to the inaccessibility of auto insurance data is the absence of a centralized repository. Unlike some industries that have established comprehensive databases or platforms for data access, auto insurance data remains scattered across various entities with no universally recognized central hub. This absence of a central repository not only complicates data retrieval but also hampers efforts to standardize and streamline data-sharing processes.

The culmination of these challenges has profound implications for the efficiency and effectiveness of the industries that rely on insurance data. In the subsequent sections, we will explore innovative solutions and technologies that aim to address these issues head-on, offering a glimpse into a future where access to auto insurance data is more seamless and responsive to the needs of all stakeholders involved.

### 4. The game of back and forth

With manual data entry, operations, and claims processing, there is certainly room for error and added challenges to accessing up-to-date data, but add antiquated communication methods on top of that and it becomes even more challenging. Because insurance data is historically not automated, the industries that need access to auto insurance data are required to send emails and faxes to or have phone calls with their customers as well as 3rd party car insurance carriers—all to get the insurance data

point(s) they need to verify. Operationally, this type of process is redundant, inefficient, and ultimately costly to the party that requires the car insurance information.

In essence, the previous ways insurance verification has been achieved have given rise to a series of inefficiencies that have had extreme impact on the entire insurance sector and its network of stakeholders.





## SECTION 2

# USE CASES FOR AUTO INSURANCE DATA

Auto insurance data serves as a critical component in various industries, and, for major players, access to this data (or inaccessibility) plays a pivotal role in the success of their businesses and their consumers.

So who benefits from access to auto insurance data? Any industry that requires legal compliance, risk management, and informed decision-making related to auto insurance and vehicle ownership.

However, auto insurance data isn't one-size-fits-all: These groups use and require auto insurance data for different reasons.

### THE MAJOR PLAYERS



Auto Financiers and Lenders



Auto Dealerships



Gig Economy Companies



Rental Car Companies



Insurance Carriers

### Who uses auto insurance data and how is it used?



### Auto Financiers and Lenders

Access to auto insurance data plays a crucial role in protecting lenders' financial

interests during the underwriting process and ensures the proper management of the loans that they extend to borrowers. In short, it's used as a tool to protect their financial investment, but access to auto insurance data also extends to their loan processing, pricing, and much more.

### Why auto lenders verify auto insurance

#### Assess Risk

Auto loans represent a significant financial risk for lenders. When borrowers default on their loans or face unforeseen financial difficulties, lenders may need to repossess and sell the financed vehicles to recover their losses. Access to auto insurance data allows lenders to ensure that the vehicles they finance are adequately insured. In the event of accidents, theft, or damage, insurance coverage can help cover the costs and protect the lender's collateral.

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# USE CASES FOR AUTO INSURANCE DATA

### Evaluate loan requirements and underwriting

Many auto loan agreements require borrowers to maintain comprehensive insurance coverage on the financed vehicles throughout the loan term. Lenders specify these insurance requirements to safeguard their interests. Access to auto insurance data enables lenders to verify that borrowers are complying with these contractual obligations.

### Determine and understand policy changes

Borrowers' insurance policies may change during the loan term due to updates, cancellations, lapses in coverage, and even insurance claims. Auto lenders need to stay informed about these changes to ensure that the financed vehicles remain adequately protected. For instance, if a borrower's insurance policy is canceled or lapses, the lender can take corrective actions to safeguard their collateral. Plus, if a claim is made, the updated information helps ensure that the insurance payout is directed toward the repair or replacement of the vehicle, which is critical to preserving the collateral's value.

**Comply with loan terms:** Access to auto insurance data helps auto lenders enforce the terms and conditions of the loan agreements. By confirming that borrowers maintain appropriate insurance coverage, lenders can hold borrowers accountable for adhering to the contract. Non-compliance with insurance requirements can result in default or other contractual penalties.

### Update pricing for insurance-related fees

Some auto lenders offer insurance products to borrowers as part of their loan packages. Access to auto insurance data allows lenders to monitor and administer these policies effectively. They can ensure that borrowers are paying the required insurance premiums and that the coverage remains in force.

### Follow regulatory compliance

Depending on local regulations, auto lenders may be required to demonstrate that they are actively managing the insurance coverage on financed vehicles. Access to auto insurance data helps lenders remain in compliance with these regulations and avoid potential legal issues.

Within the realm of auto financing, lenders play a paramount role in ensuring the financial viability of borrowers. To this end, they necessitate the collection and verification of an individual's auto insurance coverage as part of the underwriting process.



## Auto Dealerships

For auto dealerships, access to insurance data is necessary to protect their interests and ensure legal compliance, financial security, and even for customer safety.

## Why auto dealers verify auto insurance

### Legal compliance

One of the foremost reasons why auto dealers need access to insurance data is the legal imperative. In many regions, it's illegal to drive without insurance, and failing to verify a buyer's insurance could result in serious penalties for the dealership, potentially leading to fines, license suspension, and even legal repercussions. To ensure compliance with the law and protect their own interests, dealerships must have a streamlined system for confirming insurance coverage.

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### Financial security

Auto dealerships often extend financing options to their customers. Verifying insurance coverage is a vital step in this process, as it ensures that the buyer possesses adequate insurance protection. In the unfortunate event of accidents, theft, or damage to the vehicle, having valid insurance coverage can be the dividing line between a manageable resolution and a financial catastrophe. It safeguards the financial interests of both the dealer and the buyer, offering peace of mind and a safety net in uncertain circumstances.

### Customer safety

The safety of customers is a paramount concern for auto dealerships. Allowing uninsured drivers to leave the dealership in a newly purchased vehicle not only endangers the buyers themselves but also poses a risk to other road users. Insurance verification serves as a protective measure, confirming that customers have the necessary coverage in place. By reducing the potential liability faced by the dealership, this verification process contributes to overall safety, fostering a more secure environment for everyone involved.



### Gig Employee Companies

For individuals who do gig-work for companies using their personal vehicles,

including food-delivery, ride-share, and last-mile delivery, proof of insurance is a non-negotiable requirement during the employee onboarding process. Employers rely on verifying their gig-workers' auto insurance data to ensure the compliance and safety of their workforce and customer base.

## Why auto gig employee companies verify auto insurance

### Regulatory compliance & risk mitigation

Gig workers often operate under various regulations, which include insurance requirements. Verifying insurance coverage is not just a matter of good practice; it's a legal obligation for both workers and the companies that hire them. Failure to comply with these regulations can result in hefty fines and legal troubles. Insurance verification also allows companies to assess the risk associated with gig workers. This information is crucial in setting appropriate insurance policies and coverage limits. It helps mitigate potential financial risks and legal liabilities in case of accidents.

### Safety first & customer trust

The gig economy relies heavily on gig workers who provide services that require them to drive their personal vehicles, such as delivery

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drivers and ride-share drivers. Ensuring that these workers have valid auto insurance is crucial to safeguarding their safety and that of their passengers. In the event of an accident, having insurance coverage can be the difference between financial security and ruin. Plus, verifying the insurance of gig workers instills trust among consumers, assuring them that they are in safe hands when they use these services.



### Rental Car Companies

For agencies that rent consumer vehicles, gathering and verifying their customers' personal insurance data plays a huge part in protecting their assets.

## Why rental car companies verify auto insurance

### Meet minimum insurance requirements

In current online rental processes, verifying insurance is a crucial step for car rental agencies. It ensures that renters meet the minimum insurance requirements set by the rental company and local regulations, protecting the interests of the rental agency and safeguarding the renter, assuring them that they have adequate coverage in case of an accident or damage to the rented vehicle.

By including this verification process in the sign-up process, car rental agencies can offer more accurate quotes upfront. This eliminates the potential for surprise costs or misunderstandings about payment when renters arrive at the

rental office. It also simplifies the rental process, making it faster and more efficient for both the agency and the renter.

Additionally, verifying insurance in advance allows rental companies to promote additional coverage options to renters who may not meet the minimum requirements with their personal insurance. This can lead to increased revenue for the agency and ensures that all parties involved are adequately protected.

### Handle diverse consumer driving habits

Rental cars are taken out on the road by various individuals, each with different levels of experience, driving habits, and rental car needs. Verifying auto insurance ensures that renters have a financial safety net in case of an accident, damage, and wear of their vehicle from those habits, reducing the risk of potential financial disputes between the renter and the rental agency.

### Protect assets, reduce liabilities, and stay compliant

In general, various regions and countries have specific insurance requirements for rented vehicles. Rental agencies must ensure that they adhere to these regulations to avoid fines, penalties, or even the possibility of their rental operations being shut down.

Plus, car rental agencies possess a valuable fleet of vehicles. In the unfortunate event of an accident, it's imperative that the rental company's assets are protected. Valid insurance coverage helps safeguard against costly repairs and potential loss of income from rental downtime. Verifying auto insurance can also help rental agencies mitigate their liability and ensure that their renters have adequate coverage and

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that the responsibility for potential damages is appropriately allocated between the renter and their insurance provider.



### Insurance Carriers

Insurance carriers are entrusted with the task of evaluating risk and determining appropriate

coverage. In fact, access to auto insurance acts as the foundation of their business operations and enables them to effectively provide coverage, assess risk, and manage claims.

### Why insurance carriers verify auto insurance

#### Underwriting policies and determine pricing

Auto insurance carriers rely on a wide range of data, including driver history, vehicle information, and location, to assess risk and determine appropriate insurance premiums. Access to auto insurance data allows carriers to accurately underwrite policies and set prices that align with the risk associated with insuring a specific vehicle and driver.

#### Issue policies

Insurance carriers use auto insurance data to issue policies to customers. This data is essential for creating customized insurance policies that reflect the coverage needs and preferences of individual policyholders.

#### Assess policyholder and vehicle risk

Auto insurance carriers continuously monitor and assess the risk associated with insuring specific drivers and vehicles. They use auto insurance data to identify trends and patterns that impact the likelihood of accidents and claims. This information informs risk management strategies and pricing adjustments.

#### Manage insurance claims

When policyholders file claims after accidents or incidents, auto insurance carriers use data to assess the validity of claims and determine the appropriate settlement amount. They verify information about the accident, the vehicles involved, and the extent of damage, which is crucial for efficient claims processing.

#### Detect fraud

Access to auto insurance data allows carriers to identify potential cases of fraud or misrepresentation. By comparing the information provided by policyholders with external data sources, carriers can detect inconsistencies that may indicate fraudulent activity.

#### Comply with national and local regulations

Insurance carriers must comply with local and national regulations, which may require the collection and reporting of specific auto insurance data. Access to this data helps carriers meet regulatory requirements and avoid legal issues.



## SECTION 3

# THE CASE FOR AUTOMATED ACCESS AND VERIFICATION OF AUTO INSURANCE DATA

For these stakeholders, manual collection and verification of auto insurance is costly, especially when accurate data is not easily available.

Luckily, technology is [transforming the industry](#) and making this data instantly accessible. Automation is the how.

### So what is automation?

Automation simply refers to the use of technology and software to perform tasks or processes without direct human intervention. It involves the creation of systems and workflows that can execute predefined actions, follow established rules, or adapt based on patterns and data, all with minimal to no human input. The goal of automation is to increase efficiency, reduce errors, save time, and enhance productivity in various domains. [APIs](#) (Application Programming Interfaces), automated scripting,

[robotic process automation](#) (RPA), [machine learning](#), and AI (artificial intelligence) are all examples of automation that can be directly applied to automatic access to insurance data.

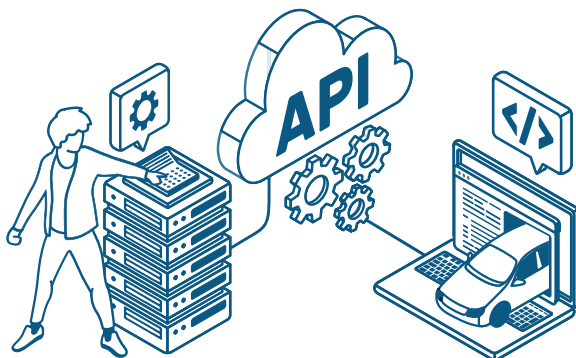
### How does automation work for auto insurance access?

Automated data collection enables companies to gather real-time data on policyholders' driving habits, policy information and security, and other relevant factors. This wealth of data empowers businesses who need consumer or employee insurance data to make more accurate risk assessments for lending, crediting, and employment decisions.

Automation also extends to lender decision-making, streamlined gig-employee onboarding, faster claims processing, and generally improved customer experiences.

### So how does it work?

Car insurance data is typically stored in structured databases or systems that can be accessed and managed by the insurance company's personnel. These systems store a wide range of information related to policies, customers, claims, and other aspects of a policyholder's insurance.





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# THE CASE FOR AUTOMATED ACCESS AND VERIFICATION OF AUTO INSURANCE DATA

More specifically, this insurance data can include:

### Policy Information

Details about individual policies, including policyholder information, coverage types, coverage limits, deductibles, premium amounts, and policy effective dates.

### Customer Information

Personal and contact information of policyholders and insured individuals.

### Vehicle Information

Data related to insured vehicles, such as make, model, year, Vehicle Identification Number (VIN), and ownership details.

### Claims Data

Information on past and current claims, including incident details, claim amounts, and status.

### Billing and Payment Records

Information on payments, billing history, and account balances.

Insurance carriers typically use relational database management systems (RDBMS) or other structured data storage solutions to store this information securely. These databases are hosted on servers within the insurance company's IT infrastructure. To get access to this data, carriers can provide APIs to authorized third-party organizations, such as data platforms like MeasureOne, auto dealerships, or other insurance companies, to access certain types of insurance data. These APIs are designed to facilitate data exchange and verification processes securely.



## How It Works

1

### AUTHORIZATION

To access the insurance carrier's API, third-party entities need to be authorized and authenticated. This typically involves obtaining API keys or access tokens and adhering to the carrier's security protocols.

2

### DATA RETRIEVAL

Once authorized, third parties can use the API to query and retrieve specific insurance information. For example, they can search for policy details based on a policy number, VIN, or customer name.

3

### DATA VERIFICATION

APIs can be used to verify the authenticity and current status of insurance policies. This is crucial for situations such as verifying insurance coverage during a traffic stop or confirming coverage during a vehicle purchase.

4

### REAL-TIME UPDATES AND REVERIFICATION

Some APIs provide real-time or near-real-time access to insurance data, ensuring that the information is up to date and accurate. This is particularly important in scenarios where timely verification is critical.

## SECTION 4

# WHY TAKE ADVANTAGE OF REAL-TIME, INSTANT AUTO INSURANCE DATA

Here's why our major players should take advantage of instant, automated access to insurance data.



### Auto Financiers and Lenders

Technology has evolved to mitigate the many challenges of accessing insurance data.

Modern data gathering tools and technologies offer a way to automate and streamline these processes, significantly improving efficiency and customer satisfaction. For lenders looking to automate their data gathering and verifying processes, the benefits are clear.

### The benefits for auto lenders

#### Lower operational costs

Automated data collection technology replaces manual data entry with APIs and customer portals that gather and format consumer data. This transition reduces operational costs by decreasing the need for manual data verification and simplifies the interaction with third parties.

#### Faster processing times

Automation minimizes the collection of physical documents, phone calls, and

the potential for human errors, leading to faster processing times. This acceleration in the verification process ultimately results in quicker loan approvals, saving time and money, and delivering a superior customer experience.

#### Enhanced customer experience and customer retention

Delays in the loan underwriting process can even result in customers losing confidence and deciding not to move forward on their loan. Therefore, it's imperative for lenders to find ways to streamline their processes, including by having instant access to the insurance data they need to underwrite the auto loan. Enhancing the efficiency of insurance verification simply contributes to a more satisfying customer experience. It reduces wait times and minimizes frustration.



## SECTION 4

# WHY TAKE ADVANTAGE OF REAL-TIME, INSTANT AUTO INSURANCE DATA



### Auto Dealerships

With the many challenges presented by manual auto insurance verification, car dealerships are increasingly

turning to automation to streamline the process. And automated insurance verification to the list is an easy win.

### The benefits for auto dealerships

#### More efficiency and more accurate verifications

Automation can help dealers instantly access insurance data, significantly reducing the time needed for verification. This quick turnaround means customers spend less time waiting and can even complete their purchases sooner, enhancing their overall experience.

Automation eliminates the potential for human error in the verification process. It ensures that the information provided is accurate and up to date, reducing the chances of missed details or insurance fraud.

#### Enhanced compliance and risk mitigation

Automated systems can be programmed to adhere to specific legal requirements, ensuring that the dealership always complies with insurance regulations. This protects the dealership from potential legal issues and penalties. Additionally, by using automated systems to verify insurance, dealerships can better assess the risk associated with each customer. This allows for more informed decisions regarding financing and the terms of the sale.

#### Cost savings

Automating insurance verification can also save dealerships money in the long run. It reduces the need for manual labor, paperwork, and follow-up, allowing staff to focus on other critical tasks.

#### Improved customer experience (CX), retention, and more referrals

Buyers are increasingly looking for a hassle-free experience when purchasing a vehicle. Automating insurance verification can help provide just that, making the process smoother and more efficient. Plus, reducing wait times and improving the buying experience bolsters the chances of retaining satisfied customers who are more likely to return for future purchases and recommend the dealership to others.



### Gig Employee Companies

Automation via primary source data collection allows businesses to gather proof of

auto insurance for their prospective or current gig employees.

### The benefits for gig employee companies

Enhanced onboarding for gig employees: Employers can now automatically integrate automated processes within their onboarding flow to instantly gather and verify the auto insurance for prospective gig employees. Streamlining this process gets gig worker through the onboarding process faster and ready to work sooner.

## SECTION 4

# WHY TAKE ADVANTAGE OF REAL-TIME, INSTANT AUTO INSURANCE DATA

### Instant re-verification of auto Insurance

Using scheduled, automated API queries and notifications, employers can periodically and regularly check the status of their gig workers' insurance coverage. If coverage lapses or changes, employers can easily be updated and take action immediately to ensure their gig worker has sufficient coverage.



### Rental Car Companies

For rental companies and their renters, timing and efficiency are the most important to get cars rented. Instant access to auto insurance data via automation is the key to ensuring both the rental agency and their renters are happy.

## The benefits for rental car companies

### Operational efficiencies and cost savings

Automation allows rental companies to streamline their operations by simplifying and expediting the insurance verification process. This efficiency results in a more seamless and quicker rental process, reducing the time renters spend at the counter and ensuring that vehicles are available for immediate use. This operational efficiency can lead to cost savings by reducing labor requirements and administrative overhead, ultimately improving the company's bottom line.

### More accurate coverage and risk management

Instant and accurate insurance verification ensures that rental vehicles are always driven with the necessary coverage. By automating the verification process using real-time data, rental agencies can be confident that every vehicle on the road is adequately insured, reducing the potential financial and legal risks associated with uninsured or underinsured drivers.

### Improved CX

With automation, renters no longer need to navigate complex paperwork or engage in time-consuming discussions about insurance coverage. Instead, they can enjoy a hassle-free and expedited rental experience, resulting in higher customer ratings, positive reviews, and repeat business. The ease and speed of automated insurance verification contribute to an overall improved customer experience, making the rental process more convenient and user-friendly. Rental companies can streamline their operations, reduce costs, improve customer satisfaction, and, most importantly, ensure that their rental vehicles are driven with the necessary coverage by automating the verification of auto insurance. The road to a successful and safe car rental experience begins with the verification of auto insurance, and automation is the key to achieving this efficiently and accurately. Car rental agencies that adopt automated insurance verification are better equipped to meet the needs of today's discerning renters while safeguarding their own interests.



## SECTION 4

# WHY TAKE ADVANTAGE OF REAL-TIME, INSTANT AUTO INSURANCE DATA



## Insurance Carriers

Insurance carriers can also benefit from automated access to auto insurance data.

## The benefits for insurance carriers

### Faster decision-making with enhanced efficiency and accuracy for policy making

Automated verification systems streamline the process of accessing and verifying auto insurance data. By connecting with databases and APIs, carriers can quickly retrieve the necessary information, reducing the time and effort required. Using automated access to insurance data minimizes the potential for human error. Carriers can rely on the precision of automated systems, reducing the risk of incorrect data

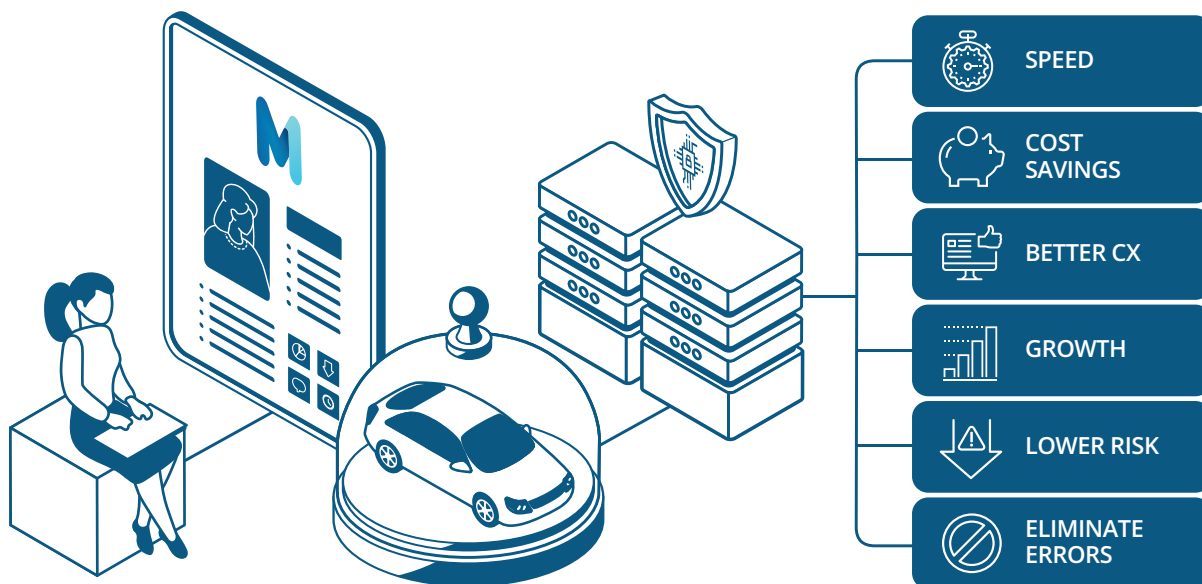
input or transcription errors. With access to real-time data, carriers can make faster, data-driven decisions. This expedites the underwriting process, ensuring that policies are issued promptly and applicants receive coverage when they need it.

### Cost savings

Automation reduces the need for manual labor, such as data entry and follow-up communication. This, in turn, lowers operational costs for carriers, allowing them to allocate resources more efficiently.

### Better CX

Speed and accuracy are not just vital for carriers; they also contribute to an improved customer experience. Applicants benefit from faster policy issuance and lower chances of processing errors.



## SECTION 4

# WHY TAKE ADVANTAGE OF REAL-TIME, INSTANT AUTO INSURANCE DATA

## So, why automate?

### 1. Reach dynamic success and growth

The success and growth of insurers, employers, and lenders hinge on their ability to adapt to the evolving demands of the modern marketplace. In an era where consumers expect speed, accuracy, and efficiency, manual, time-consuming processes can hinder progress. Automation equips organizations with the agility required to navigate this dynamic landscape successfully. It enables quick responses to changing market conditions, ensuring that your organization remains competitive and future-ready.

### 2. Improve your processes

Time is of the essence in the insurance industry. Whether it's processing claims, underwriting policies, or simply responding to customer inquiries, faster processes translate to improved customer satisfaction. Automation accelerates these processes, reducing turnaround times and ensuring that your customers receive the prompt service they demand. By automating data collection and verification, MeasureOne's platform enables insurers to streamline their operations, thereby increasing efficiency and responsiveness.

### 3. Lower your risk

In the world of insurance, risk management is paramount. Manual processes introduce an element of risk, primarily due to the potential for human error. Automating data collection and

verification mitigates this risk substantially. By eliminating the need for manual data entry and verification, you minimize the chances of errors that can lead to costly repercussions, such as claims denials or regulatory fines. Lowering risk is not just about safeguarding your bottom line; it's also about upholding your reputation as a trustworthy and reliable provider.

### 4. Eliminate errors

Manual efforts are inherently prone to errors, no matter how diligent the human operator. Automating processes eliminates this room for error, ensuring a higher degree of accuracy in your operations. With MeasureOne's platform and other automation tools, you can trust that the data you collect and verify is consistent, up-to-date, and sourced directly from primary accounts. This precision instills confidence in your stakeholders, from customers to regulatory bodies.

Automation is not merely a luxury or an efficiency booster; it's a strategic necessity. It empowers organizations to adapt, respond swiftly, manage risk effectively, and eliminate costly errors. By embracing automation tools like MeasureOne's universal platform, you're not just keeping up with the times; you're setting the stage for long-term success, growth, and a superior user experience. The tools for transformation are instantly accessible to you. It's time to harness their power and drive your organization towards a brighter future in the auto insurance industry.

## SECTION 5

# HOW TO TAKE ADVANTAGE OF INSTANT, ACCURATE AUTOMATION WITH MEASUREONE

MeasureOne's universal and scalable platform is a game-changing tool for automating the collection and verification of auto insurance data. The platform is designed to empower the automotive industry, and anyone who needs to collect and verify auto insurance data, with cutting-edge technology and a user-friendly interface. Here's what sets it apart:

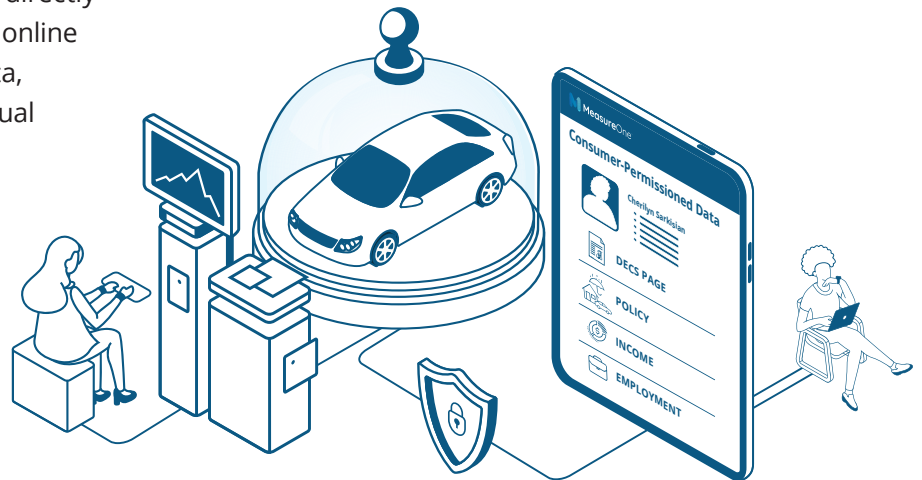
### Leading coverage and automated data access and verification via API

MeasureOne offers a seamless and infinitely scalable API with 95% coverage of all auto insurance carriers. This integration allows the customer (automotive industry, lender, gig worker company) to connect directly with primary source (a user's online insurance portal) account data, eliminating the need for manual data entry and reducing the risk of errors.

**The API is not only powerful but also highly customizable to cater to the unique needs and preferences of different business requirements**

1. A direct integration for seamless user experiences,
2. The MeasureOne dashboard for a no-code-needed platform with the data you need all in one place
3. Connectability with the third-parties you already use.

Whether you're a small agency or a large corporation, MeasureOne's platform scales to meet your requirements, ensuring a tailored experience.



## SECTION 5

# HOW TO TAKE ADVANTAGE OF INSTANT, ACCURATE AUTOMATION WITH MEASUREONE

## Deterministic document processing

In addition to API data collection, MeasureOne's platform employs deterministic document processing.

With a strong commitment to accuracy, MeasureOne's document processing ensures an impeccable 100% precision rate for structured documents, including PDFs, HTML, JSON, XML, and more. It is equipped to handle unstructured documents and images through OCR technology, providing confidence metrics at the attribute level to assist in the review process. Because it is seamlessly integrated with the MeasureOne platform, the document processing solution guarantees higher conversions, optimizing the user experience.

## Get automated auto insurance verification today

MeasureOne is leading the charge for automated auto insurance verification. This visionary company exemplifies the potential of consumer-permissioned data platforms to reshape the insurance landscape. By harnessing the power of real-time data, MeasureOne is bridging the gap between insurers and customers, ushering in a new era of collaboration, transparency, and innovation.

