

Discovery Insure and CMT: Safer roads, fewer claims

Over the last decade, the collaboration between Discovery Insure and Cambridge Mobile Telematics (CMT) has contributed to a remarkable 26% reduction in crash-related claims.



Source: [Pexels](#)

Furthermore, clients actively participating in the Vitality drive programme and using a telematics device have achieved an impressive 56% decrease in motor-accident fatalities compared to those who do not utilise such devices.

Reflecting on the 10-year-long relationship with CMT, former Discovery Insure chief executive officer Anton Ossip said, “From the onset, the vision for Discovery Insure was to create a nation of safe drivers. We wanted to make a permanent difference in our consumer base and in society.” Ossip played a critical role, overseeing the CMT partner relationship during his 11-year tenure at Discovery Insure.

Ossip adds that CMT was “the real game changer” that helped Discovery Insure scale its business, which later expanded to markets outside of South Africa, including the UK and Saudi Arabia.

CMT began as a research project out of the Massachusetts Institute of Technology (MIT), led by computer scientists Hari Balakrishnan and Sam Madden. It developed a mobile sensing system to collect and draw inferences from sensor data on mobile devices. Its project expanded to measure traffic conditions.

After the project won multiple research awards, the pair developed it into a fully-fledged business by starting CMT with co-founder and chief executive officer, Bill Powers, in 2010. CMT is now the world's largest telematics service provider, powering 110 programmes in 25 countries.

Telematics partnership drives innovation

Discovery Insure was one of the first investors to partner with CMT. It invested in CMT to ensure both companies could collectively build an Internet of Things (IoT) sensor that Discovery Insure rolled out to its client base in 2014. To date, CMT has shipped over 30 million of these sensors worldwide.

Discovery Insure head of Telematics, Ilan Ossin, credits subsequent innovations in the business, like the Vitality Drive Sensor, to the springboard that the CMT telematics gave the company.

"The CMT partnership has been key to the number of innovations that we've tried to bring to the organisation over the years," he says.

For the CMT team, partnering with Discovery Insure seemed like a no-brainer.

"They were really focused on trying to make drivers better, trying to lower crash rates, and it was really compatible with the mission we've had at CMT from the beginning," recalls CMT co-founder and chief technology officer, Hari Balakrishnan.



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Fast progress and behavioural change

Balakrishnan describes how the partnership progressed quickly and how the collaborative approach between the teams' produced technologies and processes that are central to CMT's operations today.

"I remember in the initial stages, we were strapping phones to vehicles and driving them around racetracks trying to determine how it would all work," recalls Ossin.

In those days, most people didn't believe that a phone could measure driving risks. So, once the technology was in place, getting people to accept that a smartphone can accurately measure how they drive and determine their rewards was another hill to climb.

But Discovery Insure quickly overcame that hurdle as people could get immediate feedback on their apps about how they drove after each trip. Customers became obsessed with the programme, and Discovery Insure saw a lot of people responding positively by improving their driving habits.

"It became a talking point around the dinner table about who's the better driver," says Ossip.

Discovery Insure chief executive officer, Robert Attwell says ultimately, this partnership and all the technology Discovery Insure and CMT have rolled out over the years are about saving people's lives. Attwell adds, "With CMT as our partner, the future is exciting for Discovery Insure.

"Our team is always looking for ways to make a positive impact in society. We are resolute in our commitment to create a nation of great drivers."

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