



2025 MARKET LEADER

Building Customer Loyalty and Retention

*RECOGNIZED FOR BEST PRACTICES IN THE
GLOBAL TELEMATICS INSURANCE AND
CONNECTED CLAIMS INDUSTRY*

F R O S T & S U L L I V A N

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Best Practices Criteria for World-class Performance

Frost & Sullivan applies a rigorous analytical process to evaluate multiple nominees for each recognition category before determining the final recognition recipient. The process involves a detailed evaluation of best practices criteria across two dimensions for each nominated company. Cambridge Mobile Telematic excels in many of the criteria in the telematics insurance and connected claims space.

RECOGNITION CRITERIA	
Growth Strategy Excellence	Technology Leverage
Implementation Excellence	Price/Performance Value
Brand Strength	Customer Ownership Experience
Product Quality	Customer Purchase Experience
Product Differentiation	Customer Service Experience

The Transformation of the Telematics Insurance and Connected Claims Industry

"Frost & Sullivan recognizes CMT for its unwavering commitment to innovation, its proven impact on road safety globally, and its leadership in transforming telematics into a powerful force for saving lives and shaping the future of mobility."

*- Natalia Casanovas,
Best Practices Research Analyst*

underwriting and pricing and creates an entirely new customer journey, digital-first, transparent, and interactive.

A central driver of this transformation is the integration of telematics into claims management. Automated First Notice of Loss, AI-assisted accident detection, and fraud analytics are revolutionizing the way insurers respond to incidents. Real-time crash data, paired with algorithms for accident reconstruction, allows for faster liability decisions, reduced disputes, and quicker settlements. The results are compelling: claims costs can be reduced by 10% to 30%, cycle times shortened by up to 40%, and fraud

The insurance sector is undergoing a profound shift from traditional, vehicle-centric models to highly dynamic, personalized frameworks powered by telematics and digital innovation. Historically, auto insurance relied on static demographics such as age, location, and claims history, with little personalization and delayed feedback loops. Today, the rise of connected vehicles, artificial intelligence (AI), Internet of Things, and advanced data analytics enables insurers to move from broad-based risk pooling to real-time, behavior-driven pricing models. This transition modernizes

detection improved by as much as 30%.¹ These advancements lower insurer expenses and improve trust, transparency, and satisfaction for policyholders.

Cambridge Mobile Telematics (CMT) sits at the heart of this transformation, powering many of the largest telematics programs in the world with its DriveWell Fusion platform. By combining sensor fusion with advanced AI, the company enables usage-based insurance models such as pay-how-you-drive and pay-per-mile and transforms the connected claims process. Solutions like DriveWell Crash & Claims deliver immediate crash detection, emergency response, and streamlined claims handling, reducing stress for drivers while cutting costs for insurers. In this way, CMT exemplifies how telematics is redefining insurance: moving beyond risk assessment to create a fully connected ecosystem of safer drivers, faster claims, and stronger customer relationships.

Safer Roads, Safer Drivers

Founded in 2010 and headquartered in Cambridge, Massachusetts, CMT has one core mission: making the world's roads and drivers safer. The company builds on groundbreaking research from the Massachusetts Institute of Technology (MIT). It combines sensor technology with AI to transform mobility. From the beginning, CMT's vision has been to save lives, money, and time on the road by powering a new generation of safer mobility.

CMT partners with global auto insurers, automakers, gig economy companies, and public sector organizations to protect drivers and passengers while encouraging safer habits behind the wheel. The company's technology directly measures risk, reduces crashes, and rewards safer driving behaviors. Clients leveraging its solutions have experienced a 20% drop in distracted driving, 9% decrease in hard braking and reduced injury claims by more than 5%.² To date, CMT's platform has helped prevent over 100,000 crashes and shielded more than 54,000 people from serious injuries globally.³

At the heart of CMT's platform lies DriveWell Fusion, a powerful system that unites sensor data with advanced AI models. This fusion delivers real-time analytics that turn complex driving behaviors into actionable safety insights. By accurately detecting risks, identifying crashes, and delivering personalized feedback, the company empowers drivers to make safer decisions on the road. Its suite of solutions, including DriveWell Risk, DriveWell Crash & Claims, and DriveWell Engage, covers the full spectrum of mobility safety. From measuring risk and lowering premiums to instantly dispatching emergency help after an accident, and motivating lasting behavioral change through feedback and incentives, CMT provides unmatched value to drivers and their communities.

CMT's leadership in telematics has earned the trust of the world's largest insurers and mobility providers. Organizations choose the company for its proven ability to reduce and measure risk, detect crashes, and for its privacy-first approach. Drivers can voluntarily opt in and opt out at any time, assured that their data will never be sold to third parties. This transparency builds trust and reinforces CMT's reputation as the most consumer-focused telematics provider in the industry.

¹ *Strategic Shift from Traditional Insurance to Digital Insurance—The Rise of Insurtech*, Frost & Sullivan, September 2025

² <https://www.cmtelematics.com/>, accessed September 2025

³ Ibid.

Beyond its technology, CMT remains committed to fostering an inclusive workplace that values diversity of background and thought. By investing in career growth and creating opportunities for underrepresented groups, the company ensures that its products and services reflect the best ideas and perspectives. This culture of innovation and inclusiveness keeps CMT at the forefront of mobility safety.

From its beginnings as the CarTel project at MIT in 2004 to its position today as the global leader in mobile telematics, CMT consistently advances the science of safer driving. With proven results at a global scale, and a clear focus on preventing crashes and saving lives, the company continues to reshape the future of mobility: one safer driver, one safer road, and one safer community at a time.

Frost & Sullivan recognizes CMT for its unwavering commitment to innovation, its proven impact on road safety globally, and its leadership in transforming telematics into a powerful force for saving lives and shaping the future of mobility.

Global Scale, Local Impact

CMT continues to expand its global reach, with rapid growth in Asia-Pacific and Europe complementing its established presence in North America. In Japan alone, more than one million drivers have used CMT-powered programs, a milestone made possible through strong local partnerships and the simplicity of the mobile telematics model. Drivers can download an app or add a small windshield tag, creating a seamless onboarding experience that encourages widespread adoption. While North American programs often emphasize insurance premium discounts, the dynamics differ in markets such as Japan and Europe, where premiums remain comparatively low. In these regions, CMT adds value by focusing on sustainability, driver engagement, and social impact. One of the most popular features, Eco Score, helps drivers understand their fuel consumption and receive personalized feedback on how to reduce their environmental footprint. By encouraging smoother acceleration, fewer hard brakes, and reduced speeding, the company enables drivers to become safer and more environmentally conscious.

This adaptability highlights CMT's ability to tailor its solutions to local market needs while drawing on global expertise. Whether it is reducing claim costs in the United States, helping drivers after a crash in Europe, or motivating sustainable driving in Asia, the company consistently demonstrates how mobile telematics can deliver measurable benefits across diverse regulatory and cultural landscapes.

Engagement that Lasts

CMT recognizes that lasting impact requires more than measuring driving behaviors: it depends on keeping drivers engaged and motivated to improve. To achieve this, the company has developed a suite of engagement features that combine behavioral science, gamification, and financial incentives. These programs go beyond traditional insurance discounts, offering drivers rewards for measurable improvements in their driving habits.

In markets where fuel costs are high, such as Japan and much of Europe, the Fuel Score complements the popular Eco Score by helping drivers extend the time between fuel stops. This creates immediate, tangible value. For example, a driver who once filled the tank weekly may stretch it to ten days or even two weeks by adopting smoother, more efficient driving behaviors. At the same time, features like crash detection and rapid emergency response bring peace of mind, particularly important in Japan's aging driver

population. By ensuring that help arrives quickly after a crash, CMT prevents costs from escalating and saves lives.

"Frost & Sullivan commends CMT for advancing crash detection technology with unmatched precision, expanding coverage through strategic integrations, and delivering scalable solutions that set new standards for safety and insurer value."

- Parduman Satpal
Industry Analyst

CMT also invests heavily in engagement programs that turn safe driving into a rewarding, interactive experience. One of its direct-to-consumer apps gives weekly scores, nudges drivers with personalized feedback, and pays out small but consistent rewards when drivers surpass safe driving thresholds. Adoption has been strong, with tens of thousands of users engaging multiple times a week, far outpacing typical insurance apps, which often see logins only a few times annually. Users return frequently and improve their driving over time, demonstrating that even

modest incentives combined with thoughtful feedback can reduce risk at scale.

The next generation of these engagement features leverages AI to personalize nudges and set realistic, incremental goals. Instead of asking a driver with poor scores to make dramatic improvements overnight, the system suggests small, achievable steps that compound into long-term change. By tailoring feedback to individual behavior patterns, CMT creates a coaching experience that feels human and is adaptive. For insurers, these programs open new opportunities to improve retention, strengthen digital adoption, and build deeper customer relationships, all while making roads safer.

Crash Detection Reinvented

CMT is expanding the reach of its crash technology into a broader safety umbrella that protects drivers before, during, and after an incident. Building on a decade of crash detection leadership, the company now combines telematics, AI, and contextual data to deliver real-time support across a range of events — from collisions to breakdowns and severe weather. New capabilities such as proactive roadside assistance and hyperlocal hail alerts extend protection beyond crashes, while AI-driven Total Loss and crash timeline visualizations accelerate claims timelines from days to minutes. With DriveWell Fusion harmonizing data across smartphones, Tags, connected cars, and third-party devices, CMT's safety umbrella delivers a seamless, always-on layer of protection that keeps drivers connected and supported whenever they're on the road.

To broaden coverage even further, CMT has integrated Apple's Safety Kit signals as an input into its crash detection models, helping insurers expand their crash response and digital claims capabilities. The integration provides a valuable safety net for drivers in the event they mistakenly disable CMT's services, but keep Apple's active. This ensures broader coverage and additional data points for validating crashes.

On the Android side, CMT has pioneered no-location crash detection, enabling accurate crash recognition even when a user's GPS is turned off. After such events, drivers provide their location, enabling emergency help to be dispatched quickly.

CMT's ongoing focus on improving recall and on enhancing precision at lower speeds, where detecting collisions is inherently more challenging. By refining its algorithms to capture these difficult-to-detect events with greater accuracy, the company ensures timely, reliable intervention. Together, these

innovations highlight CMT's commitment to pushing the boundaries of crash detection technology while creating scalable solutions that deliver measurable value for insurers and drivers alike.

Frost & Sullivan commends CMT for advancing crash detection technology with unmatched precision, expanding coverage through strategic integrations, and delivering scalable solutions that set new standards for safety and insurer value.

Flexible, Trusted, Private

CMT offers both smartphone-only telematics programs and combined DriveWell Tag plus smartphone solutions, giving insurers the flexibility to match deployment models with their strategic goals. Today, about 65% of all trips use Driver Tag and smartphone together. This best-practice approach delivers higher accuracy in vehicle mapping and trip detection. Because the DriveWell Tag is affixed to the vehicle, it provides cleaner accelerometer readings that are easier to interpret, reducing ambiguity in driving data. When combined with smartphone data, the system cross-references events such as hard braking to identify the most accurate assessment of driver behavior.

For insurers, the decision between app-only and DriveWell Tag-supported solutions often depends on budget, speed-to-market, and program maturity. In newer markets such as Europe and Asia, companies often start with mobile-only deployments to validate customer adoption and value quickly. Once the program gains traction, insurers can add the Tag option to reach broader customer segments and improve accuracy. This staged approach allows insurers to manage costs while benefiting from the enhanced data quality and reliability that Tag delivers.

CMT takes a privacy-first approach to telematics, ensuring that participation is always opt-in and fully transparent. Every user goes through a clear onboarding flow that explains how the program works and what data is required. If a consumer decides to leave, they can simply delete the app or disable the technology, immediately stopping data collection. Importantly, the company never sells driving data to third parties or monetizes it for advertising. Data remains strictly between the driver, CMT, and the insurer providing the program.

With safe driving programs in 25 countries, CMT customizes its solutions to meet diverse regional regulations and data requirements. In Europe, for example, the company uses local servers to comply with data residency rules, while in Saudi Arabia, it partners with AWS to build a region-specific solution that meets strict national standards. This flexibility demonstrates CMT's commitment to supporting insurers with compliant, scalable platforms that earn consumer trust. By combining strong privacy protections with regional adaptability, the company ensures its technology expands globally while respecting local laws and customer expectations.

Redefining the Future of Driving

CMT has extended its leadership in telematics with DriveWell Atlas, a suite of Telematics Foundation Models that transforms how insurers, automakers, and mobility providers predict, prevent, and respond to risk. Built on more than a decade of applying AI to driving data, DriveWell Atlas learns the underlying physics of force, motion, and trajectory across CMT's platform. It understands not just what happens on the road, but why, revealing hidden patterns in driving dynamics and unlocking new levels of context,

precision, and insight. Integrated across CMT's global ecosystem, DriveWell Atlas powers the next generation of mobility experiences, making roads safer and driving intelligence smarter at scale.

CMT continues to enrich its platform with value-added services that build customer engagement and deliver measurable safety benefits, including roadside assistance activation, real-time weather alerts, and proactive driver engagement features. These offerings go beyond insurance pricing, creating ongoing touchpoints that keep drivers connected and supported. The result is a stronger customer relationship for insurers and a tangible demonstration of value for policyholders.

Looking ahead, CMT positions its platform as a comprehensive mobility ecosystem, where telematics data powers insurance and adjacent services across automotive, payments, and mobility industries. By combining advanced crash detection, driver engagement, and embedded insurance capabilities, the company is setting a new standard for how connected technologies can deliver safety and commercial impact at scale. Its Mission, Driven, and Intelligence pillars reflect CMT's dedication to purposeful innovation, delivering meaningful driver experiences, and leveraging data-driven insights across all products and services.

Conclusion

Cambridge Mobile Telematics (CMT) stands out as a global leader in mobile telematics by combining advanced technology, behavioral science, and deep market adaptability. Its platform reduces crashes, improves safety outcomes and fosters lasting engagement through personalized, data-driven feedback. By integrating artificial intelligence-driven analytics, innovative engagement tools, and flexible deployment models, the company empowers drivers and insurers alike to achieve measurable improvements in safety, cost, and efficiency.

Looking forward, CMT is expanding the concept of a safety umbrella, extending beyond crash detection to include proactive roadside assistance, weather alerts, and the intelligence of DriveWell Atlas. With a clear mission, a commitment to privacy, and a vision for connected mobility ecosystems, the company is redefining the future of driving, making every journey safer, every road more secure, and every driver more informed.

With its strong overall performance, CMT earns Frost & Sullivan's 2025 Global Market Leadership Recognition in the telematics insurance and connected claims industry.

What You Need to Know about the Market Leadership Recognition

Frost & Sullivan's Market Leadership Recognition is its top honor and recognizes the market participant that exemplifies visionary innovation, market-leading performance, and unmatched customer care.

Best Practices Recognition Analysis

For the Market Leadership Recognition, Frost & Sullivan analysts independently evaluated the criteria listed below.

Growth Strategy Excellence: Company demonstrates an ability to consistently identify, prioritize, and pursue emerging growth opportunities

Implementation Excellence: Company processes support efficient and consistent implementation of tactics designed to support the strategy

Brand Strength: Company is respected, recognized, and remembered

Product Quality: Products or services receive high marks for performance, functionality, and reliability at every stage of the life cycle

Product Differentiation: Products or services address a market niche through a combination of price, quality, or uniqueness that other companies cannot easily replicate

Technology Leverage: Company is committed to incorporating leading-edge technologies into product offerings to enhance product performance and value

Price/Performance Value: Products or services provide the best value for the price compared to similar market offerings

Customer Purchase Experience: Purchase experience quality assures customers that they are buying the optimal solution for their unique needs and constraints

Customer Ownership Experience: Customers proudly own the company's product or service and have a positive experience throughout the life of the product or service

Customer Service Experience: Customer service is accessible, fast, stress-free, and high quality

Best Practices Recognition Analytics Methodology

Inspire the World to Support True Leaders

This long-term process spans 12 months, beginning with the prioritization of the sector. It involves a rigorous approach that includes comprehensive scanning and analytics to identify key best practice trends. A dedicated team of analysts, advisors, coaches, and experts collaborates closely, ensuring thorough review and input. The goal is to maximize the company's long-term value by leveraging unique perspectives to support each Best Practice Recognition and identify meaningful transformation and impact.

STEP	VALUE IMPACT		
	WHAT	WHY	
1	Opportunity Universe	Identify Sectors with the Greatest Impact on the Global Economy	Value to Economic Development
2	Transformational Model	Analyze Strategic Imperatives That Drive Transformation	Understand and Create a Winning Strategy
3	Ecosystem	Map Critical Value Chains	Comprehensive Community that Shapes the Sector
4	Growth Generator	Data Foundation That Provides Decision Support System	Spark Opportunities and Accelerate Decision-making
5	Growth Opportunities	Identify Opportunities Generated by Companies	Drive the Transformation of the Industry
6	Frost Radar	Benchmark Companies on Future Growth Potential	Identify Most Powerful Companies to Action
7	Best Practices	Identify Companies Achieving Best Practices in All Critical Perspectives	Inspire the World
8	Companies to Action	Tell Your Story to the World (BICEP*)	Ecosystem Community Supporting Future Success

*Board of Directors, Investors, Customers, Employees, Partners

About Frost & Sullivan

Frost & Sullivan is the Growth Pipeline Company™. We power our clients to a future shaped by growth. Our Growth Pipeline as a Service™ provides the CEO and the CEO's growth team with a continuous and rigorous platform of growth opportunities, ensuring long-term success. To achieve positive outcomes, our team leverages over 60 years of experience, coaching organizations of all types and sizes across 6 continents with our proven best practices. To power your Growth Pipeline future, visit Frost & Sullivan at <http://www.frost.com>.

The Growth Pipeline Generator™

Frost & Sullivan's proprietary model to systematically create ongoing growth opportunities and strategies for our clients is fuelled by the Innovation Generator™.

[Learn more.](#)

Key Impacts:

- **Growth Pipeline:** Continuous Flow of Growth Opportunities
- **Growth Strategies:** Proven Best Practices
- **Innovation Culture:** Optimized Customer Experience
- **ROI & Margin:** Implementation Excellence
- **Transformational Growth:** Industry Leadership



The Innovation Generator™

Our 6 analytical perspectives are crucial in capturing the broadest range of innovative growth opportunities, most of which occur at the points of these perspectives.

Analytical Perspectives:

- **Megatrend (MT)**
- **Business Model (BM)**
- **Technology (TE)**
- **Industries (IN)**
- **Customer (CU)**
- **Geographies (GE)**

