# Motor insurance will be reinvented with the help of VSS

One of the great liaison projects we have been running in COVESA during 2021 is the cooperation with the **Open Insurance Think Tank (OPIN)**.

This cooperation has established **VSS** as the chosen data model for information initiated in the vehicle and supporting the larger set of OPIN defined data.

A use-case document has now been published which shows the kind of innovative new features that can be achieved when the industry builds a connected vehicle insurance strategy.

A lot of work has prepared this document and additional results that are soon to be released.

- Defining existing and new insurance use-cases
- Curating the data items listed in the OPIN data model, and partitioning which data is required for each use case
- Matching already defined **VSS signals** to **OPIN equivalents** to gather the requested information from a VSS-enabled vehicle and its associated vehicle-cloud
- Identifying gaps in the VSS standard catalog and feeding those improvements to the VSS project, including anything that is makes sense to add to the VSS standard catalog
- Clarifying vehicle related information that does not fit in the standard VSS catalog but still need to be provided by supplementary databases or systems
- Categorizing data in static, dynamic, real-time, etc.
- Specifying the required frequency of measurement for real-time signal data to meet the insurance use-cases.

This is my personal take on this successful collaboration:

It is fantastic to see that COVESA's recommended data model, the **Vehicle Signal Specification (VSS)** has become fully supported in the open insurance (OPIN) data standard. I have also suggested how the **OPIN data model** might be represented in a very similar way, for even more compatibility and technology reuse!

Now is the time to work on opportunities for better insurance products driven by connected vehicle data. Within the described use-cases you will recognize ways to improve insurance policy handling with information about the vehicle, driver, and environment that can help insurance companies offer better solutions to their customers.

In addition to this, I personally found it very interesting that we already started some discussion on redesigning accident/claims handling, by using data on events leading up and shortly after the incident, and how sensor data could even report some of the consequences (e.g. damaged vehicles or property). This area is planned to be further investigated in the second phase of the project. In my view, a **data exchange standard** is particularly foundational here – it is a prerequisite to build data exchange not only between a vehicle and a particular insurance provider, but also between insurance providers. To this project I obviously brought automotive expertise rather than insurance knowledge, but I have the feeling that this could revolutionize the way that claims are resolved quickly, perhaps automatically, between multiple insurance providers in the case of a complex incidents involving many parties.

You can click here to get the document, but I thoroughly recommend also reading through the OPIN newsletter article to get deeper information and additional thoughts on this great work.

Happy holidays to all!

- Gunnar
Technical Lead, COVESA