Quantifying Performance and Insurance Risk

A consistent, physics-based way to understand, quantify and price emerging mobility risk.

1 Why hasn't more vehicle technology produced lower claims or premiums?

More sensing, software and automation can prevent some events, yet have not reliably lowered claims or premiums. Repair severity, system complexity, inconsistent performance and uncertain human-machine interaction can offset the benefit. Insurers increasingly know which technology is present, but not how consistently it performs in actual operation. That is the safety paradox.

2 Why are ADAS and automated-driving losses becoming harder to understand and attribute?

A loss record may combine driver recollection, company logs, vehicle state, video, repair data and witness accounts. Activation, intervention, override and handoff may remain unclear or contested. Was the event driven by the person, the technology, the environment or their interaction? Without an independent physical baseline, claims analysis, subrogation and liability allocation become more uncertain.

3 What does BoundaryScore™ measure that insurers do not have today?

BoundaryScore™ time-aligns direct measurement of speed, trajectory, braking and stopping with selected machine-reported state and operating context. Its Motion Validation Envelope™ reconciles those records over time. The result is consistent evidence by system, software version and operating condition—not merely an incident narrative or a manufacturer's internal account.

4 How can BoundaryScore™ improve underwriting, risk pricing and claims analysis?

Comparable evidence can help insurers segment risk, validate assumptions, identify drift, evaluate software changes and design coverage more precisely. At claim time, it provides a traceable account of what physically occurred and what the system reported. Like ratings in credit markets, it creates a common language for quantifying and pricing risk—without determining safety, liability or fault.

5 Is the evidence consistent, objective, repeatable, auditable and independently governed?

BoundaryScore™ produces evidence insurers can independently examine, reproduce and audit. Physics-based measurement, a disclosed version-controlled methodology and traceable records support consistency. The Boundary Collective™ governs scoring so no insurer, manufacturer or technology provider controls results, which can be tested, challenged and compared.

6 How is BoundaryScore™ being developed with insurers—and ultimately consumers—in mind?

Insurers are intended to help shape metrics, evidence requirements, validation and claims workflows; they are not merely downstream purchasers of a score. Their work ultimately serves consumers by pricing and pooling risk, encouraging safer behavior and supporting recovery after loss. Better evidence can enable fairer pricing, faster resolution, stronger products and clearer market incentives.