

# TNEDICCA Co-Founder Story

Our mission to improve road safety using data and analytics

By [Yiem Sunbhanich](#) and [Nizam Syed](#) | December 20, 2023



The journey of TNEDICCA has been more than co-founding a company; it has been about fulfilling a shared vision grounded in empirical truth, a passion for innovation and commitment to making the world a better place using crash location data and analytics.

## **Scientific Truth: It's Predictable and Repeatable**

Yiem grew up in a household where scientific method was not just a concept but a way of life, internalizing the beauty of seeking empirical truth. His parents, both scientists, instilled a profound appreciation for scientific processes. Nizam grew up as the first graduate in his family and aspired to be an entrepreneur since childhood. He trained as an engineer with scientific thinking deeply embedded into his operational decision making. Our mentor, Dr. Tom Bishop, along with the teachings of the famous American statistician W. Edwards Deming, further fueled our conviction: if something is scientifically true, it should always be predictably repeatable.

## **The Spark of Innovation: Process Design Trumps Most Everything**

The catalyst for TNEDICCA came during a computer science conference in Washington, D.C. in 2013. Dave Pratt, General Manager of Progressive Insurance's usage-based insurance unit at the time, spoke on stage about the evolution of usage-based insurance and how Progressive would be able to warn drivers when their behaviors were risky. While useful and interesting, Yiem questioned the prevailing notion, asserting that preventing accidents should focus on modifying

road design, not just altering driver behavior. We were reminded that Dr. Bishop reinforced the concept that process design trumps most other factors with a profound impact on determining outcomes.

This dissenting perspective lingered, propelling us to search for a comprehensive crash database. The surprising revelation that such potentially useful data was not available from any entity, federal agency or local organization set in motion a two-year exploration. In search of the truth, Yiem began by visiting local police stations intent on finding out how accident data was currently being collected and recorded in police reports. Local police also introduced Yiem to municipal engineers so he could further explore the impact of road design on traffic accidents. With the spark now ignited, over months of dedicated effort, we systematically cleansed and geocoded accident report data to unveil insights that validated our thesis, leading to the launch of TNEDICCA.

### **From Concept to Reality: TNEDICCA Road Risk Intelligence**

In 2015, after our relentless pursuit and exhaustive investigation of traffic crash data, we formed TNEDICCA (“accident” spelled backwards, pronounced “ti-NED-i-kuh”) with a mission to reduce traffic accidents through the better use of data and analytics. We recognized a glaring gap in the industry — the lack of comprehensive crash location data — and were excited to build innovative solutions on this foundation.



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Based in Powell, Ohio, TNEDICCA has evolved into a trusted partner to insurance carriers. Our comprehensive accident location database comprising 30 million crashes covers 94% of the U.S. auto insurance market. Early adopters like Grange Insurance and Swiss Re, the world’s largest reinsurer, have validated our concept, earning TNEDICCA trust within the auto insurance industry.

Today, we offer auto insurers a new way to measure road risk and reduce loss costs using our proprietary Road Risk Scores<sup>SM</sup>. Our crash location data can also be used to prevent future road accidents by optimizing routes for safety. Our Road Risk Intelligence solutions support auto insurers, carmakers, navigation service providers and last-mile delivery companies.

### **The Road Ahead: Reimagining the Future of Road Safety**

We continue in our quest to master the auto insurance space to accelerate growth while continuing to innovate in the telematics and connected car ecosystem. We believe in sound empirical evidence, and honesty and transparency in all we do, keenly focused on earning client trust with proven results.

Our goal is to not merely be a player in today’s market but to shape the future of road safety with data-driven solutions rooted in comprehensive crash data. Looking to the future, we envision a continuing evolution of better risk assessment as crash location data becomes more widely used by auto insurers. In the road safety space, we anticipate new and better solutions that will make

roads significantly safer at scale. Guided by crash location data analytics and insights, engineers will be able to more efficiently and effectively measure the impact of road design changes much faster and cheaper than they can today. Knowing sooner what's working and what's not will help engineers improve future road design projects ongoingly for a safer tomorrow.

**[Let's start a conversation.](#)**

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TNEDICCA [ti-NED-i-kuh] is an insurtech company that provides auto insurers with proven solutions for next-level territory rating, pricing and underwriting using crash location data models. Our mission is to reduce future road accidents using location-based data and predictive analytics to assist auto insurers, carmakers, navigation service providers and last-mile delivery companies.