PTOLEMUS Consulting Group

Insurance Telematics Supplier Ranking 2013

UBI Global Study 2013
PTOLEMUS is the first strategy consulting firm focused on telematics and geolocation

**Our consulting services**

- **Strategy definition**
  - New market entry
  - Business plan development
  - Board coaching and support

- **Investment Evaluation**
  - Due diligence
  - Market assessment
  - Feasibility studies

- **Procurement strategy**
  - Specification requirements
  - Tenders publications
  - Supplier negotiation & selection

- **Innovation management**
  - Product & services development
  - Roadmap and launch management
  - Patent strategy

- **Business development**
  - Partnership strategies
  - Response to RFPs, RFQs, Lobbying

- **Implementation**
  - Project & programme management
  - Risk analysis & mitigation strategy

**Our fields of expertise**

- **Mobile content and social networking**
  - Application stores, crowd-sourcing, etc.

- **Navigation & location-based services**
  - Maps, traffic, fuel prices, speed cameras, parking, etc.

- **Usage-based charging**
  - PAYD / PHYD insurance, Road User Charging, PAYD car leasing & rental

- **Telematics & Intelligent Transport Systems**
  - Connected car, tracking, fleet management, eCall, bCall, Stolen Vehicle Recovery, Car As A Service, connected train, etc.

- **Positioning / Location enablement**

- **M2M & connectivity**
New players fostering telematics insurance are found globally.
The number of trials and services has doubled since 2012

We counted 170 UBI trials & launches

The early testing phase is now over

- 53 trials worldwide (79% in PHYD)
- 112 programmes launched (95 in the consumer line)
- Success stories in multiple countries, notably Italy (Unipol), Spain (Mapfre), Canada (Industrial Alliance, Desjardins), the UK (Insurethebox, Co-operative), Austria (Uniqqa) and the US (Progressive & State Farm)
- Overall, we estimate there are 5 million UBI policies (worldwide)
Market maturity brings a longer tail of smaller suppliers

The UBI market today

Source: PTOLEMUS, based on Gartner's Hype Cycle
New players are entering the connected vehicle services battle
The variety of devices used in UBI is growing rapidly

**Possible technologies for vehicle connected services**

**Aftermarket**
- Black box
- Digital tachograph
- FMS box

**Line-fitted**
- OEM system
- Supplier system

**Semi-embedded system**
- OBD device
- Self-energised connected modules
- Cigarette-lighter device
- DSRC tag

**Fixed**
- Digital tachograph

**Removable**
- PND
- Speed camera locator
- Smartphone
- Smartwatch
- Cigarette-lighter device
- DSRC tag

**Portable**
- PND
- Speed camera locator
- Smartphone
- Smartwatch
- Vehicle keys

Source: PTOLEMUS
The UBI Global Study paints a truly comprehensive picture of the UBI market

- 800 pages of rigorous analyses of the PAYD / PHYD market based on:
  - 201 interviews in 18 countries
  - 330 figures and charts
  - 3 years of hands-on experience
  - Our knowledge of the ecosystem incl. OEMs and TSPs
- 38 case studies including Allianz, Amaguiz, Cobra, Coverbox, Insurethebox, Ingenie, OnStar, Hollard Insurance, Insurethebox, Liberty Mutual, MAIF-MACIF, Norwich Union, Octo Telematics, Progressive, Quindell, State Farm, Unipol, Uniqa, Zurich
- A strategic analysis of the value chain evolution including
  - The impact of eCall
  - The role of the smartphone
  - The new patents and partnerships
- A handbook of 42 suppliers' solutions including our own evaluation and ranking
- 10-year market forecasts
  - Country forecasts for Canada, China, France, Germany, India, Italy, Japan, Russia, South Africa, the UK and the US
  - Bottom-up estimates of the number of policies for each insurer in the US, the EU and in South Africa
- Telematics insurer market models
  - Markets’ readiness to UBI for 20 countries
  - Analyses* of the insurer's business models in 6 countries
- A complete set of recommendations for insurers, regulators, TSP, OEMs and operators

* Italy, the UK, France, Germany, Russia and the US
The supplier ranking is a part of the UBI study

- PTOLEMUS has identified 34 technology suppliers and 43 UBI service providers with demonstrated PAYD/PHYD capabilities
- To help insurers in their selection, PTOLEMUS has evaluated the solutions of these telematic suppliers based on information provided by them and information available to us
- Suppliers have been assessed in each of the geographic, segment and technology categories

Our independent assessment used criteria such as:
- The focus the company has placed on Usage-Based Insurance
- The degree to which the device is designed with the insurance market in mind
- The depth of features available to the insurer
- The level of possible customisation
- The available range & combination of devices
- The supplier’s long-term sustainability
- The level of service and quality of support provided
- The innovative character of the solution and the company as a whole
- The company’s global footprint
- The supplier’s track record in the insurance domain,
- The experience of the supplier in collecting vehicle data (OBD, CAN, FMS)
It is the most pertinent assessment of UBI suppliers

43 supplier profiles complement the ranking

Headline winners

MetaSystem
Ranked 1st technology provider, EU

Danlaw
Ranked 1st technology provider, North America

Octo Telematics
Ranked 1st service provider, EU

Verizon Telematics
Ranked 1st service provider, North America
# Best Telematics Technology Providers

*Ranked by device technology*

<table>
<thead>
<tr>
<th>Region</th>
<th>Black box</th>
<th>OBD dongle</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Europe</strong></td>
<td>1. Meta System</td>
<td>1. Scope</td>
</tr>
<tr>
<td></td>
<td>2. Cobra</td>
<td>2. Mobile Devices</td>
</tr>
<tr>
<td></td>
<td>3. Quartix</td>
<td>3. Meta System</td>
</tr>
<tr>
<td><strong>North America</strong></td>
<td>1. CalAmp</td>
<td>1. Danlaw</td>
</tr>
<tr>
<td></td>
<td>2. Mobile Devices</td>
<td>2. CalAmp</td>
</tr>
<tr>
<td></td>
<td>3. Redtail</td>
<td>3. AnyData</td>
</tr>
<tr>
<td><strong>Other continents</strong></td>
<td>1. CTrack</td>
<td>1. Scope</td>
</tr>
<tr>
<td></td>
<td>2. Pointer</td>
<td>2. AnyData</td>
</tr>
<tr>
<td></td>
<td>3. Cobra</td>
<td>3. Orion</td>
</tr>
</tbody>
</table>

Source: PTOLEMUS - Note: Detailed methodology is presented in the report
### Best Telematics Technology Providers

**Ranked by customer segment**

<table>
<thead>
<tr>
<th>Region</th>
<th>Personal line</th>
<th>Commercial line</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Europe</strong></td>
<td>1. Meta System</td>
<td>1. Trimble</td>
</tr>
<tr>
<td></td>
<td>2. Cobra</td>
<td>2. TomTom</td>
</tr>
<tr>
<td><strong>North America</strong></td>
<td>1. Danlaw</td>
<td>1. CalAmp</td>
</tr>
<tr>
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<td>2. CalAmp</td>
<td>2. Mobile Devices</td>
</tr>
<tr>
<td></td>
<td>3. AnyData</td>
<td>3. AnyData</td>
</tr>
<tr>
<td><strong>Latin America</strong></td>
<td>1. Cobra</td>
<td>1. Pointer</td>
</tr>
<tr>
<td></td>
<td>2. Pointer</td>
<td>2. CalAmp</td>
</tr>
<tr>
<td></td>
<td>3. CalAmp</td>
<td></td>
</tr>
<tr>
<td><strong>Asia</strong></td>
<td>1. AnyData</td>
<td>1. Scope</td>
</tr>
<tr>
<td></td>
<td>2. Orion</td>
<td>2. Orion</td>
</tr>
<tr>
<td></td>
<td>3. ATrack</td>
<td>3. ATrack</td>
</tr>
</tbody>
</table>

Source: PTOLEmus - Note: Detailed methodology is presented in the report
# Best Telematics Service Providers

**Ranked by device technology**

<table>
<thead>
<tr>
<th>Region</th>
<th>Black box</th>
<th>OBD dongle</th>
<th>Smartphone</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Other continents</strong></td>
<td>1. cTrack 2. Cobra 3. Tracker South Africa</td>
<td>1. DriveProfiler (Scope)</td>
<td>1. Telefonica</td>
</tr>
</tbody>
</table>
Best Telematics Service Providers

*Ranked by customer segment*

<table>
<thead>
<tr>
<th>Region</th>
<th>Personal line</th>
<th>Commercial line</th>
</tr>
</thead>
<tbody>
<tr>
<td>Europe</td>
<td>1. Octo Telematics</td>
<td>1. TomTom Business Solutions</td>
</tr>
<tr>
<td></td>
<td>2. Wunelli</td>
<td>2. Masternaut</td>
</tr>
<tr>
<td></td>
<td>3. Cobra</td>
<td>3. Trimble</td>
</tr>
<tr>
<td>North America</td>
<td>1. Verizon Telematics</td>
<td>1. Trimble</td>
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<tr>
<td></td>
<td>2. Himex</td>
<td>2. Geotab</td>
</tr>
<tr>
<td></td>
<td>3. Octo Telematics</td>
<td>3. Teletrac</td>
</tr>
<tr>
<td>Latin America</td>
<td>1. cTrack</td>
<td>1. cTrack</td>
</tr>
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Insurers already involved in UBI have also been ranked...

Profiles and assessment of 24 insurers

- Complete picture of size, profitability and deployment
- Mapped out geographical rollout
- Major events and successes listed
- Ranking of insurers based on experience, number of customers, range of the offerings, etc.
- Models and discounts compared
- Partners and suppliers disclosed
The first global UBI market analysis

... as well as the attractiveness of key geographical markets

20 countries’ readiness factors analysed

- Critical rating data includes
  - Gross written premiums
  - Number of policies
  - Cost of claims
  - Loss and expense ratios

- Influential economic parameters analysed

- Environment factors presented such as:
  - Vehicle density
  - Theft rate
  - Cultural factors
The UBI Study is a searchable PDF document that can be used by the whole company, worldwide:

More than a research study; a real strategic market investigation

<table>
<thead>
<tr>
<th>Reports</th>
<th>Full Study</th>
<th>Full Study with 10-year market forecasts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contents</td>
<td>• 800-page study</td>
<td>• 800-page study</td>
</tr>
<tr>
<td></td>
<td>• Electronic version (pdf format, password-protected)</td>
<td>• Electronic version (pdf format, password-protected)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Excel market forecasts outputs with graphs (password-protected)</td>
</tr>
<tr>
<td>Company-wide licence</td>
<td>€ 4,995 (Approx. $6,754)</td>
<td>€ 5,995 (Approx. $8,106)</td>
</tr>
</tbody>
</table>

For more information, contact Thomas on thomas@ptolemus.com
Alternatively call direct on +44 7973 889 392

Notes: Prices in Euros excluding VAT (VAT applicable to clients located in Belgium)
A strategic reference guide for the whole company

• **Strategic tool for decision making**
  - Identify your competitors’ strategies
  - Learn from mistakes made in the past
  - Find out about successful models and how to create your own
  - Visualise key information to memorise it faster

• **External and internal sales tool**
  - Unparalleled source to create your own presentations
  - 300+ original graphs and visuals
  - Unique list of players, vendors and customers

• **Years of market research done for you**
  - Uncover new market opportunities
  - Quantify your own and other regional markets
  - Predict new technology developments