### PTOLEMUS Consulting Group

# Usage-based Insurance Global Study 2016



Presentation of the 3rd edition

# PTOLEMUS is the first strategy consulting firm focused on telematics and geolocation

### Our consulting services

### **Strategy** definition

Vision creation, strategic positioning, business plan development, board coaching & support

## Investment assistance

Strategic due diligence, market assessment, feasibility study, M&A, postacquisition plan

## Procurement strategy

Specification of requirements & tender documents, launch of tenders, supplier negotiation & selection

## Innovation management

Value proposition definition, product & services development, architecture design, assistance to launch

## Business development

Partnership strategies, detection of opportunities, ecosystembuilding, response to tenders

### Implementati on

Deployment plans, complex / high risk project & programme management, risk analysis & mitigation strategy

### Our fields of expertise

#### **Car infotainment & navigation**

Connected services (Traffic information, fuel prices, speed cameras, weather, parking, points of interest, social networking), driver monitoring, maps, smartphone integration, smartphone-, PND- or embedded navigation,

#### **Usage-based charging**

PAYD / PHYD insurance, road charging / electronic tolling, fleet leasing & rental, car sharing, Car As A Service, etc.

#### **Telematics & Intelligent Transport Systems**

ADAS, connected vehicle, crowd-sourcing, fleet management, eCall, bCall, SVR, tracking, vehicle data analytics (OBD / CAN-bus), VRM, V2X, xFCD

Positioning / Location enablement

M2M & connectivity

# Not just the most comprehensive report on UBI, but the biggest ever written study on telematics



- 1000+ pages of research using:
  - 286 interviews in 28 countries
  - 5 years of research performed by
     6 consultants in 4 countries
  - Insights from 25+ consulting projects
  - Our experience & vision of the ecosystem incl. OEMs and TSPs
  - 422 figures (charts, tables, etc.)
- 42 case studies including Allianz, AllState, Carrot Insurance, Vodafone Auto, Ingenie, OnStar- Progressive, Discovery Insure, Liberty Mutual, Octo Telematics, Renault Amaguiz, State Farm, Unipol, Zurich
- A handbook of 69 suppliers' solutions including our own evaluation and ranking

- 28 insurance markets profiled
- 2020 & 2030 market forecasts
  - Canada, US, Latin America,
     Europe, Russia, South Africa, India,
     Chinese and Japan
  - Personal line / commercial line
  - Aftermarket / OEM
- Analyses of the disruptive forces at play
  - ADAS and autonomous vehicles
  - The eCall & ERA Glonass mandates
  - The rise of smartphone apps
  - Big Data & analytics
  - Targeted recommendations for insurers, regulators, TSP, OEMs and operators



# 4 of the 8 authors of this report combine 60 years of experience in the automotive, telematics and connected services

## Frederic Bruneteau, Managing Director, Brussels (fbruneteau@ptolemus.com)



Mr. Bruneteau has accumulated nearly 20 years of experience including 17 years of experience of the mobility domain and 8 years of strategic and financial advisory for companies such as Arthur D. Little, BNP Paribas, SFR Vodafone and TomTom.

He has become one of the world's foremost experts in the field of telematics, quoted by numerous publications such as *The Economist* and *Reuters*. He has spoken at more than 20 international conferences on the subject.

## Matthieu Noël, Consultant, Paris (mnoel@ptolemus.com)



Matthieu Noël has gained 6 years of experience in the automotive industry covering technical, strategy, marketing and business development, including more than 4 years in consulting.

Mr Noël has performed more than 20 assignments in the automotive and telematics industries. He understands the business and strategic implications of new technologies in the mobility eco-system and can adapt quickly to new industries and situations.

## Sergio Tusa, Associate Partner, Milan (stusa@ptolemus.com)



Sergio Tusa has gained over 20 years experience in the telematics, location-based services and automotive domains.

Before PTOLEMUS, Sergio held management responsibilities with Magneti Marelli (Fiat Group), Cobra Automotive, Nokia, Tele Atlas and Philips.He has led several insurance telematics and stolen vehicle recovery projects, for clients such as Cobra, Ferrari, Fiat and Renault/Volvo Trucks.

## Thomas Hallauer, Director of Research & Marketing, London (<a href="mailto:thellauer@ptolemus.com">thellauer@ptolemus.com</a>)



Thomas Hallauer has gained 12 years of marketing experience in the domain of telematics and location-based services. He is an expert in new products and services notably in the telematics, motor insurance, electronic tolling and positioning industries.

Before PTOLEMUS, Thomas held management responsibilities with Mobile Devices, a leading provider of telematics technology platform and devices and with FC Business Intelligence (Telematics Update).



# Based on interviews of more than 200 new companies in 30 countries including 86 insurers & brokers

	Organ	isation	Country					-			
	В	MW I						Company name	Country	Sector	
	Bouyque	s Telecom	Company name	Country	Sector			Generali France	France	General insurance	
Organisation	Callibridge Wic		Market IP	Belgium	A	A		Generali Group	Italy	General Insurance	
AAA Club Partner	110 11	nc.	Marks & Spensor	UK	Company name	Country	Sec	Genertel (Generali Group)	Italy	Consumer insurance	
Achmea	Company name	Country	Marmalade Group	UK	CLAL Insurance	Israel	General is	Geotab	USA	Organisation	Country
ADAC	AIG	UK	Masternaut	Europe	Clarion	Japan	in-cor audio	GirlMotor	UK		
Admiral France - L'O	Aloi Nissay Dowa Insurance	Worldwide	Matmut Assurances	France	GMA Claims	UK	Claims	GMAC Insurance	USA	Telekom Austria Group	Austria
Assurances Admiral Insuranc	Alcetel-Lucent	France	Mercedes Bertz	Germany	CNIL (Commission Nationale de	France	Cata protecti	cocomona com	UK	Telenor Connexion	UK
Ageas Continental Eu	ALD Automotive	France	Meta System	Itely	I information et das Libertés)			Secombate com		Telit Telogis	Italy USA
Ageas Continental Et	Allienz	Europe	Mieholin	Franco	Co-operative Insurance	UK	General is	Good Technology	USA	Teradata Aster	USA
Agriik	Allianz Global Assistance	Europe	Mitaubishi Electric	Japan	Cobra Automotive Tech.	taly	TSP /	Google	UGA	Texa	Italy
Aioi Nissay Dowa Insu	Alistate Insurance	USA	Mix Telemetics	South Africa.	Cognizant	USA	Enterprise reso	Greenroad Technologies	USA	The AA	UK
Airmax Group			Mobile Devices	Franco	Compagnie Générale	France	Engineer	Groupence	LIK	The Co-operative Insurance	UK
ALD Automotive	Alc@Assurances	France	Mobileya	Israel	d Automatisme (CGA HBS)			Grupo Nacional Provincial	Mexico	The Floow	UK
Allianz	Alpine	Japan	Modus	USA	Comparethemarkst.com	UK	Crine com	Hannever re	Worldwide	The Hartford	USA
Allianz	Altea	Italy	MCJIO	UEA	Confused.com	UK	Crine com	Harman	USA	TomTom	Netherlands
Allianz	Altoch Motetar	South Afric	Money Super Market	UK	Continental	France	Ties-1 s	Hostings Direct	UK	TomTom Business Solutions	UK
Allianz	Altima Assurances	France	Montazemolo & Partners	Itely	Corona Direct	Belgium	Bro	HDI Gerling	Global	Touring	Belgium
Allstate Insuranc	Amadeus Capital Partners	UK	Moody's	UEA	Corporate Vehicle Observatory	France	Research	HCRE (formerly Navteg)	Worldwide	Toyota	Belgium
Altima Assurance	Amenuiz (Straypacoa)	France	MORE THAN	UK	Covec Group	France	General is	High Point Auto Insurance	USA	Toyota Insurance Management	Belgium
Amadeus Capital Par	American Family	USA	Motacucte	UK	Coverisos	UK	Consumer	Himex (Grogi Group)	UGA	Tovota Insurance	1117
Amaguiz (Groupan	COUNTRACE	Slovenia	***************************************	Swedlen	Coverhound	UEA	General is	Hitachi	Japan	Management	UK
American Family	ANTIN.	Italy	Mevalo MyDrive Solutions	UK	Coyote	Europe	TT	Hollard Insurance	South Africa	Trac Global	UK
AnyDATA Corporati	ANWB	Netherland	Nationwide Insurance	USA	Grédit Mutuel Arkea	France	Consumer	Honda	.japan	Tracker	South Africa
Aplicom Arval	AnyDATA Corporation	USA			cTrack (Digitore)	South Africa	TS	HopoRun Technology	USA	Traqueur	France
Association of Brit	Aplicom	Finland	Novieg / HERE	Ficineo	Cybit Masternaut	UK	TE.		_	Trafficmaster Transics	UK
Insurers	Apple	USA	DEVA	France	Daimler Fleetboard	Cermany	TS	HUK-Coburg	Germany	Travelers Insurance	Belgium USA
Atos	ARM Holdings	UK	ND a Islandi Ehf	Island	Daimler Insurance Services	Germany	DE	Hyundai	South Kare	Trimble MRM	USA
ATrack Technolog	Arval	France	NIS Glenoss	Ruosia	Danlary	USA	П	IBM	USA	TRL	UK
Audiovox	ASFA	France	Nissan Europe	Europ	Data Tec Co Ltd	Japan	00	ID Moor	France	Uniga	Austria
Autoline	Assersac	France	Nissan Motor Corporation	USA	Davis Instruments	USA	77	IDM Trucking	U3A	Uralsib	Russia
Autosaint (Fresh! Insu Group)	Assicurazioni Navale	Italy	Ne Nonsanse Insurance	N. Iroland	DBV Winterthur	German/	General is	If Insurance	Sweden	US Department of Transport	USA
. ,	Association of British Insurers	UK	Nokia	Finland	Delohi	USA	Ter-1 a	Gate	UK	Vehcon	USA
Union)	Assuriand.com	France	Norton Rose	UK		German/	Ter-1s	1Go4	UK	Verizon Telematics	USA
Axa Assistance	Atmel	U3A	Novacom Europa	Netherlands	Dense Department of Transportation	USA		iKwi≥e	UK	Viasat	Italy
Axa Belgium	Atos	France	Novatel Wireless	Worldwide			Goven	IMA	France	Vivium (P&V Group)	Belgium
Axa Global P&C	ATrack Technology	Taiwan	NTT DoCoMo	Japan	Datector	Spain	TS	iMotrik Global	USA	Vodafone	UK
				Notherlands	Deutsche Telekom	Germany	MIN	IMS	Canada	Volvo Cars	Sweden
Axa Matrix Risk Consu			NXP	THE CITE IS							Sweden
Axa Matrix Risk Consu Axa Re	Aurtotex	USA	ÖAMTC	Austria	Diamonds	UK	Insuranc	Industrial Alliance	Canada	Wireless Car	
Axa Matrix Risk Consı Axa Re Axa UK	Auditex Audi	USA. Germany	ÖAMTC OBD Experts	Austria UK	Direct Line Germany	Germany	Consumer	ICO (Information Commissione	r'e	Wunelli	UK
Axa Matrix Risk Consu Axa Re Axa UK Baseline telematid	Audioves	USA Germany USA	OBD Experts Dete Telematics	Austria	Direct Line Germany Discovery Insure	Germany South Africa	Consumer Consumer			Wunelli Xirgo Technologies	UK USA
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# The main document is 810 pages of analysis, examples, case studies, forecasts and recommendations

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### 6 ways telematics will disrupt insurance analysed

## 1- BIG DatAnalytics: the future scores and actuarial models

- How to leverage telematics with analytics.
- Which data to collect and what factors to rate.
- How to use contextual information
- 10 analytics company profiles.

## 2- The impact of autonomous safety functions on the motor insurance industry

- Present and forthcoming autonomous functions affecting insurance
- Speed of the technical evolution and emergence prediction
- Analysis and forecast of the effect on UBI

# 3- The benefits and (lost) opportunities of telematics in accident and claims management

- Internal and external forces affecting the claims management sector examined
- Case studies of successful implementations and best in class usage of data in claims
- Recommendations to entice the claims departments

# 4- The advent of mobile-based UBI becoming the default proposition

- Detailed assessment of the current mobile UBI initiatives worldwide Key solution providers analysis
- Range of business models assessed and compared
- Technical capabilities and the remaining constraints studied

# 5- The present and future usage of the OBD dongle and its data

- Overview of the OBD technology and its capabilities
- VAS and service augmentation opportunities explored
- Analysis of OBD data's main channels to market
- Assessment of the key independent connected car service providers.

## 6- The rapidly changing role of car manufacturers in the UBI market

Analysis of the current OEMs position on telematics services and UBI.

Assessment of the opportunities for insurers to use OEM data Likely models for insurance - OEM partnerships. OEM data distribution strategy recommendation

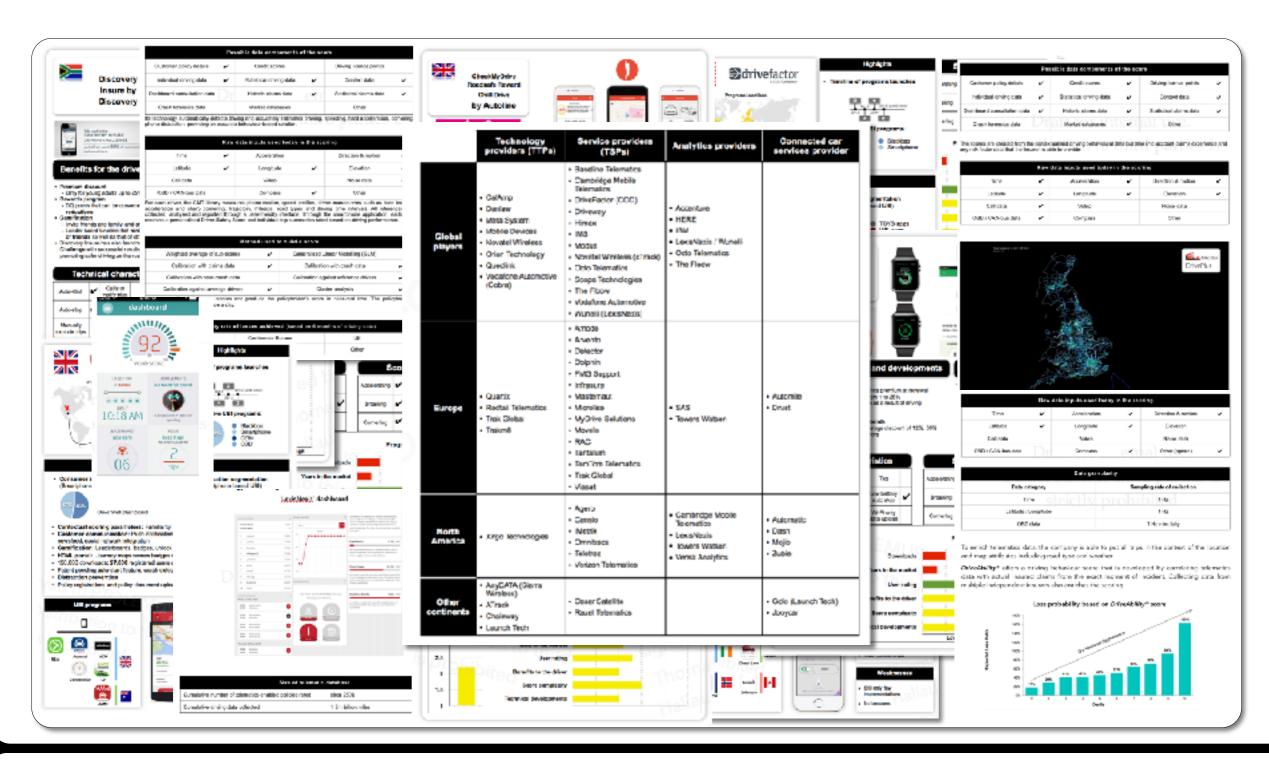


### Illustrated by 422 graphs validating each statement





### Complemented by 78 company and solution profiles

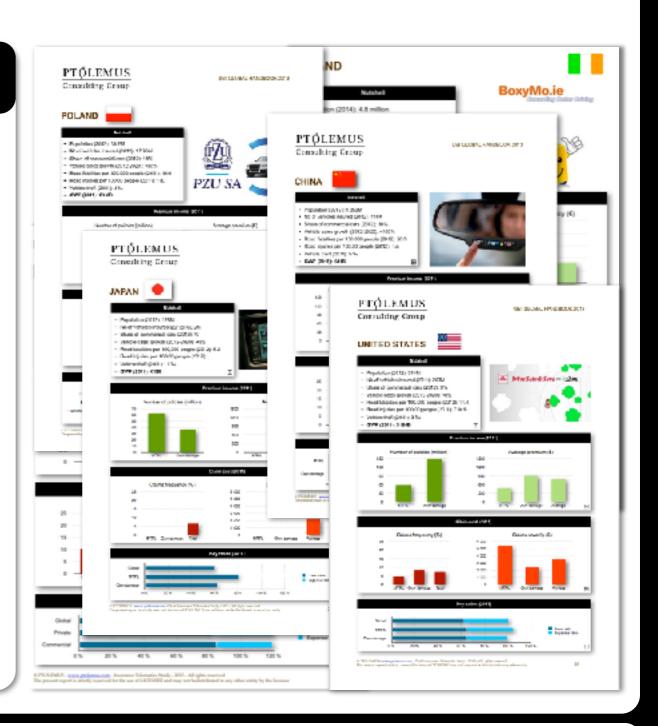




### A worldwide comparison of key geographical markets

### 28 countries analysed in depth

- Critical rating data includes
  - Gross written **premiums**
  - Number of **policies**
  - Cost of claims
  - Loss and expense ratios
- Influential economic parameters and UBI activity analysed
- Environment factors presented such as:
  - Claims frequency and severity
  - Vehicle density,
  - Theft rate or
  - Cultural factors
- Readiness index for each national market



# The first insurance market forecast to estimate the impact of autonomous safety functions

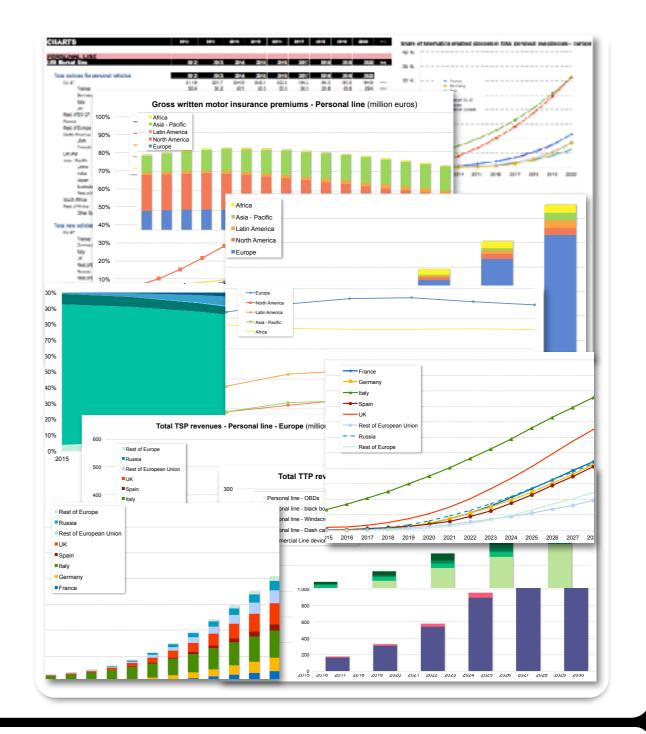
#### Market forecasts to 2020 and 2030

- Over 2400 line Excel sheet based on our 6000-line bottom up model using more than 2500 lines of inputs.
- Updated until January 2016 with the latest available market figures compiled from interviews and secondary research

#### Split by geography, technology and business models

- 16 areas including USA, Canada, France, Germany, Italy, UK, Japan, China, India, Brazil, South Africa, Russia, LATAM, etc.
- 7 technologies (line-fitted OBUs, professionally installed and self installed black boxes, light OBD dongles, connected OBD dongles, windscreen devices & CLAs, smartphones)
- Differentiated by channels and segments: aftermarket / OEM, personal / commercial, channels...
- The impact of ADAS & autonomous cars on premiums

Market size (volumes & revenues) for insurers, TSPs, TTPs, OEMs and MNOs



### The legal landscape explained by legal experts

- Identify the regulatory drivers that will influence your UBI strategy, including:
  - The **requirement on insurers** regarding data management and protection
  - The eCall, ERA Glonass and EOBR mandates
  - The **Viberto** Judgement
  - The European Data Protection Directive progress
  - The privacy regulations and industry best practices
  - The patents in place and current Intellectual property litigation proceedings



# This report has one objective: helping insurers transform Big Data copper into Analytics gold

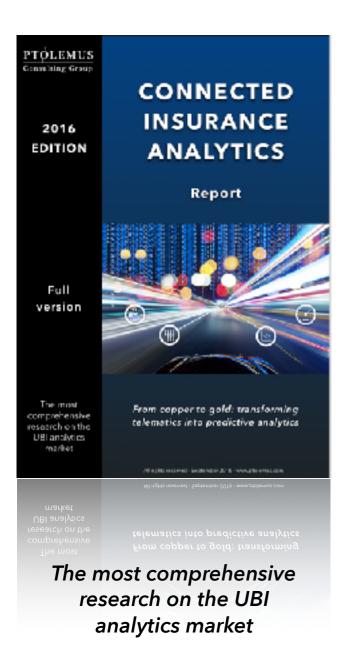


- Analysis of the pricing and data management policies of the 27 largest UBI programmes including:
  - Admiral, Allianz, Allstate,
     American Family, AXA, Generali,
     Desjardins, Direct Line Group,
     State Farm, The Hartford,
     UnipolSai, Uniqa and Zurich
- Based on 40 in-depth interviews with Telematics Service Providers (TSPs), analytics providers and insurers
- 5 interviews transcribed:
   Nationwide, Insurethebox,
   LexisNexis Wunelli, Octo Telematics
   and The Floow
- Illustrated by case studies from companies using advance analytics such as: Progressive, Generali, Insure the box and many more

- Profile and review of 10 advanced analytics suppliers active in UBI
  - Accenture, Cambridge Mobile Telematics, Cognizant, HERE, IBM, IMS, SAS, Verisk Analytics and Willis Towers Watson
- Findings and recommendations validated by 150 academic papers and journals
- All that in a 340+ page document with over 150 graphs and tables
- Resulting in 20 best practices including recommendations on how to record and process driving data, score drivers and interact with them.

Download the 90-page abstract today at <a href="https://www.ptolemus.com/cia-abstract">www.ptolemus.com/cia-abstract</a>

# The CIA report is a searchable pdf document that can be used by the whole company, worldwide

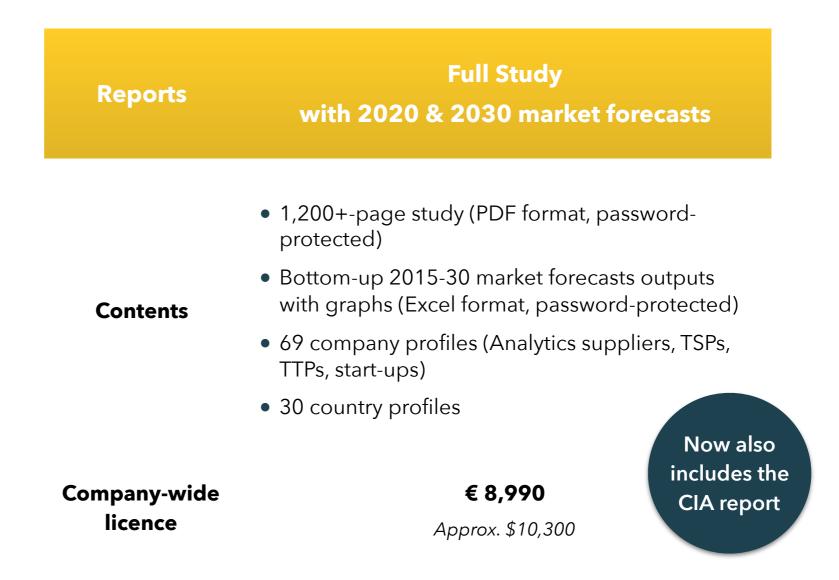


Reports	Connected Insurance Analytics Report Only
Contents	<ul> <li>340-page study (pdf format, password-protected)</li> <li>10 company profiles</li> <li>20 best practices</li> <li>Recommendations to insurers and analytics providers</li> </ul>
Company-wide licence	<b>€ 3,995</b> Approx. \$4,350

For more information and to order the update if you already have the UBI Global Study 2016, contact me at <a href="mailto:fbruneteau@ptolemus.com">fbruneteau@ptolemus.com</a>

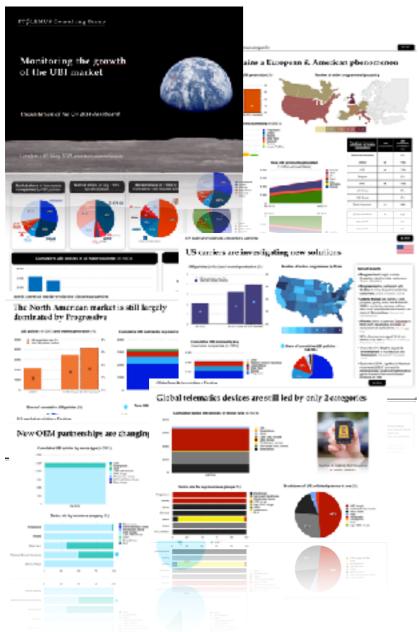
# The UBI Study is a searchable PDF document that can be used by the whole company, worldwide





For more information and to order the study, contact fbruneteau@ptolemus.com

### We also issue a quarterly dashboard of the UBI market



All the hard data you need to define & adjust your strategy

### 60-page barometer of the global UBI industry

- Covers 170 companies
- Covers the US, Canada, France, Germany, Italy, Spain and the UK
- Issued on a quarterly basis
- 190 charts, tables & figures

### Leverages both public information and primary research

- A large set of public information collected from conferences, desk research, etc.
- Supplemented and validated by primary research & data (Interviews, supplier questionnaires, own market forecasts, etc.)

#### Brings most important market news

### Estimates UBI volumes and sales for all main players

- Insurance companies
- TSPs
- Technology providers

### Deciphers the key market trends

- UBI penetration
- Number of programmes
- Mix by business model (PAYD, PHYD, TBYB, etc.)
- Market share of all main insurers, TSPs and device makers
- Technology mix (Black boxes, OBD, apps, etc.)
- Business line mix
- Segment mix (Young drivers, mature drivers, etc.)
- Channel mix aftermarket / OEM



# PTOLEMUS Consulting Group Strategies for Mobile Companies

Brussels - Chicago - Paris - London -Hannover - Milan - Boston

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### Clients across the mobility ecosystem...

