

**2013
EDITION**

Content

The point of
reference on
telematic
insurance

USAGE-BASED INSURANCE

Global Study



*Catch up with the
telematics revolution*

ABOUT PTOLEMUS CONSULTING GROUP



PTOLEMUS is the **first strategy consulting firm entirely focused on telematics and location-based services.**

We help our clients apply strategic analysis to this fast-moving ecosystem, across all its industries (Automotive, consumer electronics, insurance, mobile telecoms, etc.) and on an international basis.

PTOLEMUS, founded by Frederic Bruneteau, operates worldwide and has Partners in Brussels, Paris, Munich, Milan and Boston.

It has also built a network of telematic specialists across the world to be able to analyse and address global mobility issues.

PTOLEMUS has performed more than 15 assignments on insurance telematics.

For any enquiry, please contact contact@ptolemus.com

Our consulting services

<p>Strategy definition</p> <p>Vision creation, strategic positioning, business plan development, board coaching & support</p>	<p>Investment assistance</p> <p>Strategic due diligence, market assessment, feasibility study, M&A, post-acquisition plan</p>	<p>Procurement strategy</p> <p>Specification of requirements & tender documents, launch of tenders, supplier negotiation & selection</p>
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<p>Car infotainment & navigation</p> <p>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,</p>
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<p>Telematics & Intelligent Transport Systems</p> <p>ADAS, connected vehicle, crowd-sourcing, fleet management, eCall, bCall, SVR, tracking, vehicle data analytics (OBD / CAN-bus), VRM, V2X, xFCD</p>
<p>Positioning / Location enablement</p>
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Mr. Bruneteau founded the PTOLEMUS Consulting Group on the conviction that pervasive location and connectivity would revolutionise the business of mobility.

He has 18 years of experience in 12 countries with companies such as TomTom, SFR Vodafone, Arthur D. Little and BNP Paribas.

Mr. Bruneteau has performed a dozen assignments on insurance telematics, notably the due diligence of Octo Telematics and the definition of an international UBI strategy & business plan for a large insurance group.

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He recently led the due diligence of one of the global leaders of insurance telematics.

OUR PARTNER OSBORNE CLARKE

The legal and regulatory assessments of the European market for Usage-based Insurance as well as the changes in data privacy regulations were authored in partnership with Osborne Clarke.

About Osborne Clarke

As one of Europe's leading technology law firms with a highly regarded automotive practice, we are well placed to advise clients at the cutting edge of automotive developments such as telematics.

Our in-depth industry experience means that we have a track record of helping businesses in the insurance telematics arena to resolve the key issues affecting them.

We have over 700 lawyers working across 15 offices in Belgium, France, Germany, Italy, Spain, Italy, the UK and North America. Our size and reach means we have the knowledge and resources to deliver - over the past three years we've acted for over 5,000 clients in 70 jurisdictions.

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EXECUTIVE SUMMARY

1. **Telematic insurance will rapidly become mainstream in Italy, the US, the UK and all developed countries. The US market will take the lead in market growth.** Overall, telematic policies will generate over €50 billion in premiums by 2020.
2. In most countries, **first successful models will be launched by direct insurance start-ups or "natural born-innovators"** of the insurance world. As in the US, leading insurers will increasingly have no other option than following these.
3. After Australia, Canada and India recently, a number of **new markets** will experience telematics in the coming months, notably in Latin America and Russia.
4. **In most markets, telematics will attract and retain the lowest risk drivers of each segment, offering them discounts of up to 50% on their premiums.** Traditional offerings will increasingly be purchased by high-risk customers.
5. Stimulated by the gender ruling and upcoming regulation, **UBI will revolutionise the way insurers assess drivers' risks.** It will also force insurers to **reinvent their business**, notably by building a near real-time relationship with their customers, thereby reducing churn.
6. **Professionally installed solutions will remain the leading technology to provide PAYD / PHYD solutions in Europe while OBD dongles will continue to dominate in North America.** OBD solutions will emerge in Europe in 2013-14, notably in low premium markets. TSPs and insurers that ignore these will be at risk.
7. After Autoline's successful experience, **the smartphone will become a valid entry-level device to collect driving behaviour data**, notably in its hybrid implementation model.
8. **This will drive a market for numerous value added services**, notably bCall, eCall, stolen vehicle recovery, remote diagnostics, fuel management, electronic tolling, etc.
9. Numerous **automotive OEMs will seize the eCall / ERA Glonass opportunities to make motor insurance a major part of their connected services business.**
10. In the commercial segment, insurance telematics will be sold as **a component of larger fleet management solutions** by insurers but also TSPs, leasing companies, integrators, OEMs and other players.
11. **The quantity, quality, defendability and transferability of policyholders' driving data** will become an increasingly relevant issue, which will benefit experienced players.
12. As seen in the US, **governments and regulators will gradually turn positive towards telematics**, notably to reduce the emissions of CO₂ and other car pollutants.

FOOD FOR THOUGHT

"We believe Snapshot is a **game changer** – representing the **future of auto insurance** as our mobile and interconnected world gives us the opportunity to offer immediate and substantial savings to our customers."



Glenn Renwick
President & CEO, Progressive
May 2011

"Adopting UBI [usage-based insurance] sooner rather than later will not **only attract better drivers** willing to participate, but will also allow carriers to build and maintain a database on numerous variables that influence loss costs."

Moody's Investor Service
December 2011 **MOODY'S**

"Privacy is for old people"

Reid Hoffman
CEO, LinkedIn
January 2010



Steve Poizner
California Insurance
Commissioner
December 2010

"The voluntary pay-as-you-drive initiative is an innovative program that will allow insurers to offer plans based on more accurate mileage, so that people who choose to drive less will pay less for auto insurance"

"The combination of technology and a sustained programme of working with drivers ... can help save lives on the roads, reduce costs and improve the working environment for drivers."



Robert Gremli
Chief Risk Engineering Officer, Zurich
November 2010

"**Traditional car insurance relies on low mileage drivers subsidising high mileage drivers.** If you don't drive a lot, you pay for the accidents of your high mileage neighbours. PAYD is a difficult innovation for existing insurance companies to follow because of this subsidy system."



Roger Grobler
Chairman, Real Insurance
September 2010

UK insurer
October 2011

"I think in **5 years every major insurer will have a telematics offering in their portfolio.**

I think PAYD / PHYD will still be a relatively niche product and insurers will target particular segments like young drivers."

"Everybody has a plan until they get punched in the face"

Mike Tyson,
Professional boxer



"**We have completely removed paper** from the customer experience. Even the underwriting is done through electronic signature"



Michel Lungart
CEO, Amaguiz
December 2009

John Woodcock,
Shadow transport minister,
British Labour Party



"Labour would give insurance companies a year to put their house in order before considering forcing **every insurer to offer at least one black box product** to benefit safer drivers. That would benefit all responsible drivers - including women and younger people - who are being clobbered by sky-high premiums"

"Data is the new oil"

Clive Humby,
Tesco,



"The decision of the European Court on equal treatment between men and women is creating a **big imbalance**. We must now price young male drivers the same way as young female drivers although their **accident risk is 4 times higher! Telematics is necessary, since it allows us to focus on other selection criteria than gender**"

Gérard Andreck,
President, MACIF,
July 2013



"I am less likely to be involved in an accident than a 16-year old male because the younger man is trying to impress the girls"



Warren Buffet
Chairman & CEO,
Berkshire Hathaway

"With standard insurance, the retention rate is about 50% and on the *Young Driver Insurance* program, this rate is about 70%"

Jacques Amselem,
Allianz,
August 2013



"Maybe there is some room for data aggregators but certain insurers such as **Allianz will want to go direct and establish direct relationships with OEMs**"

Caroline Currie,
Autoline



Amy Kilmartin,
Co-op insurance,
June 2013



"There is a clear need for **standardisation of the datasets** in the UK"

Mike Brockman,
CEO, Insure the box,
July 2013



"Between Insure the box and Wunelli, we have 300,000 customers and we have not had a single complaint about our handling of personal data. **Privacy is not a big issue at all**"



Chris Carver,
Liberty Mutual,
July 2013

"Data costs are the straw that broke the camel's back"

"Privacy is not just a right...it's an emotion"



Simon Davies
Privacy International
January 2010

"At Wunelli, we have both PAYD & PHYD & claims data (both fault & non-fault) for over 15 000 devices now. **The data is absolute gold.**

We can now calculate the probability of a future fault accident from only 1000 miles worth of data."



Paul Stacy
IT & Innovation Director, Wunelli
2011

"Our data shows that the vast majority of our customers are responding to our **'carrot' rather than 'stick' approach** and are improving their driving skills because they are rewarded for doing so. Our scheme is only in its infancy, but it is clear that if telematics was taken up on a larger scale it could be a major step forward in improving the safety on Britain's roads."

David Neave, Director of General Insurance
The Co-operative Insurance
November 2011



"Customers will only buy a product they are attracted to. One of the things the insurance industry continues to get wrong is that it designs products for itself and not the customer. **Forget the actuarial stuff, what you need to do is design a product that customers want**, that fits on price comparison sites, and that you can compare with a conventional product."

French insurer
February 2012

"This is clearly interesting but we will not be those that open and create the market"

"We consider our motor insurance as the must have accessory that customers don't want and hope never to use (...) No one knows better how to repair a Volkswagen group vehicle than the Volkswagen group approved paint and body shop network, therefore they are at the heart of our proposition. So when a customer does make a claim on our insurance we can guarantee that their vehicle will be returned to factory standards, **making our insurance the best accessory a customer will ever own or use.**"

Robert Cottrell
Head of Insurance
Volkswagen Financial Services (UK)

"PAYD saves money and is a more accurate and fairer method to price auto insurance (...) **PAYD pricing reduces inequities** by eliminating the subsidies low-mileage drivers currently pay for high-mileage drivers in the traditional pricing system."

Mike Brockman
CEO, Insure the box
April 2011



Joseph Ferreira, MIT Professor
Eric Minikel, IBI Group
November 2010

Andy Napoli
President, Consumer Markets Division
The Hartford
December 2011



"The data is compelling. **This capability has really redefined the way we think about pricing auto.** Insurers that don't use telematics to price auto coverage will eventually attract poor drivers who were turned down for coverage by the insurers that do"

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LIST OF COMPANIES INTERVIEWED AND MENTIONED IN THIS REPORT

As part of our research, we have **held discussions with 201 organisations in 18 countries** including

- 81 insurers and brokers,
- 44 Telematics Service Providers (TSPs),
- 21 Telematics Technology Providers (TTPs),
- 19 automotive Original Equipment Manufacturers (OEMs) and tier-1 suppliers,
- 8 mobile operators,
- 8 data management companies,
- 5 financial investors.

We would like to **thank these organisations** for their precious contribution to this report. They are listed hereafter and will benefit from a discount on the [Full Study](#).

We have also indicated the **362 companies mentioned** in this report.

Company name	Country	Sector	Discussion	Mentioned
AA	UK	Automobile club		✓
AAA Club Partners	USA	Automobile club	✓	✓
Accutek Ind.	USA	ODM		✓
Achmea	Netherlands	General insurance	✓	✓
ACI	Italy	Automobile club		✓
ACTA	France	Roadside assistance provider		✓
ACT Concepts	France	Telematic Service Provider		✓
Assercar	France	Repair centres		✓
ADAC	Germany	Automobile club	✓	✓
Admiral France - L'Olivier Assurances	France	Motor insurance	✓	
Admiral Insurance	UK	General insurance	✓	✓
Ageas Continental Europe	Global	General insurance	✓	✓
Agero	USA	Automobile club / TSP	✓	✓
Agnik	USA	Data management	✓	✓
AIG	UK	General insurance	✓	✓
AI Insurance	UK	General insurance	✓	✓
Aioi Nissay Dowa Insurance Europe	UK	General insurance	✓	
Aioi Nissay Dowa Insurance	Japan	General insurance	✓	✓

Company name	Country	Sector	Discussion	Mentioned
Airmax Group	UK	TSP	✓	✓
Aisin AW Europe	Belgium	Tier-1 supplier		✓
Alcatel-Lucent	France	Telecom equipment vendor		✓
ALD Automotive	France	Leasing company	✓	✓
Allianz	France	General insurance	✓	✓
Allianz	Germany	General insurance	✓	✓
Allianz	Italy	General insurance	✓	✓
Allianz	Switzerland	General insurance	✓	
Allianz	UK	General insurance		✓
Allstate Insurance	USA	General insurance	✓	✓
Alo@Assurances	France	Consumer insurance		✓
Alpine	Japan	In-car audio equipment		✓
Altea	Italy	TSP		✓
Altech Netstar	South Africa	TSP		✓
Altima Assurances	France	General insurance	✓	✓
Amadeus Capital Partners	UK	Private equity fund	✓	✓
Amaguiz (Groupama)	France	Consumer insurance	✓	✓
American Family	USA	General insurance	✓	✓
ANIA	Italy	Insurance trade association		✓
ANWB	Netherlands	Automobile club		✓
AnyDATA Corporation	USA	TTP	✓	✓
Aplicom	Finland	TSP/TTP	✓	✓
Apple	USA	Consumer electronics vendor		✓
ARM Holdings	UK	Processor design vendor		✓
Arval	France	Leasing company	✓	
ASFA	France	Insurance trade association		✓
Assicurazioni Navale	Italy	General insurance		✓
Association of British Insurers	UK	General insurance	✓	✓
Assurland.com	France	Online comparison site		✓
Atmel	USA	Semi-conductors vendor		✓
Atos	France	IT integrator	✓	✓
ATrack Technology	Taiwan	TTP	✓	✓
Audi	Germany	Automotive OEM		✓
Audiovox	USA	TTP	✓	✓
AutoDirect Insurance	UK	Consumer insurance		✓
Autoline	UK	Broker	✓	✓
Autosaint (Fresh! Insurance Group)	UK	Broker	✓	✓

Company name	Country	Sector	Discussion	Mentioned
Aviva (formerly Norwich Union)	UK	General insurance	✓	✓
Axa Assistance	France	Roadside assistance provider	✓	
Axa Belgium	Belgium	General insurance	✓	✓
Axa Global P&C	France	General insurance	✓	✓
Axa Matrix Risk Consultants	France	Commercial insurance	✓	✓
Axa Re	France	Reinsurance	✓	
Axa UK	UK	General insurance	✓	✓
Barnes & Noble	USA	Book distribution chain		✓
Baseline telematics	Canada	TSP	✓	✓
B&Q	UK	Restaurant chain		✓
BDI (Bundes-beauftragte für den Datenschutz und die Informationsfreiheit)	Germany	Data protection authority		✓
Best Buy	USA	Electronics retail chain		✓
BGL Group Ltd	UK	General insurance	✓	
Bird & Bird	France	Law firm	✓	
BlaBlaCar	UK	Car sharing firm	✓	
Blockbuster	USA	Video rental chain		✓
BluO Fund	Luxembourg	Private equity fund	✓	✓
BMW	Germany	Automotive OEM	✓	✓
BNP Paribas Cardif	Chile	General insurance	✓	
BNP Paribas Cardif	France	General insurance	✓	
Bouygues Telecom	France	Mobile operator	✓	✓
British Airways	South Africa	Airlines		✓
BT Software & Research	USA	Telecommunications operator		✓
Budget Insurance	UK	Personal line insurance		✓
Bull	France	IT integrator		✓
Cambridge Mobile Telematics, Inc.	USA	TTP	✓	
Cap Gemini	France	IT integrator		✓
Carrot Insurance	UK	General insurance	✓	✓
CDL	UK	Software provider	✓	
Cellocator (Pointer Telocation)	Israel	TTP / TSP	✓	✓
CEN (European Committee for Standardisation)	Belgium	Standardisation organisation		✓
CertEurope	France	Trusted third party services		✓
Cesar Satellite	Russia	TSP	✓	✓
Cinterion	Germany	Connectivity module provider		✓
Cinven	UK	Private equity firm	✓	
CLAL Insurance	Israel	General insurance		✓

Company name	Country	Sector	Discussion	Mentioned
Clarion	Japan	In-car audio equipment		✓
CMA Claims	UK	Claims adjuster	✓	
CNIL (Commission Nationale de l'Information et des Libertés)	France	Data protection authority	✓	✓
Cobra Automotive Tech.	Italy	TSP / TTP	✓	✓
Cognizant	USA	Enterprise resource software	✓	✓
Compagnie Générale d'Automatisme (CGA HBS)	France	Engineering firm		✓
Comparethemarket.com	UK	Online comparison site		✓
Confused.com	UK	Online comparison site	✓	✓
Continental	France	Tier-1 supplier	✓	✓
Co-operative Insurance	UK	General insurance	✓	✓
Corona Direct	Belgium	Broker	✓	✓
Corporate Vehicle Observatory	France	Research institution	✓	
Covea Group	France	General insurance	✓	✓
Coverbox	UK	Consumer insurance	✓	✓
Coverhound	USA	General insurance	✓	
Crédit Mutuel Arkea	France	Consumer insurance	✓	
cTrack (Digicore)	South Africa	TSP	✓	✓
Cybit Masternaut	UK	TSP	✓	✓
Daimler Fleetboard	Germany	TSP		✓
Daimler Insurance Services	Germany	OEM	✓	✓
Danlaw	USA	TTP	✓	✓
Data Tec Co Ltd	Japan	ODM		✓
Davis Instruments	USA	TTP	✓	✓
DBV Winterthur	Germany	General insurance		✓
Delphi	USA	Tier-1 supplier		✓
Denso	Germany	Tier-1 supplier	✓	✓
Department of Transportation	USA	Government		✓
Detector	Spain	TSP	✓	✓
Deutsche Telekom	Germany	Mobile operator	✓	✓
Diamonds	UK	Insurance broker		✓
Direct Line Germany	Germany	Consumer insurance		✓
Disruptive Capital Partners	UK	Private equity firm	✓	✓
Discovery Insure	South Africa	Consumer insurance	✓	✓
Diva	UK	Insurance broker		✓
Dixon's	UK	Consumer electronics retail chain		✓
Drive Service	Italy	Repair & maintenance services	✓	✓
DriveCam	USA	TTP	✓	✓

Company name	Country	Sector	Discussion	Mentioned
DriveFactor	USA	General insurance	✓	✓
Drive Power	USA	Data management provider		✓
DriveProfiler	Global	Telematics solution provider	✓	✓
Earnix	USA	Data management provider	✓	✓
Elmic Systems	USA	Embedded software		✓
Equity Red Star	UK	General insurance	✓	✓
ERTICO - ITS Europe	Belgium	Trade association	✓	
Euromaster	France	Installation network	✓	
European Data Protection Supervisor (EDPS)	Belgium	Data protection authority	✓	✓
Europcar	South Africa	Vehicle rental		✓
European Commission	Belgium	Government	✓	✓
European Court of Justice	Belgium	Government		✓
Exigen	USA	Insurance software provider		✓
F&I	USA	Magazine		✓
Farmers Insurance	USA	General insurance	✓	✓
Faurecia	France	Automotive supplier	✓	
Fédération Internationale de l'Automobile (FIA)	Belgium	Trade association	✓	
Fiat	Italy	Automotive OEM		✓
Financial Times	UK	Newspaper		✓
Fleet Logistics	UK	TSP		✓
Fleetmatics / Sagequest	USA	TSP		✓
FMG	UK	TSP	✓	✓
FMSCA (Federal Motor Carrier Safety Administration)	USA	Government		✓
Focus	Germany	Magazine		✓
Foley & Lardner	USA	Law firm		✓
Ford	USA	Automotive OEM		✓
Fujitsu Ten	Japan	Automotive supplier		✓
Garmin	USA	Electronics		✓
GE Equipment Services	USA	Fleet management company		✓
General Motors	USA	Automotive OEM		✓
Generali France	France	General insurance	✓	✓
Generali Group	Italy	General insurance	✓	✓
Generali Group	Italy	General insurance	✓	✓
Genertel (Generali Group)	Italy	Consumer insurance	✓	✓
Geotab	USA	TSP	✓	✓
GiriMotor	UK	Insurance broker		✓

Company name	Country	Sector	Discussion	Mentioned
GMAC Insurance	USA	Consumer insurance		✓
gocompare.com	UK	Financial services comparison website	✓	✓
Good Technology	USA	Mobile handset vendor		✓
Google	USA	Search engine		✓
Greenroad Technologies	USA	TSP	✓	✓
Groupama	UK	General insurance	✓	✓
Grupo Nacional Provincial	Mexico	General insurance		✓
Harman	USA	Tier-1 supplier		✓
Hastings Direct	UK	General insurance	✓	✓
HDI-Gerling Industrial Insurance Co	Global	General insurance	✓	
High Point Auto Insurance	USA	Personal line insurance		✓
Himex	USA	TSP	✓	✓
Hitachi	Japan	Conglomerate		✓
Hollard Insurance	South Africa	General insurance	✓	✓
Honda	Japan	Automotive OEM		✓
HopeRun Technology	USA	Software development	✓	
HUK-Coburg	Germany	General insurance		✓
Hyundai	South Korea	Automotive OEM		✓
Hyundai Mobis	South Korea	Tier-1 supplier		✓
IBI Group	USA	Studies		✓
IBM	USA	IT integrator		✓
ID Macif	France	Consumer insurance		✓
IDM Trucking	USA	Transportation		✓
iGate	UK	Software development	✓	
iGo4	UK	General insurance	✓	
iKube	UK	Consumer insurance		✓
IMA	France	Roadside assistance provider	✓	✓
iMetrik Global	USA	TTP	✓	✓
IMS	Canada	TSP	✓	✓
Industrial Alliance, Insurance and Financial Services Inc.	Canada	General insurance	✓	✓
Information Commissioner's Office	UK	Data protection authority		✓
ING	Netherlands	Consumer insurance	✓	
Ingenie	UK	Broker	✓	✓
Innosurance	Australia	Commercial insurance		✓
Insurance Europe	Belgium	Insurance trade association		✓
Insure the box	UK	Consumer insurance	✓	✓
Intellimec IMS	Canada	TSP	✓	✓

Company name	Country	Sector	Discussion	Mentioned
Interactive Driving Systems	USA	Risk management solutions		✓
International Road Union	Switzerland	Trade association		✓
Intesa San Paolo Assicuri	Italy	General insurance		✓
Iron Mountain	UK	Storage services		✓
ISACA (Information Systems Audit & Control Association)	Worldwide	Trade association		✓
Iveco	Italy	Automotive OEM		✓
IVOX	USA	Risk management solutions	✓	✓
Ixonos	Finland	Software developer		✓
Jambit	Germany	IT integrator		✓
KDDI	Japan	Mobile operator		✓
Kia Motors	South Korea	Automotive OEM		✓
KKR	UK	Private equity fund	✓	
KPN	Netherlands	Mobile operator	✓	✓
Kuantic	France	TTP		✓
Ladybird	UK	Insurance broker		✓
Leaseplan	UK	Leasing company	✓	✓
Lexis-Nexis	USA	Enterprise resource software		✓
LG Electronics	South Korea	Consumer electronics vendor		✓
Liberty Mutual	USA	General insurance	✓	✓
LinkedIn	USA	Social networking		✓
LocX	USA	TSP	✓	✓
Lysanda	UK	TTP/TSP	✓	✓
MAAF Assurances	France	General insurance		✓
MACIF Assurances	France	General insurance	✓	✓
Magneti Marelli	France	Tier-1 supplier	✓	✓
Magneti Marelli	USA	Tier-1 supplier	✓	✓
MAIF Assurances	France	General insurance	✓	✓
Mapfre	Spain	General insurance	✓	✓
Markerstudy Group	UK	Consumer insurance	✓	✓
Market IP	Belgium	Software developer	✓	
Marks & Spencer	UK	Retail		✓
Marmalade Group	UK	General insurance	✓	✓
Masternaut	France	TSP	✓	✓
Masternaut	UK	TSP	✓	✓
Matmut Assurances	France	General insurance		✓
Mercedes Benz	Germany	Automotive OEM		✓
Meta System	Italy	TTP	✓	✓

Company name	Country	Sector	Discussion	Mentioned
Metaskil	UK	Software developer	✓	✓
Michelin	France	Tyre manufacturer	✓	
MileMeter	USA	Consumer insurance		✓
Mitsubishi Electric	Japan	Conglomerate		✓
Mix Telematics	South Africa	TSP	✓	✓
Mobile Devices	France	TTP	✓	✓
Mobileye	Israel	TTP		✓
Modus	USA	TSP	✓	✓
Money Super Market	UK	Financial services comparison website	✓	✓
Montezemolo & Partners	Italy	Private equity fund	✓	✓
Moody's	USA	Rating agency		✓
MORE TH>N	UK	Consumer insurance		✓
Motaquote	UK	Consumer insurance		✓
Motorola Mobility	USA	Mobile phone vendor		✓
Movelo	Sweden	TTP, TSP	✓	✓
MyDrive Solutions	UK	TTP, TSP, Data management	✓	✓
Nationwide Insurance	USA	General insurance		✓
Navteq / HERE	France	Map provider	✓	✓
ND a Islandi Ehf	Island	n.a.		✓
News of the World	UK	Newspaper		✓
NIS Glonass	Russia	Public-private partnership		✓
Nissan	USA	Automotive OEM	✓	✓
Nokia	Finland	Mobile phone vendor		✓
Nononsense Insurance	Ireland	General insurance	✓	✓
Norton Rose	UK	Law firm	✓	
Norwegian Biotronics	Norway	n.a.		✓
Novacom Europe	Netherlands	TSP		✓
NTT DoCoMo	Japan	Mobile operator	✓	✓
NXP	Netherlands	Chipset vendor	✓	✓
ÖAMTC	Austria	Automobile club		✓
OBD Experts	UK	Software developer	✓	✓
Octo Telematics	Italy	TSP	✓	✓
OECD	France	International organisation	✓	✓
Omnitracs Europe	Netherlands	TSP	✓	✓
Oracle	USA	Enterprise resource planning software		✓
Orange	UK	Mobile operator		✓
Orange Business Services	France	Integrator / TSP	✓	✓

Company name	Country	Sector	Discussion	Mentioned
Orion Technology	Taiwan	TTP	✓	✓
ÖSA (Öffentlichen Versicherungen Sachsen-Anhalt)	Germany	General insurance	✓	✓
Osborne Clarke	Global	Law firm	✓	✓
Pacifica Assurances	France	General insurance		✓
Panasonic	Japan	In-car electronics		✓
PayGo Systems	Israel	TTP / TSP	✓	✓
Perr&Knight	USA	Actuarial consulting firm	✓	✓
PHS Datashred	UK	Business services		✓
Pioneer	Japan	In-car electronics		✓
Plymouth Rock	USA	General insurance	✓	✓
Polis Direct	Netherlands	Consumer insurance		✓
Privacy International	UK	Non-governmental organisation		✓
Progressive Insurance	USA	Consumer insurance	✓	✓
PSA Peugeot Citroën	France	Automotive OEM	✓	✓
Punch Telematix	Belgium	TSP		✓
QNX	Canada	Embedded software		✓
Quality Planning	USA	Insurance services		✓
Quanta	Brazil	TTP	✓	
Quindell Portfolio	Global	TSP	✓	✓
RAC	UK	Automobile club	✓	✓
RACE	Spain	Automobile club		✓
RBS Insurance	UK	General insurance		✓
Real Insurance	Australia	Consumer insurance		✓
Reala Mutua	Italy	General insurance		✓
RealVNC	UK	Embedded software		✓
Redburn	UK	Brokerage firm	✓	
Redtail Plextek	UK	TSP	✓	✓
RelayRides	USA	Car sharing provider		✓
Renault	France	Automotive OEM	✓	✓
Renault Trucks	France	Automotive OEM		✓
Renesas	USA	Semiconductors		✓
Robert Bosch	Germany	Tier-1 supplier		✓
Rosno (Allianz Group)	Russia	General insurance		✓
Royal & Sun Alliance	UK	General insurance		✓
Royal Exchange	Nigeria	General insurance	✓	
RS Fleet Installations	UK	Installation network	✓	✓
RX Networks	Canada	Positioning solution provider	✓	

Company name	Country	Sector	Discussion	Mentioned
Safeco	USA	General insurance	✓	✓
SageQuest	USA	TSP		✓
Samsung	South Korea	Consumer electronics vendor		✓
Sanford Bernstein	USA	Asset management	✓	
SAP AG	Germany	Enterprise resource software	✓	✓
Sara	Italy	General insurance		✓
SAS Institute	USA	Enterprise resource software	✓	✓
Scania	Sweden	Automotive OEM	✓	✓
Scope Technologies	Singapore	TSP/TTP	✓	✓
Second Opinion Financial Systems	USA	Software developer		✓
Seesam	Latvia	General insurance		✓
Sensomatix	Israel	Data management	✓	✓
SFEREN	France	General insurance		✓
Sheila's Wheels	UK	Insurance broker		✓
Sierra Wireless	Canada	Connectivity module provider		✓
SiRF (CSR Group)	UK	Chipset vendor		✓
Skymeter	Canada	TTP	✓	✓
SmartDrive	USA	TTP		✓
Société Générale	France	Bank		✓
Sogessur	France	General insurance		✓
Solly Azar (Verspieren Group)	France	Insurance broker	✓	✓
Sony	Japan	Consumer electronics vendor		✓
Sony Ericsson	Japan	Mobile phone vendor		✓
Sompo Research Institute	Japan	General insurance	✓	✓
Sprint Nextel	USA	Mobile operator	✓	✓
SSP	USA	Data management	✓	✓
Standard & Poor's	France	Rating agency	✓	✓
State Farm Insurance	USA	General insurance	✓	✓
Stellar International	Ireland	n.a.		✓
Stok Nederland	Netherlands	TSP	✓	
T-Matic	Poland	TSP	✓	✓
T-Mobile	Germany	Mobile operator		✓
Tag N Go	USA	TSP	✓	✓
Tapiola	Finland	General insurance	✓	✓
TCS	Switzerland	Automobile club		✓
Telefonica digital	Spain	Mobile operator	✓	✓
Telefonica UK	UK	Mobile operator	✓	✓

Company name	Country	Sector	Discussion	Mentioned
Telekom Austria Group	Austria	Mobile operator	✓	
Telenav	USA	Navigation / MRM provider		✓
Telenor Connexion	UK	TSP	✓	
Teletrac	USA	TSP		✓
Telit	Italy	Connectivity module provider	✓	✓
Telogis	USA	TSP	✓	✓
Teradata Aster	USA	Data management systems	✓	
Test-Achats	Belgium	Consumer rights organisation		✓
Texa	Italy	TTP	✓	✓
Thatcham	UK	Certification company		✓
The AA	UK	Automobile club	✓	✓
The Carphone Warehouse	UK	Telecommunications retail		✓
The Co-operative Insurance	UK	General insurance	✓	✓
The Floop	UK	TSP	✓	✓
The Hartford	USA	General insurance	✓	✓
The Sun	UK	Newspaper		✓
The Wall Street Journal	USA	Newspaper		✓
Thélem Assurances	France	General insurance		✓
Tiger Wheel & Tyre	South Africa	Tyre fitment centre		✓
Tokio Marine Risk Consulting	Japan	Risk consulting firm		✓
Toll Collect	Germany	Road charging provider		✓
TomTom	Netherlands	Consumer electronics vendor	✓	✓
TomTom Business Solutions	UK	TSP	✓	✓
Touring	Belgium	Automobile club	✓	✓
Toyota	Belgium	Automotive OEM	✓	✓
Toyota Insurance Management	Belgium	Motor insurance	✓	✓
Toyota Insurance Management	UK	Motor insurance	✓	
Toys'R Us	South Africa	Games stores		✓
Trac Global	UK	Testing and certification company	✓	✓
Tracker	South Africa	TSP	✓	✓
Tracker Network (UK)	UK	TSP		✓
Traqueur	France	TSP	✓	✓
Trafficmaster	UK	TSP	✓	✓
Transics	Belgium	TSP	✓	✓
Travelers Insurance	USA	General insurance	✓	✓
Trimble MRM	USA	TSP	✓	✓
Transport Research Laboratory	UK	Research institution	✓	

Company name	Country	Sector	Discussion	Mentioned
uBlox	Switzerland	Chipset vendor		✓
UGF Group	Italy	General insurance		✓
Unipol	Italy	General insurance	✓	✓
Uniqa	Austria	General insurance	✓	✓
Uralsib	Russia	General insurance	✓	✓
US Bank	USA	Bank		✓
US Department of Transport	USA	Government	✓	✓
Valeo	France	Tier-1 supplier		✓
Vanguard plc	UK	Mobile phone retailer		✓
Vauxhall	UK	Automotive OEM		✓
Vector Capital	USA	Private equity firm		✓
Vehcon	USA	TSP	✓	
Verisk Insurance Solutions	USA	Software developer	✓	✓
Verizon Telematics (formerly Hughes)	USA	TSP	✓	✓
Viasat	Italy	TSP	✓	✓
Vivium (P&V Group)	Belgium	General insurance	✓	✓
Vodafone	UK	Mobile operator	✓	✓
Volkswagen	Germany	Automotive OEM		✓
Volkswagen Financial Services (UK)	UK	Financial services		✓
Volvo Cars	Sweden	Automotive OEM	✓	✓
Volvo Trucks	Sweden	Automotive OEM		✓
Wireless Car	Sweden	TSP	✓	
Wunelli	UK	TSP	✓	✓
Xirgo Technologies	USA	TTP	✓	✓
Young Marmalade	UK	General insurance	✓	✓
Zurich	Italy	Consumer insurance	✓	
Zurich	UK	Consumer insurance	✓	✓
Zurich Financial Services	France	Commercial insurance	✓	✓
Zurich Fleet Intelligence	UK	Commercial insurance	✓	✓

LIST OF COMPANIES PROFILED IN THIS REPORT

As part of our analysis, we have built nearly 70 profiles of all major telematic insurers and providers. We would like to thank these organisations for their precious contribution to this report. They are listed hereafter and will benefit from a discount on the [Full Study](#).

	Insurers / brokers	Technology providers (TTPs)	Service providers (TSPs)
Europe	<ul style="list-style-type: none"> Allianz Amaguiz (Groupama) Axa Co-operative Generali Ingenie Insure the box Unipol 	<ul style="list-style-type: none"> Aplicom Kuantic Movelo Redtail Telematics Trak Global 	<ul style="list-style-type: none"> Amodo Detector FMG Support Lysanda Masternaut MyDrive Solutions Quartix Tracker UK Traqueur Viasat Wunelli
North America	<ul style="list-style-type: none"> Allstate American Family Esurance Industrial Alliance Liberty Mutual National General Nationwide Progressive State Farm The Hartford Travelers USAA 	<ul style="list-style-type: none"> AnyData Danlaw Enfora (Novatel Wireless) Geotab Skymeter Xirgo Technologies 	<ul style="list-style-type: none"> Baseline Telematics Himex (formerly Evogi) iMetrik IMS Modus Omnitracs (formerly Qualcomm Enterprise Services) Telogis Verizon Telematics (formerly Hughes)
Other continents	<ul style="list-style-type: none"> Discovery Hollard 	<ul style="list-style-type: none"> ATrack Orion Technology 	
Global	<ul style="list-style-type: none"> Mapfre Zurich 	<ul style="list-style-type: none"> Cobra Automotive Technologies Meta System Mobile Devices PayGo Systems Pointer Cellocator Scope Texa 	<ul style="list-style-type: none"> Cobra DriveFactor (formerly Crimson Informatics) Digicore cTrack Octo Telematics Teletrac TomTom Business Solutions

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Disclosure

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