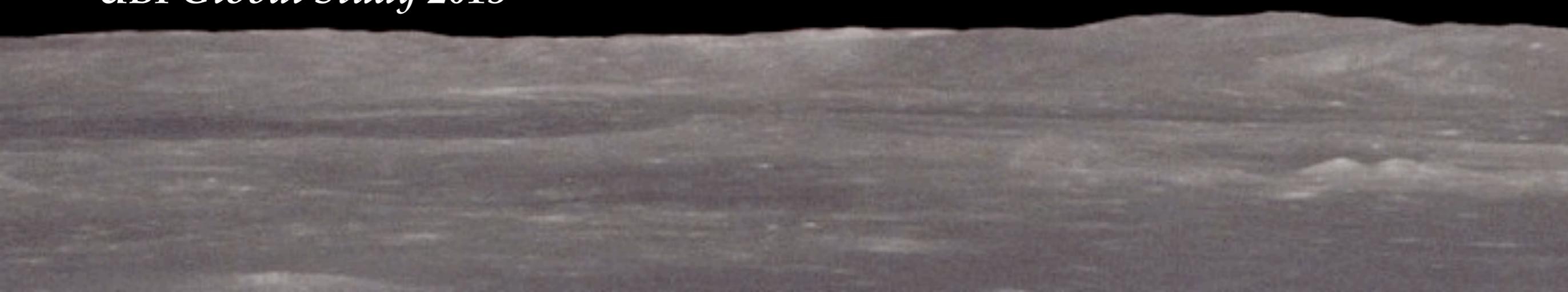


PTOLEMUS Consulting Group

# 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

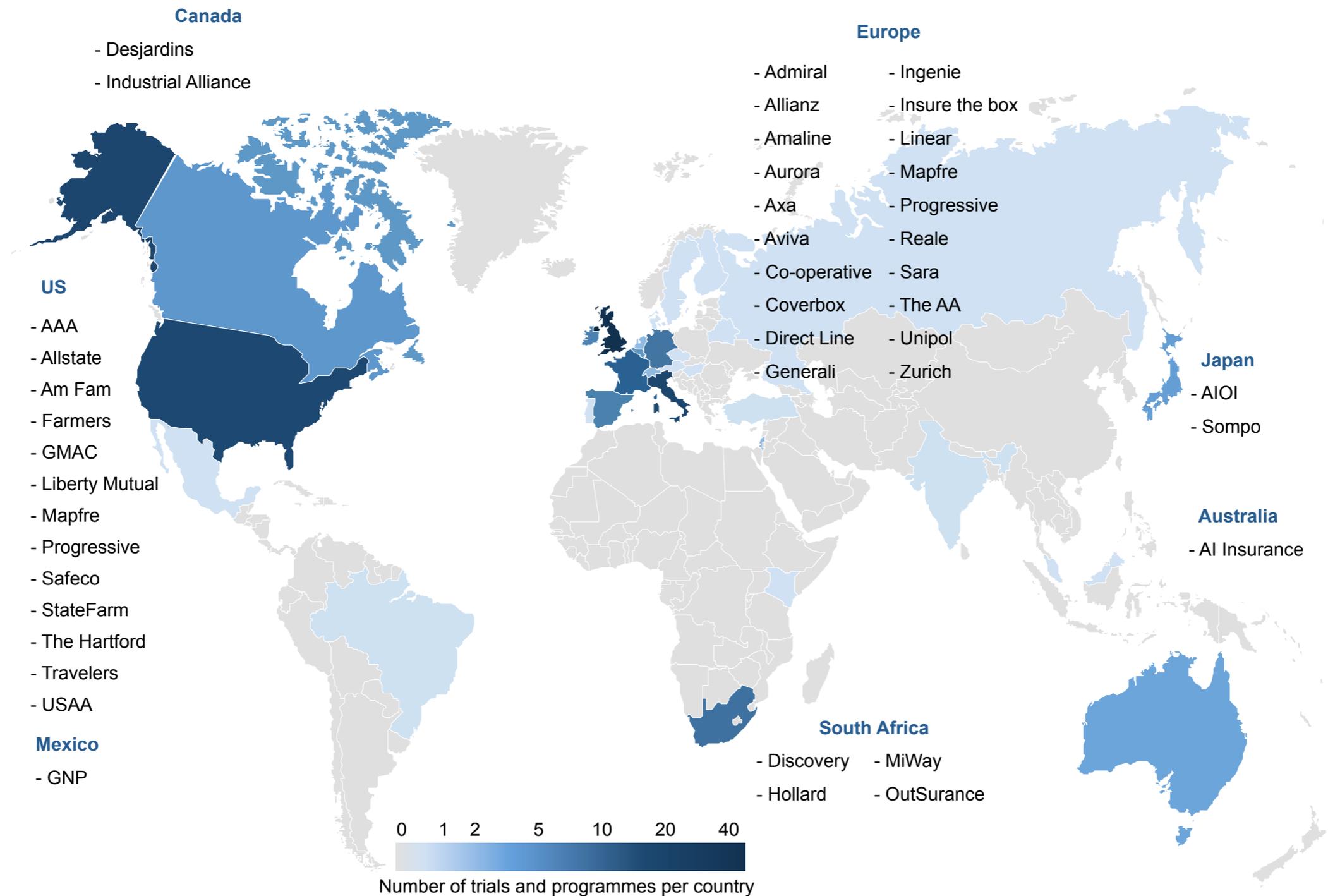
### Telematics & Intelligent Transport Systems

Connected car, tracking, fleet management, eCall, bCall,  
Stolen Vehicle Recovery, Car As A Service, connected train,  
etc.

### Positioning / Location enablement

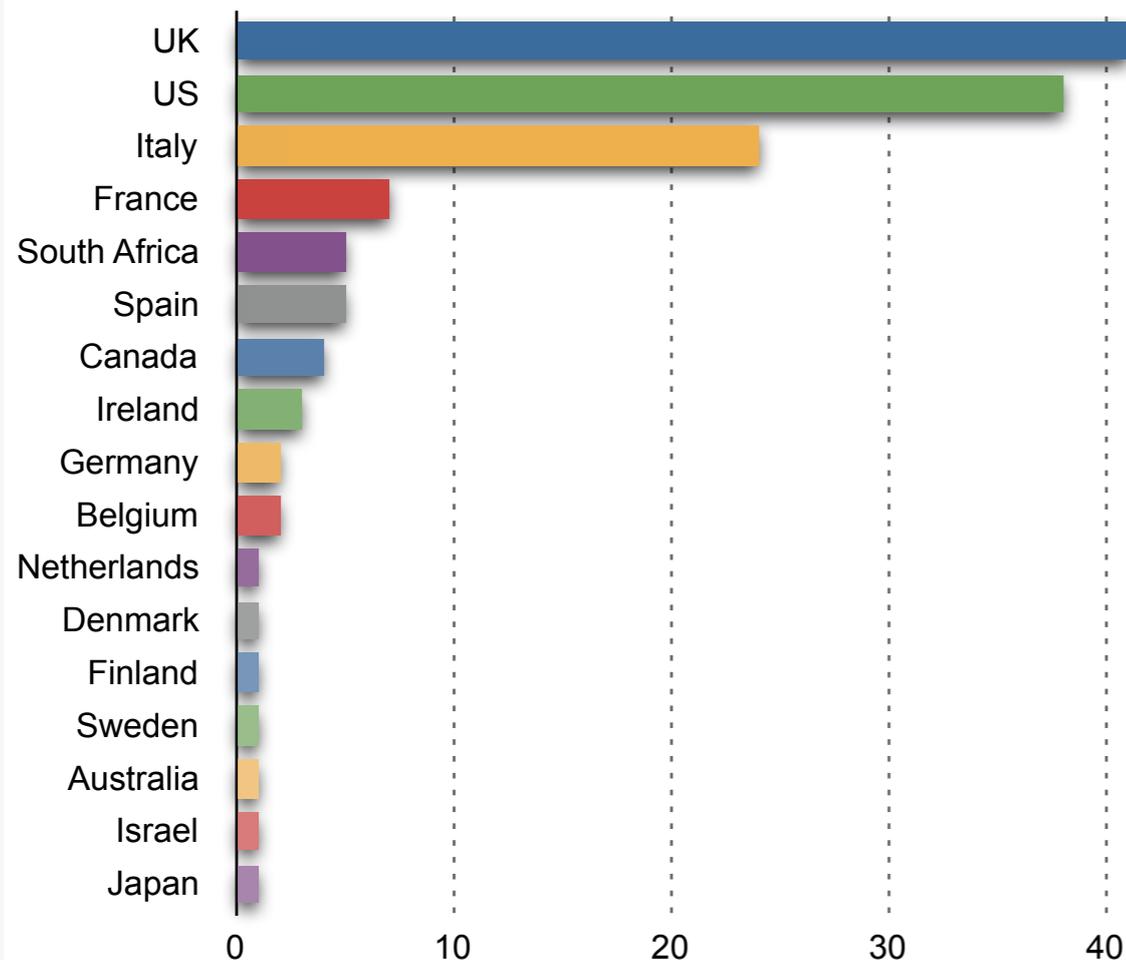
### M2M & connectivity

# New players fostering telematics insurance are found globally



# The number of trials and services has doubled since 2012

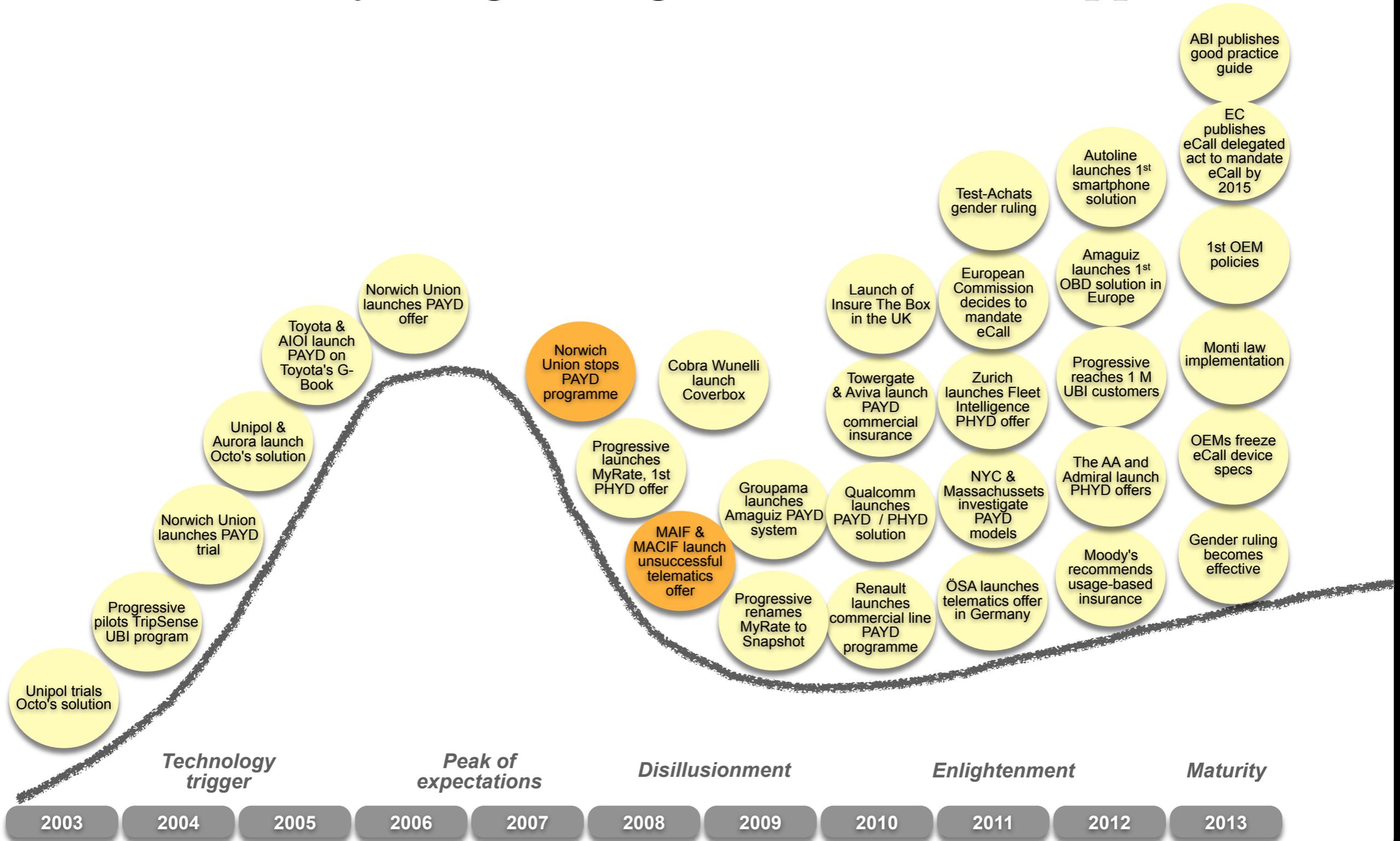
**We counted 170 UBI trials & launches**



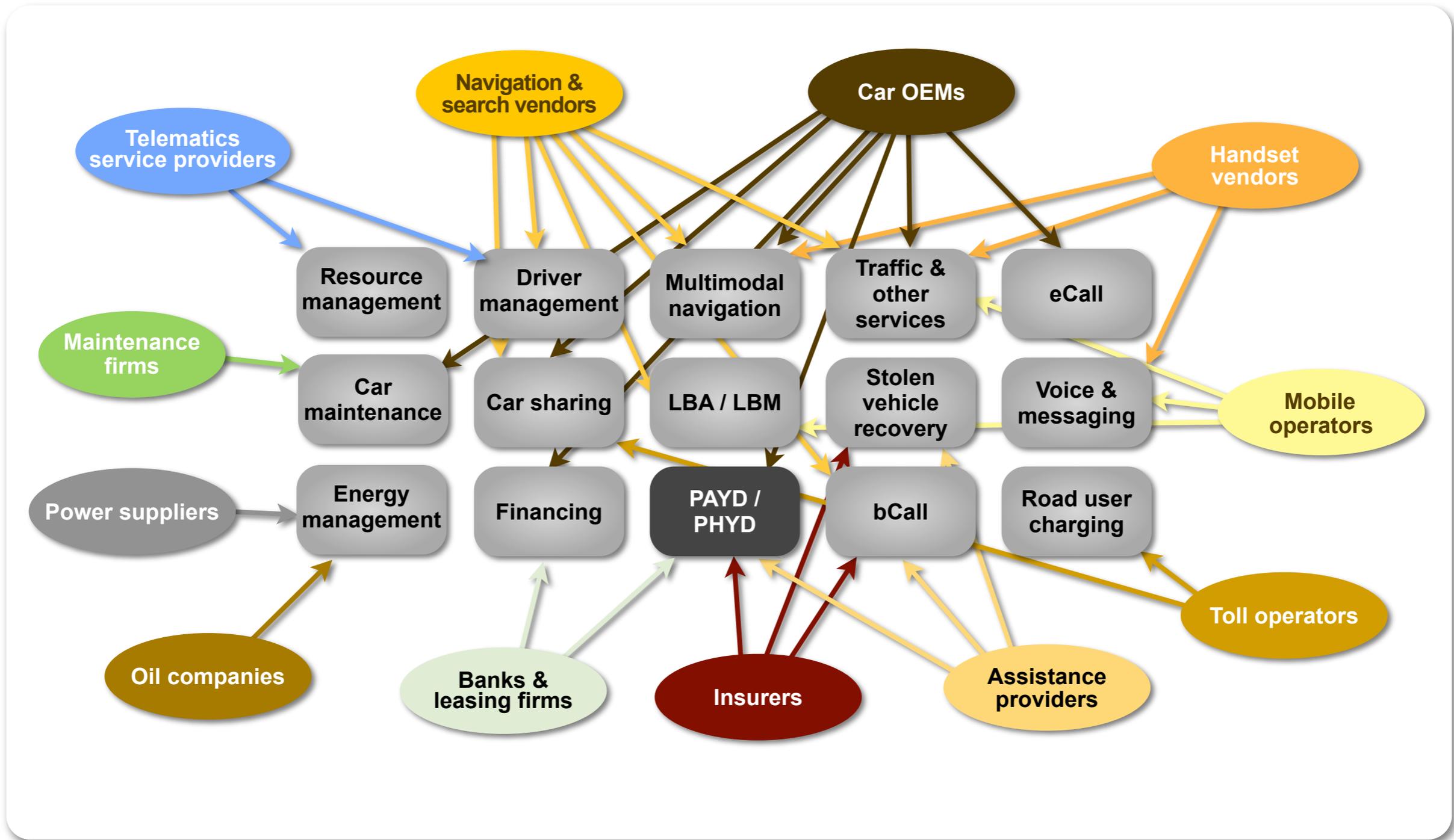
**The early testing phase is now over**

- 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 (Uniq) 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



# 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**  


**OBD device**  


**Self-energised connected modules**  


**Cigarette-lighter device**  


**DSRC tag**  


**PND**  


**Speed camera locator**  


**Smartphone**  


**Smartwatch**  


Line-fitted

**OEM system**  


**Supplier system**  


**Semi-embedded system**  


**Vehicle keys**  

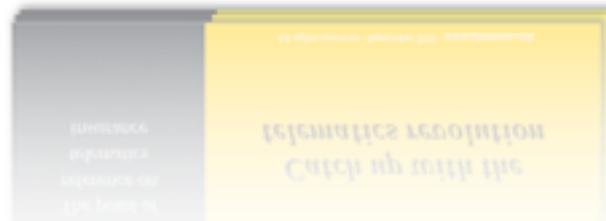
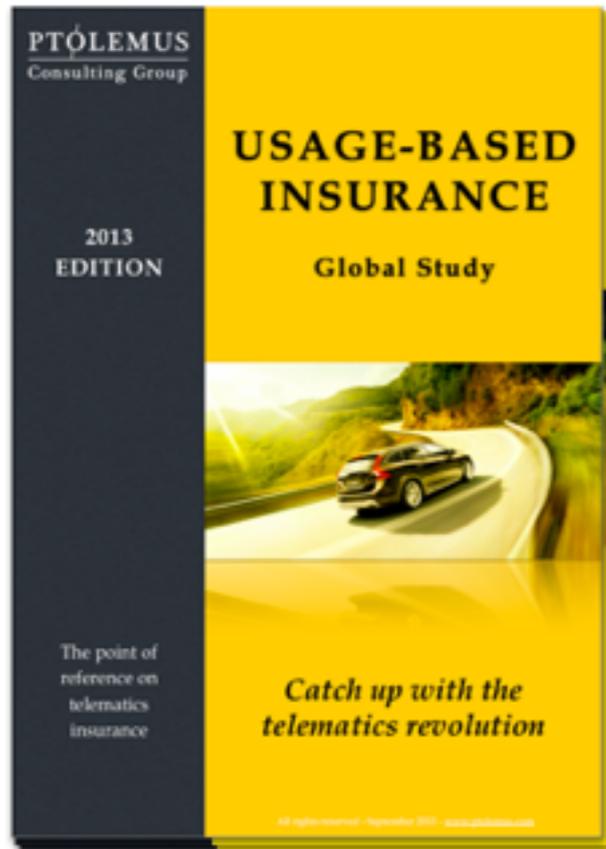

**OEM Smartwatch**  


Fixed

Removable

Portable

# The UBI Global Study paints a truly comprehensive picture of the UBI market



**More than a research report; a real strategic market analysis**

- **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, Uniq, 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

# The supplier ranking is a part of the UBI study

## Rationale

- 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

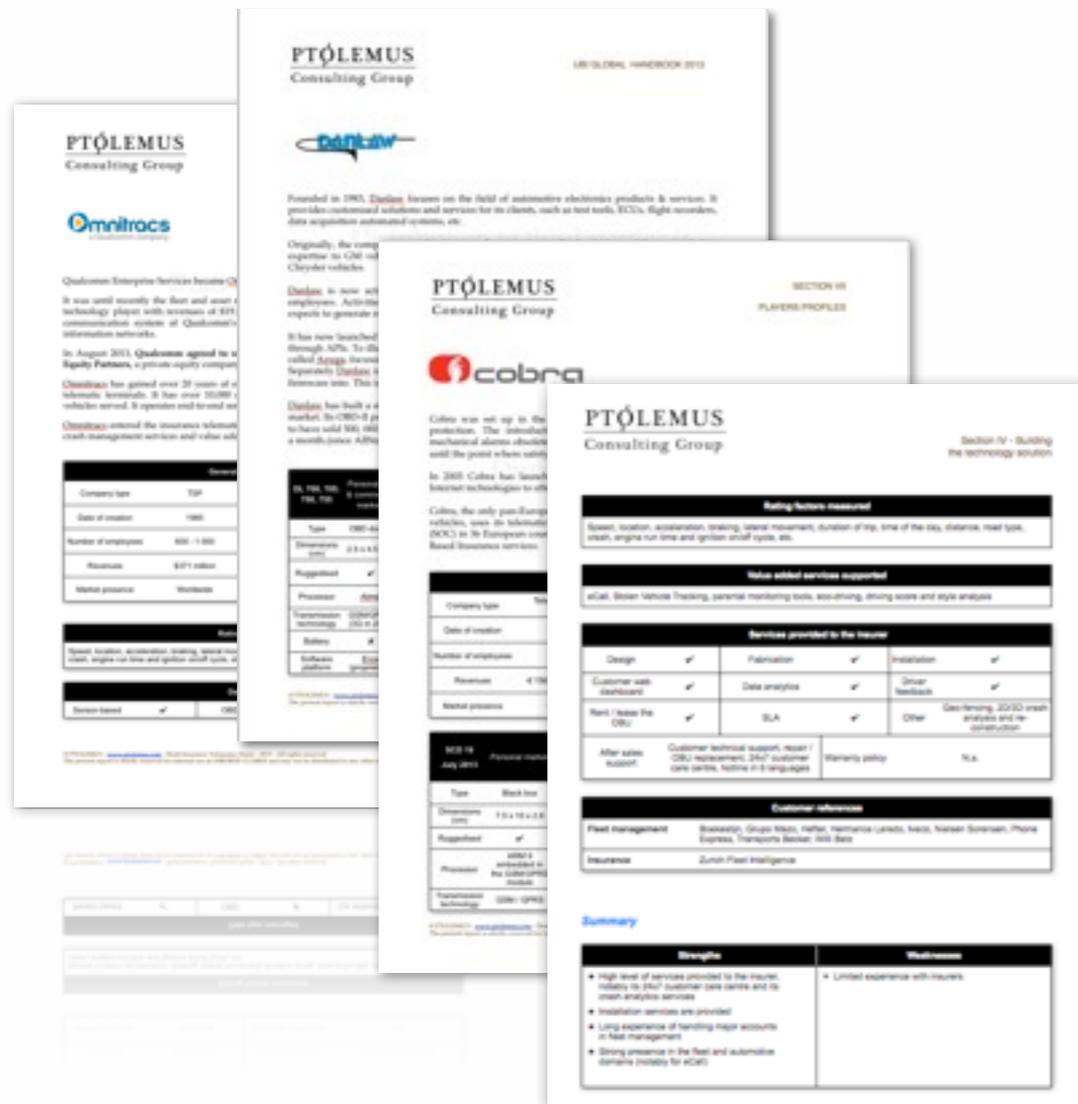
## Methodology

### 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 1<sup>st</sup> technology provider, EU

**Danlaw**

Ranked 1<sup>st</sup> technology provider, North America

**Octo Telematics**

Ranked 1<sup>st</sup> service provider, EU

**Verizon Telematics**

Ranked 1<sup>st</sup> service provider, North America

# Best Telematics Technology Providers

*Ranked by device technology*

	<b>Black box</b>	<b>OBD dongle</b>
<b>Europe</b>	<ol style="list-style-type: none"> <li>1. Meta System</li> <li>2. Cobra</li> <li>3. Quartix</li> </ol>	<ol style="list-style-type: none"> <li>1. Scope</li> <li>2. Mobile Devices</li> <li>3. Meta System</li> </ol>
<b>North America</b>	<ol style="list-style-type: none"> <li>1. CalAmp</li> <li>2. Mobile Devices</li> <li>3. Redtail</li> </ol>	<ol style="list-style-type: none"> <li>1. Danlaw</li> <li>2. CalAmp</li> <li>3. AnyData</li> </ol>
<b>Other continents</b>	<ol style="list-style-type: none"> <li>1. CTrack</li> <li>2. Pointer</li> <li>3. Cobra</li> </ol>	<ol style="list-style-type: none"> <li>1. Scope</li> <li>2. AnyData</li> <li>3. Orion</li> </ol>

# Best Telematics Technology Providers

*Ranked by customer segment*

	Personal line	Commercial line
Europe	<ol style="list-style-type: none"> <li>1. Meta System</li> <li>2. Cobra</li> <li>3. Mobile Devices</li> </ol>	<ol style="list-style-type: none"> <li>1. Trimble</li> <li>2. TomTom</li> <li>3. Mobile Devices</li> </ol>
North America	<ol style="list-style-type: none"> <li>1. Danlaw</li> <li>2. CalAmp</li> <li>3. AnyData</li> </ol>	<ol style="list-style-type: none"> <li>1. CalAmp</li> <li>2. Mobile Devices</li> <li>3. AnyData</li> </ol>
Latin America	<ol style="list-style-type: none"> <li>1. Cobra</li> <li>2. Pointer</li> <li>3. CalAmp</li> </ol>	<ol style="list-style-type: none"> <li>1. Pointer</li> <li>2. CalAmp</li> </ol>
Asia	<ol style="list-style-type: none"> <li>1. AnyData</li> <li>2. Orion</li> <li>3. ATrack</li> </ol>	<ol style="list-style-type: none"> <li>1. Scope</li> <li>2. Orion</li> <li>3. ATrack</li> </ol>

# Best Telematics Service Providers

*Ranked by device technology*

	<b>Black box</b>	<b>OBD dongle</b>	<b>Smartphone</b>
<b>Europe</b>	<ol style="list-style-type: none"> <li><b>1. Octo Telematics</b></li> <li>2. Wunelli</li> <li>3. Cobra</li> </ol>	<ol style="list-style-type: none"> <li><b>1. DriveProfiler (Scope)</b></li> <li>2. Octo Telematics</li> </ol>	<ol style="list-style-type: none"> <li><b>1. MyDrive</b></li> <li>2. Movelo</li> <li>3. Wunelli</li> </ol>
<b>North America</b>	<ol style="list-style-type: none"> <li><b>1. Octo Telematics</b></li> <li>2. IMS</li> <li>3. Himex</li> </ol>	<ol style="list-style-type: none"> <li><b>1. Verizon Telematics</b></li> <li>2. Himex</li> <li>3. Octo Telematics</li> </ol>	<ol style="list-style-type: none"> <li><b>1. MyDrive</b></li> <li>2. Himex</li> <li>3. DriveFactor</li> </ol>
<b>Other continents</b>	<ol style="list-style-type: none"> <li><b>1. cTrack</b></li> <li>2. Cobra</li> <li>3. Tracker</li> </ol> <p>South Africa</p>	<ol style="list-style-type: none"> <li><b>1. DriveProfiler (Scope)</b></li> </ol>	<ol style="list-style-type: none"> <li><b>1. Telefonica</b></li> </ol>

# Best Telematics Service Providers

*Ranked by customer segment*

	Personal line	Commercial line
Europe	<ol style="list-style-type: none"> <li>1. Octo Telematics</li> <li>2. Wunelli</li> <li>3. Cobra</li> </ol>	<ol style="list-style-type: none"> <li>1. TomTom Business Solutions</li> <li>2. Masternaut</li> <li>3. Trimble</li> </ol>
North America	<ol style="list-style-type: none"> <li>1. Verizon Telematics</li> <li>2. Himex</li> <li>3. Octo Telematics</li> </ol>	<ol style="list-style-type: none"> <li>1. Trimble</li> <li>2. Geotab</li> <li>3. Teletrac</li> </ol>
Latin America	<ol style="list-style-type: none"> <li>1. cTrack</li> <li>2. Cobra</li> <li>3. Pointer</li> </ol>	<ol style="list-style-type: none"> <li>1. cTrack</li> <li>2. Pointer</li> <li>3. Webtech Wireless</li> </ol>
Asia	<ol style="list-style-type: none"> <li>1. Scope</li> <li>2. cTrack</li> <li>3. Cobra</li> </ol>	<ol style="list-style-type: none"> <li>1. cTrack</li> <li>2. Trimble</li> <li>3. TomTom</li> </ol>

# 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



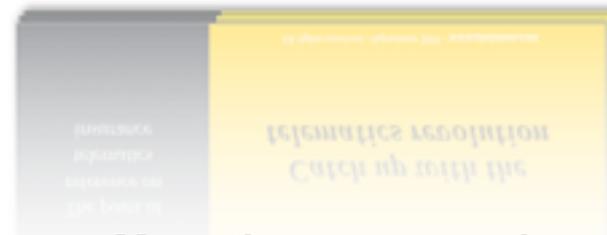
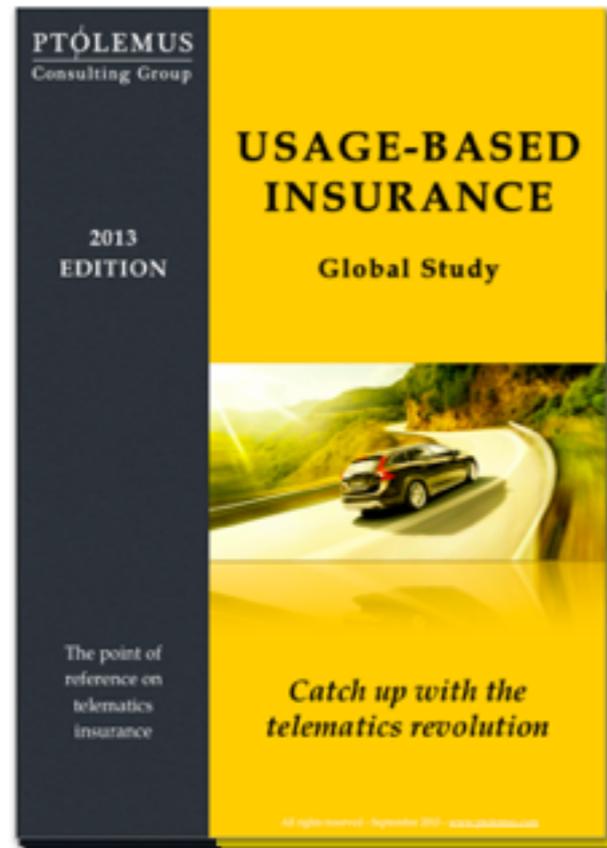
## ... as well as the attractiveness of key geographical markets

### 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:

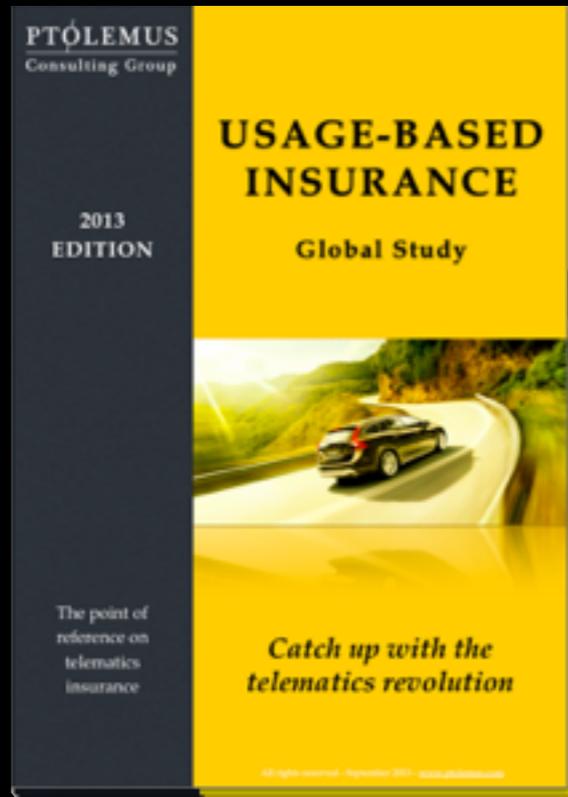


**More than a research study; a real strategic market investigation**

Reports	Full Study	Full Study with 10-year market forecasts
<b>Contents</b>	<ul style="list-style-type: none"> <li>• 800-page study</li> <li>• Electronic version (pdf format, password-protected)</li> </ul>	<ul style="list-style-type: none"> <li>• 800-page study</li> <li>• Electronic version (pdf format, password-protected)</li> <li>• Excel market forecasts outputs with graphs (password-protected)</li> </ul>
<b>Company-wide licence</b>	<p><b>€ 4,995</b> Approx. \$6,754</p>	<p><b>€ 5,995</b> Approx. \$8,106</p>

For more information, contact Thomas on [thomas@ptolemus.com](mailto:thomas@ptolemus.com)  
Alternatively call direct on +44 7973 889 392

## A strategic reference guide for the whole company



**More than a research study; a real strategic market investigation**

- **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

PTOLEMUS Consulting Group  
Strategies for Mobile Companies



Boston - Brussels - Hamburg - London - Milan - Paris  
[www.ptolemus.com](http://www.ptolemus.com)

Reserve your copy today!  
Contact Thomas Hallauer at  
email: [thomas@ptolemus.com](mailto:thomas@ptolemus.com)  
Phone (UK) +44 7973 889 392