

PTOLEMUS Consulting Group

Monitoring the growth of the UBI market



UBI Dashboard presentation and sample

London 6th February 2018 - PTOLEMUS intellectual property. Strictly confidential

The consulting & research firm for the connected world

Consulting services

Strategy definition	Investment assistance	Procurement strategy
Innovation management	Business development	Deployment

Research services

Fields of expertise

Mobility services	Car pooling Car sharing Smart parking	Multimodal mobility Ride hailing	Road side assistance Tax refund
Vehicle services & telematics	bCall eCall FMS SVT / SVR	Tracking VRM In-car Wi-Fi Fuel cards	Parking Navigation Speed cameras Traffic information
Usage-based charging	Car As A Service Electronic Toll Collection	Mobility-as-a-Service Road charging	UBI / PAYD Vehicle rental Vehicle leasing
Vehicle data & analytics	AI CAN-bus Crowd-sourcing Data protection	Driving behaviour OBD Predictive analytics	Remote diagnostics xFCD
Vehicle automation	ADAS	Autonomous cars	Autonomous trucks
Enabling technologies	Positioning (GNSS / WiFi / cellular)	M2M / connectivity Smartphones	Telematic devices V2X

Our clients are across the mobility ecosystem...

Analytics providers



Automotive manufacturers & suppliers



Mobile telecom operators



Applications providers



Telematics solution providers



Fleet & fuel, ITS & regulators



Insurers, aggregators & assistance providers



Banks & private equity investors



PTOLEMUS brings unparalleled depth of knowledge in connected and autonomous vehicle services



The reference report on UBI, quoted by The Economist, the Financial Times and the Wall Street Journal

The most comprehensive research on insurance analytics

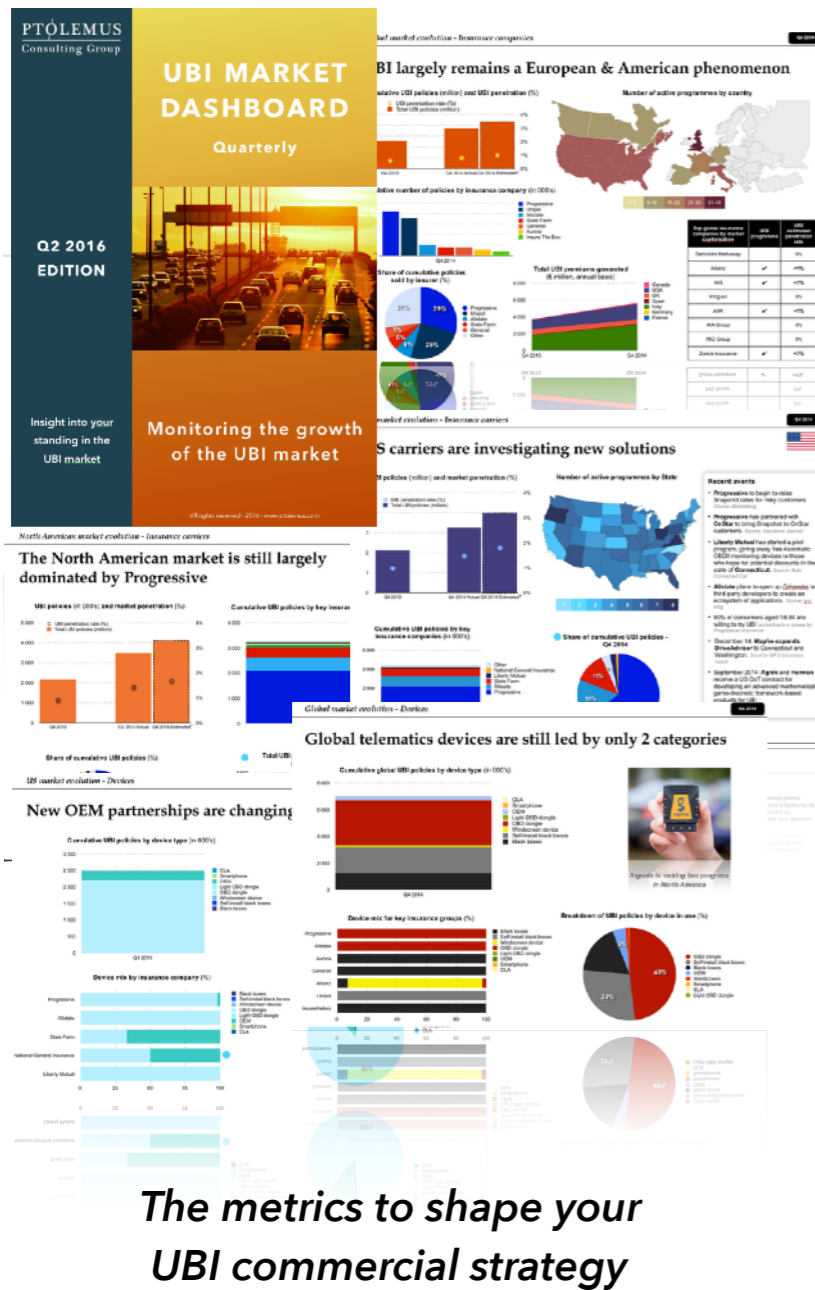
The most thorough analysis of ADAS and AVs

Referenced figures and forecasts for 14 connected car services

The reference on vehicle payment services

Reinventing fleet management

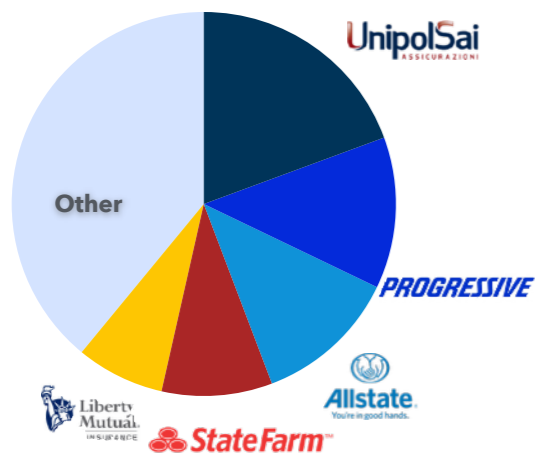
Our quarterly UBI dashboard monitors the market metrics every quarter in 17 countries/ areas



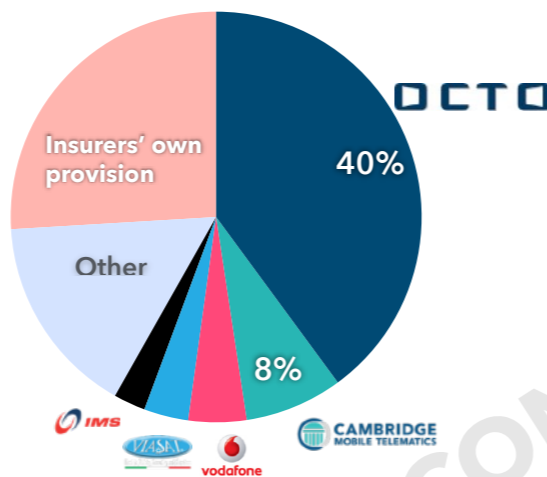
- **110-page barometer of the global UBI industry**
 - Covers 360 companies
 - Issued on a quarterly basis
 - 300+ charts, tables & figures
- **A global dashboard covering**
 - Advanced markets: US, Canada, France, Germany, Italy, Spain, UK
 - Emerging markets: APAC, Benelux, China, Latin America, Russia, the Nordics, other European markets
- **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 all key 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

The UBI market has grown by 26% in 2017 to 17.4 million policies

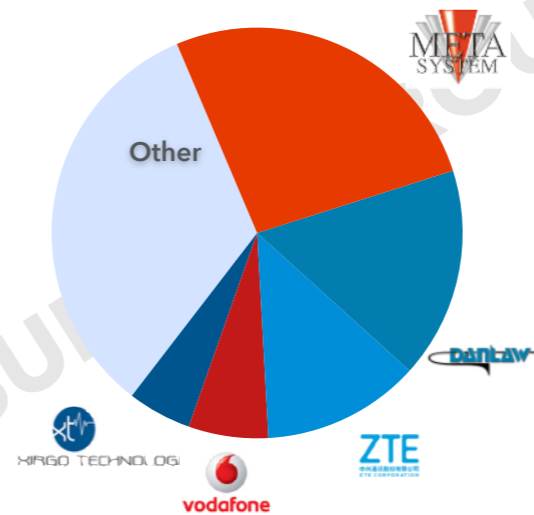
Breakdown of UBI policies by insurance group



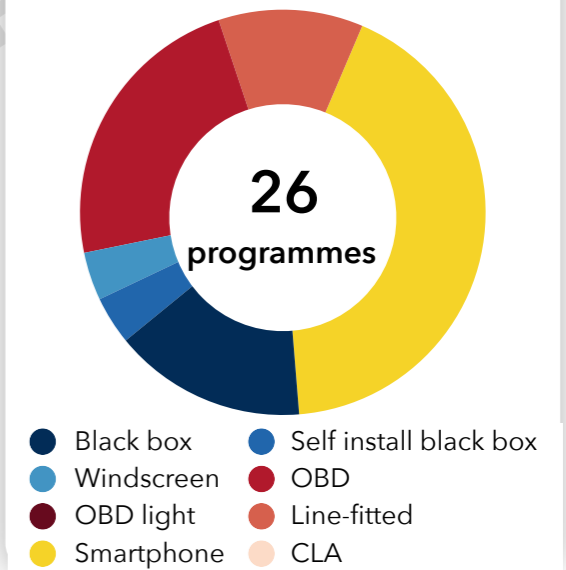
Market share of key TSPs active UBI policies



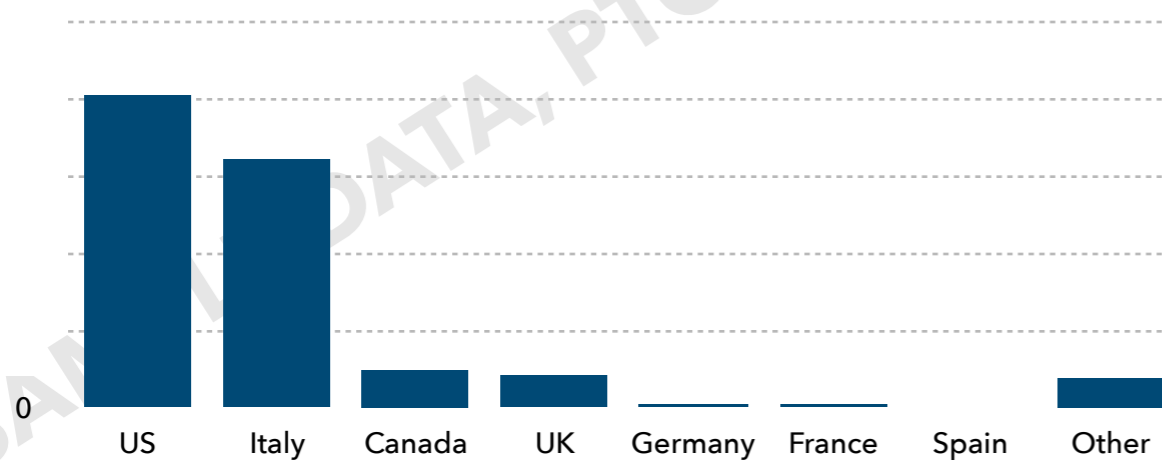
Market share of key TTPs active UBI policies



New programme launches (last 6 months)



Active UBI policies in key UBI countries (in 000s)

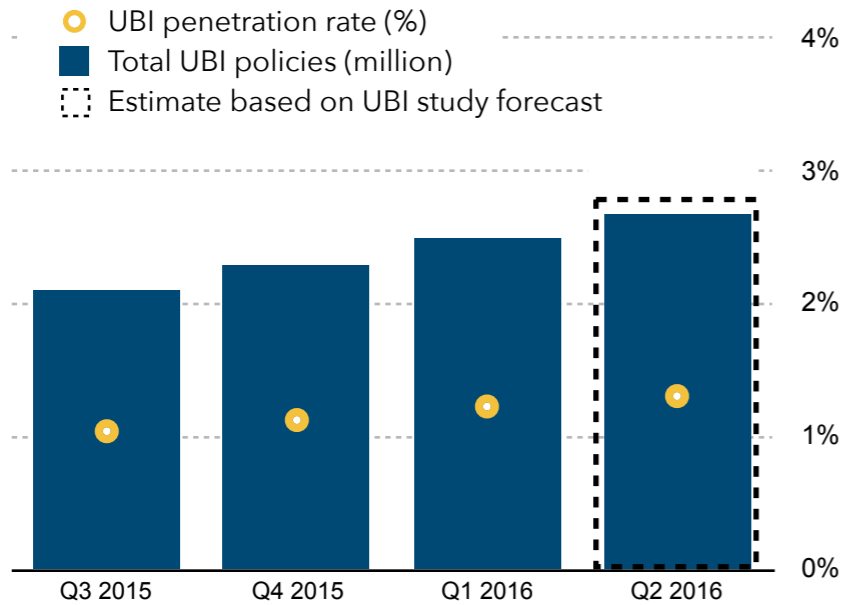


Global UBI indicators

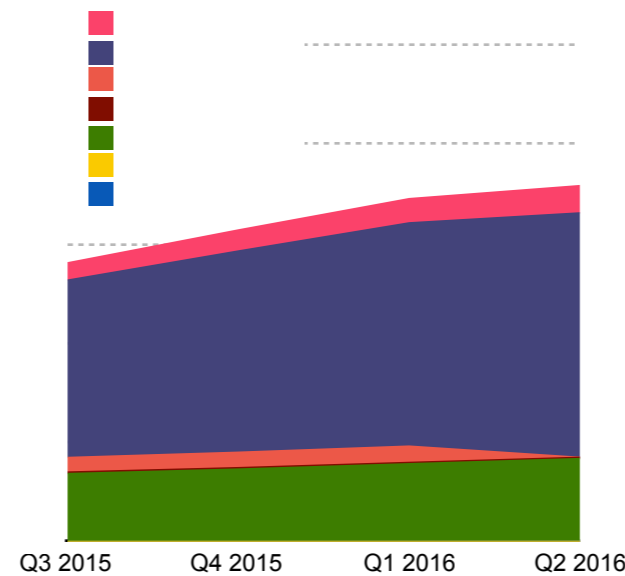
	Q1 2017	Q2 2017	Q3 2017	Q4 2017
UBI policies (million)				17.4
Active programmes*				353
Smartphone programmes**				67

Progressive's rapid growth has impacted the whole market

UBI policies (000s), quarterly growth and market penetration (%)

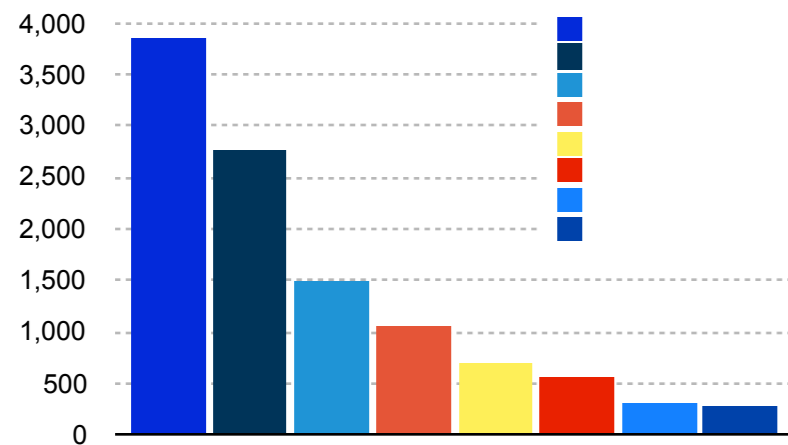


Total UBI premiums generated (€ million, annual basis)

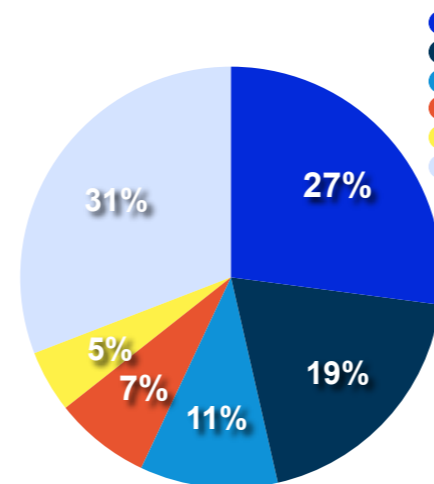


Top global insurance companies by market capitalisation	UBI programme	UBI estimated penetration rate
Berkshire Hathaway	<i>Trial</i>	x
Allianz	✓	x
AIG	✓	x
Ping An	<i>Trial</i>	x
AXA	✓	x
AIA Group	x	x
ING Group	x	x
Zurich Insurance	x	x

Number of active UBI policies by insurance company (in 000s)



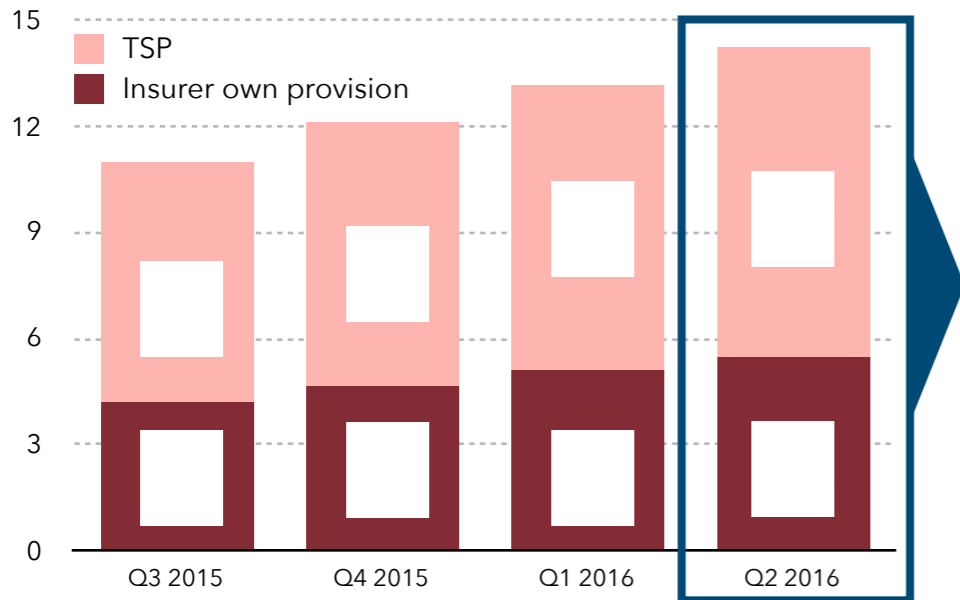
Share of active UBI policies by insurer (%)



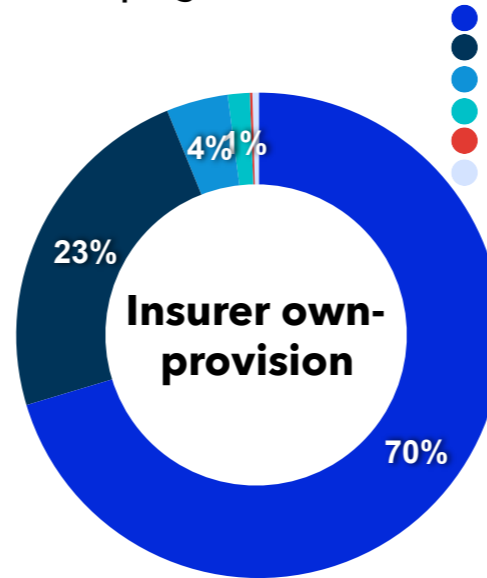
Leading UBI insurers	Country	UBI estimated penetration rate
Progressive	US	xx
UnipolSai	Italy	xx
Allstate	US	xx

Large insurers have stated their desire to insource, but the dominant model continues to be TSP-based

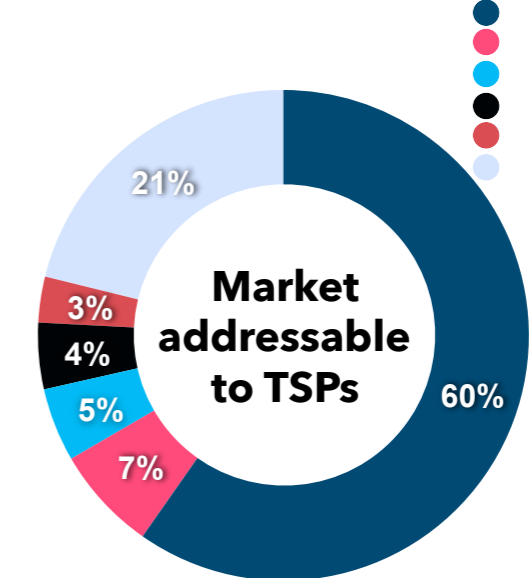
Active UBI policies (million)



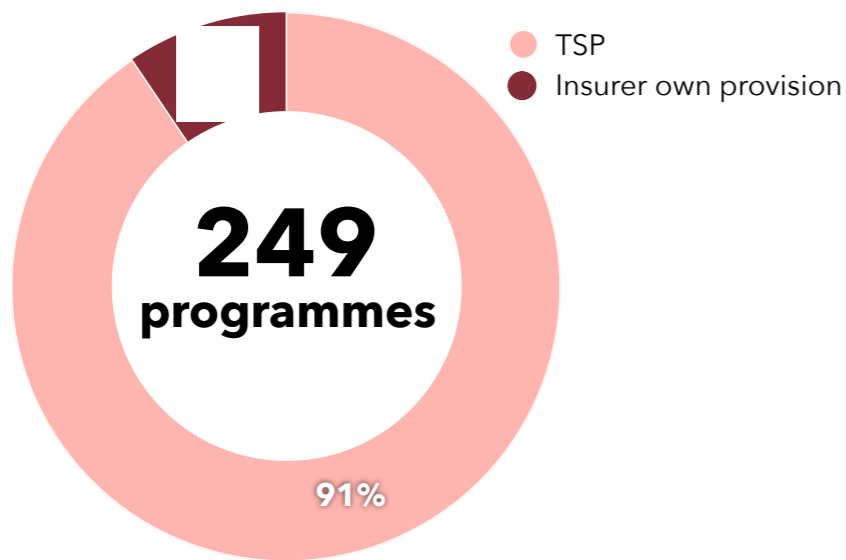
Active policies from in-sourced UBI programmes (%)



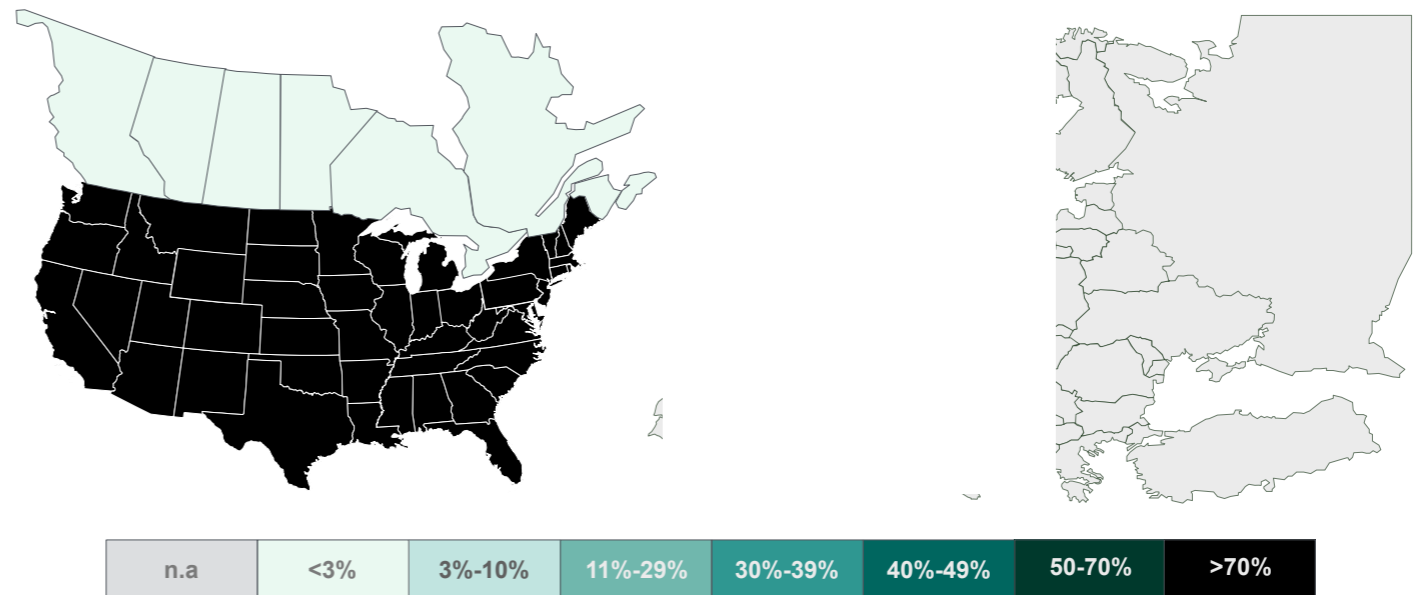
Active UBI policies from TSP-based programmes (%)



UBI programmes by type (%)

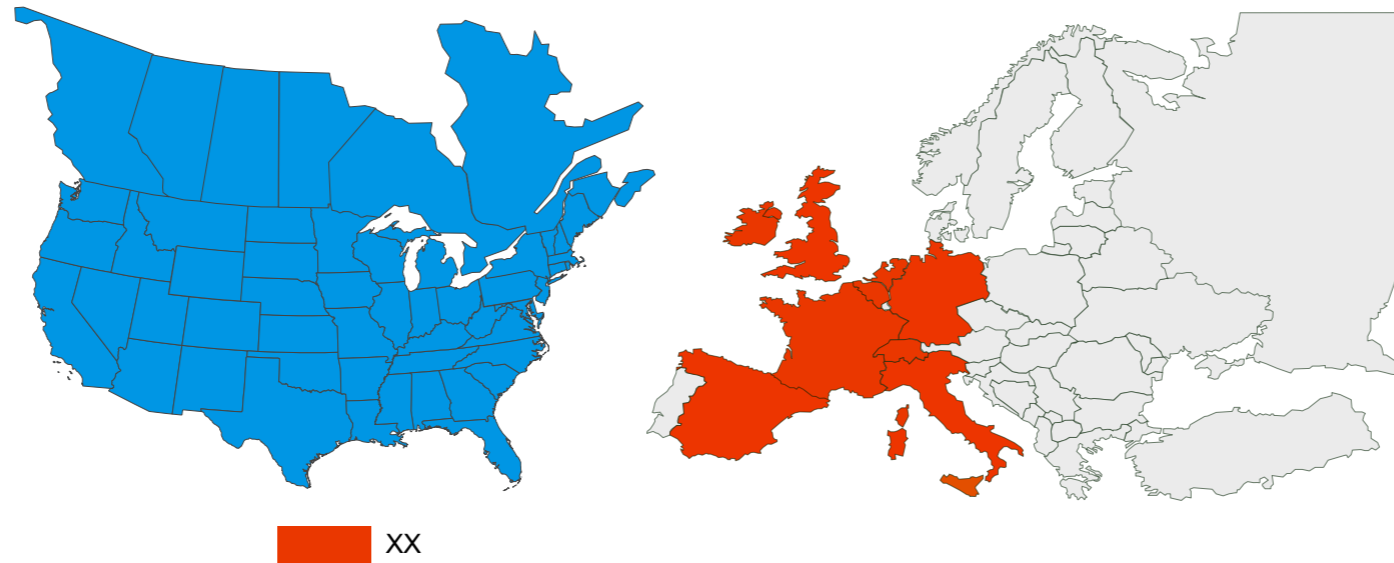


Share of active policies from in-sourced UBI programmes

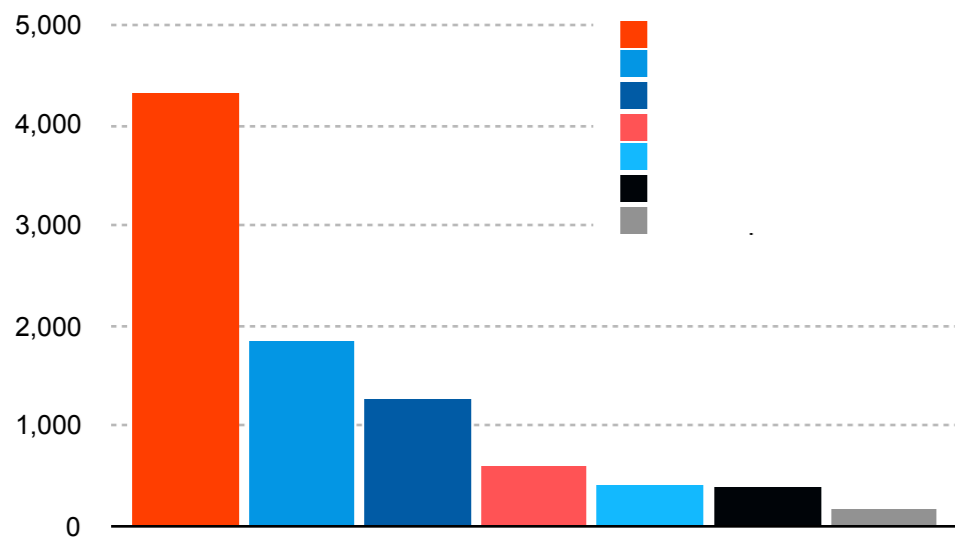


While Danlaw has overtaken Xirgo in North America, Meta System remains the dominant player in Europe

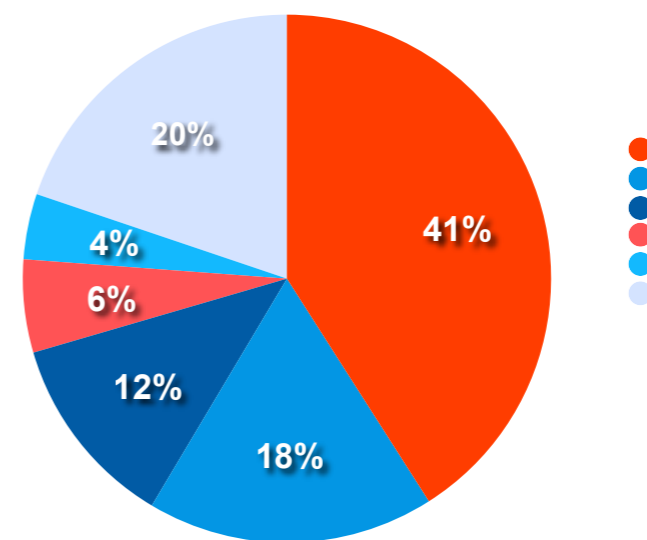
Top TTP market share holder in each country



Number of active UBI devices by TTP (in 000s)



Share of active UBI devices by TTP (%)

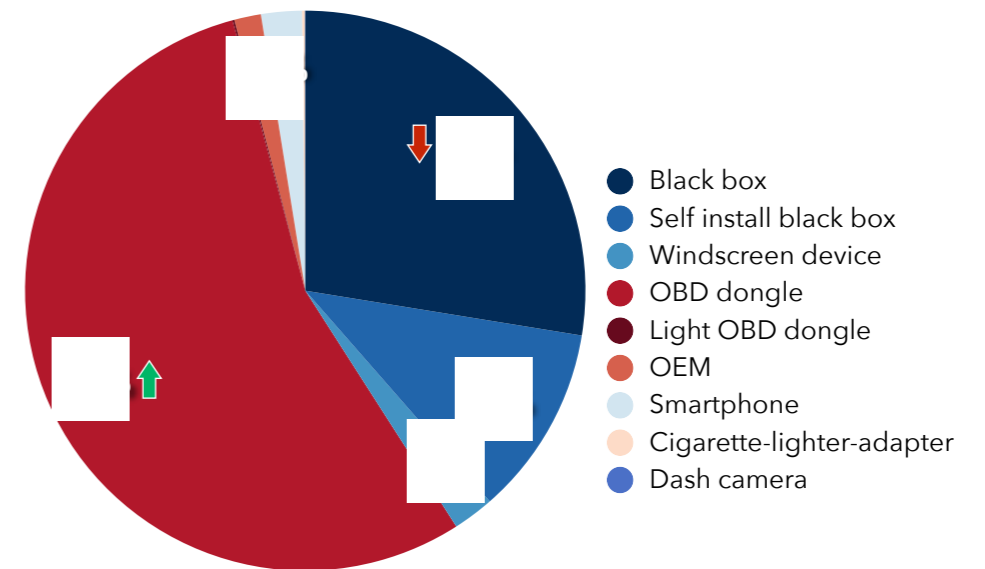


Leading insurers are adopting a multi-device strategy while TSPs mostly keep a single device approach

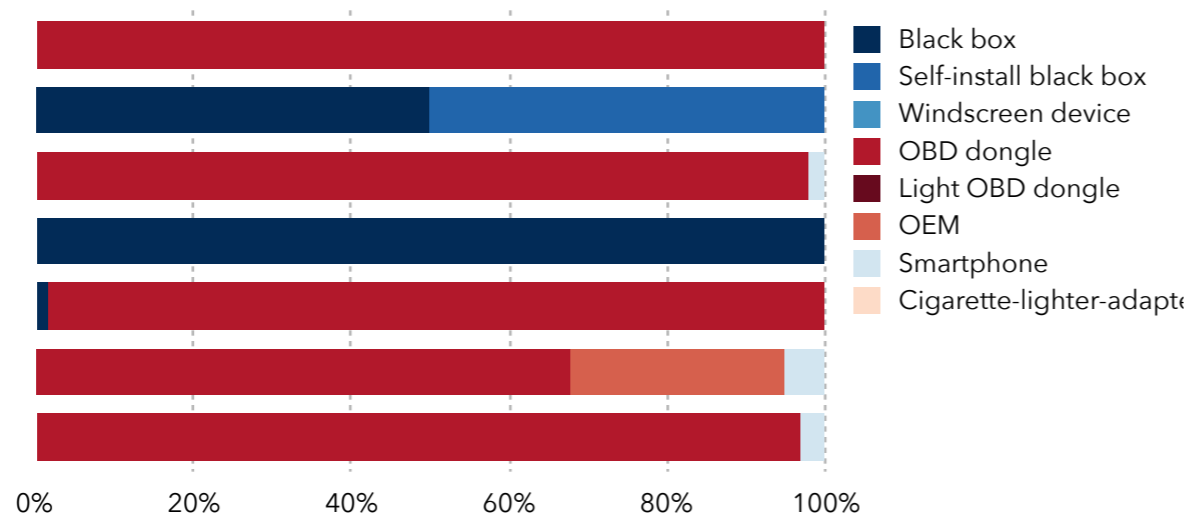
Active global UBI policies by device type (in 000s)



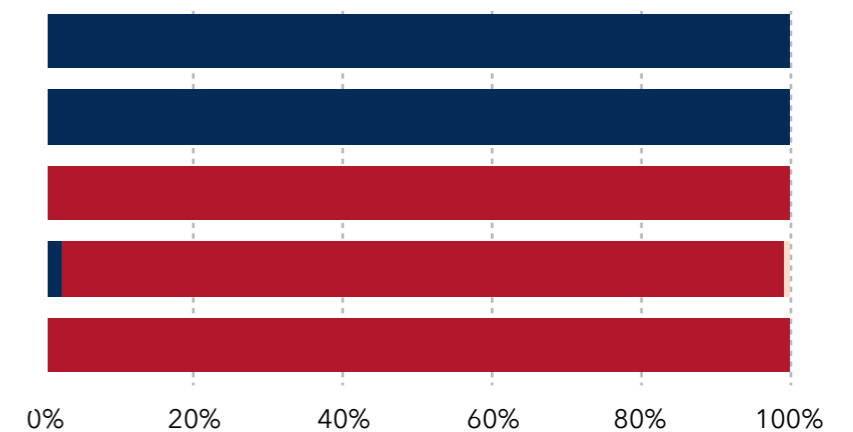
Breakdown of UBI policies by device in use (%)



Device mix for key insurance groups (%)



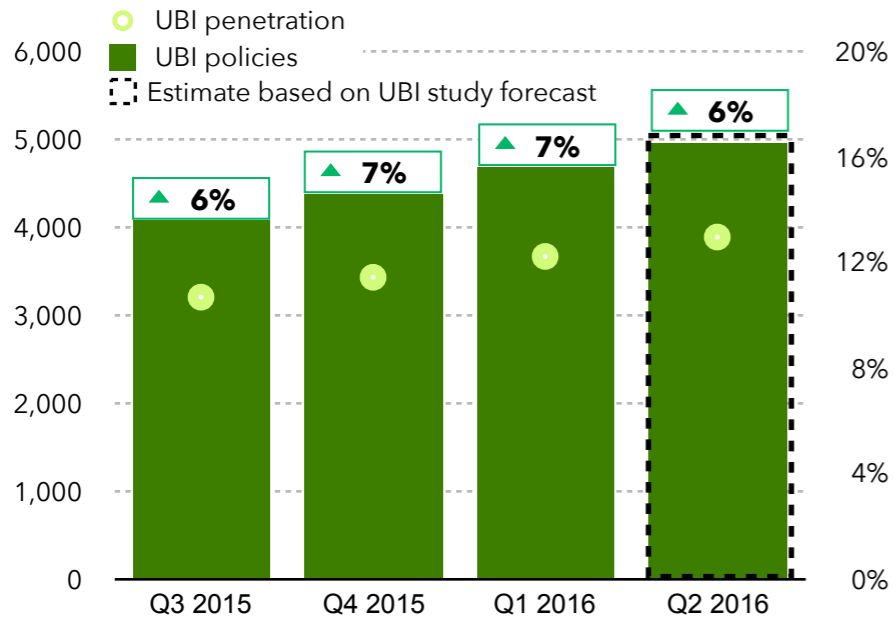
Device mix for key TSPs (%)



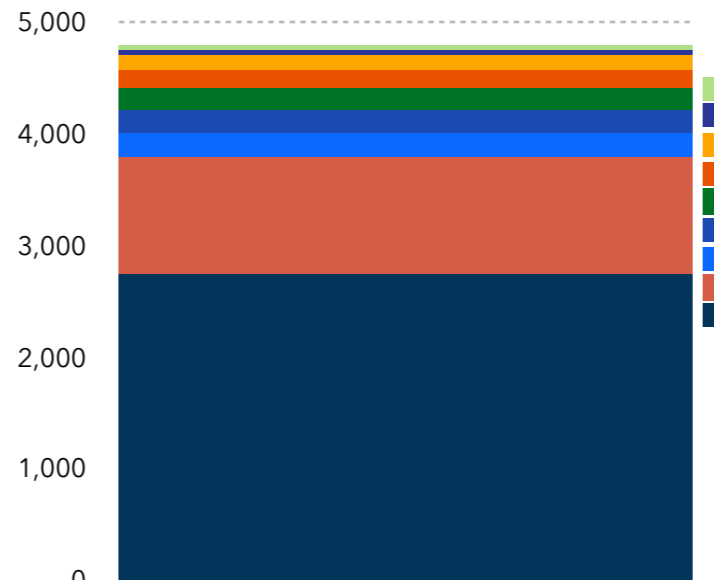


Quarterly growth remains consistent in Italy at 6%

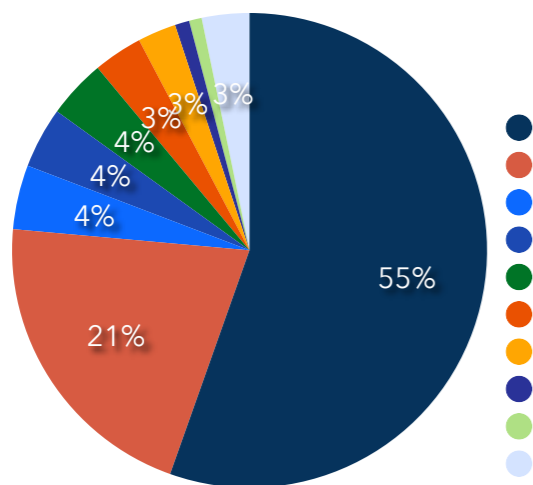
UBI policies (000s), quarterly growth and market penetration (%)



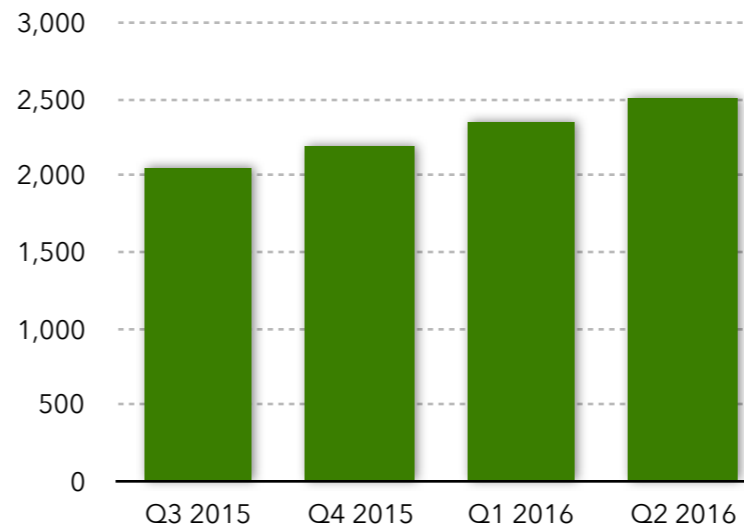
Active UBI policies by insurance company (in 000s)



Share of active UBI policies (%)



UBI premiums generated (€ million, annual basis)



Recent events

2015

- October: **MAPFRE** acquires Direct Line in Italy and Germany
- November: Replacing the Monti law, the **competition bill** is now discussed in parliament

Source: carrozzeriaautorizzata.com

2016

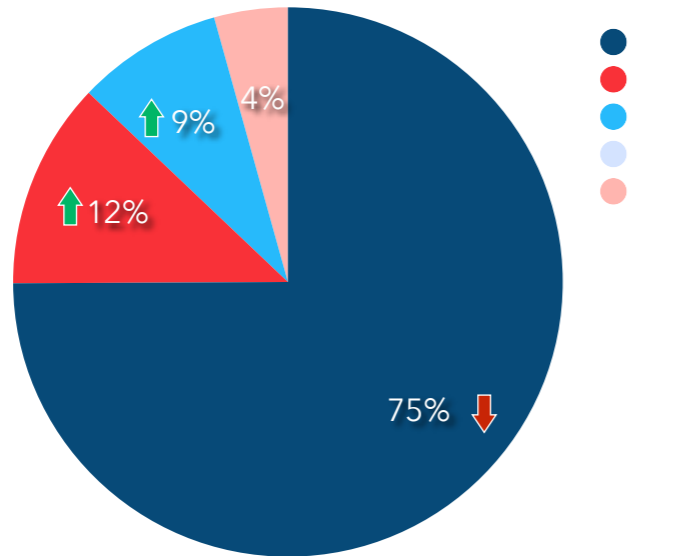
- April: **Infomobility** strengthen partnership with **Generali** for provision of telematics insurance and replaced Vodafone
- June: The **senate approved an amendment to the competition bill potentially mandating installation of the black boxes on all means of transport by 2017**. Public vehicles would first be impacted, followed by private vehicles. Source: facile.it
- September: **Generali** and **Progressive** announce a R&D agreements in order to improve their data analytics capabilities

Source: Business Wire

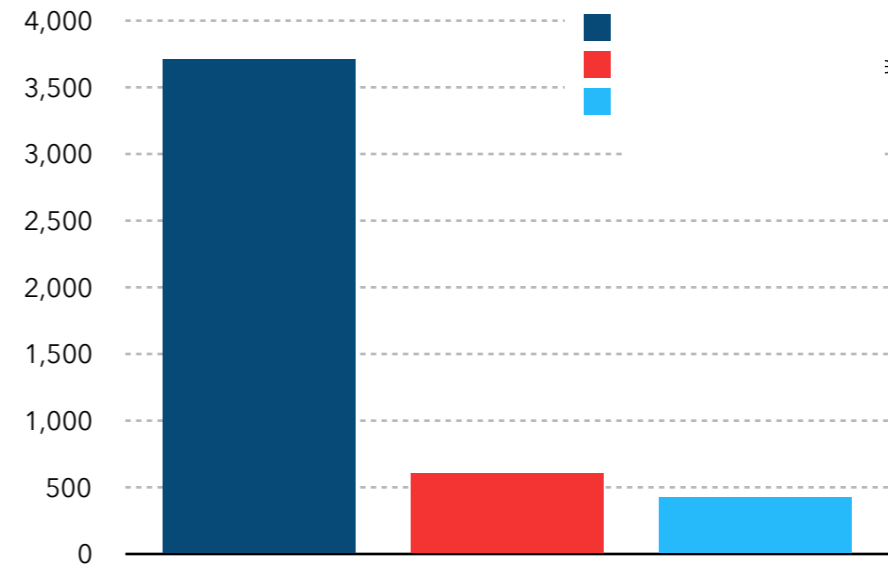


The Italian market is dominated by local providers

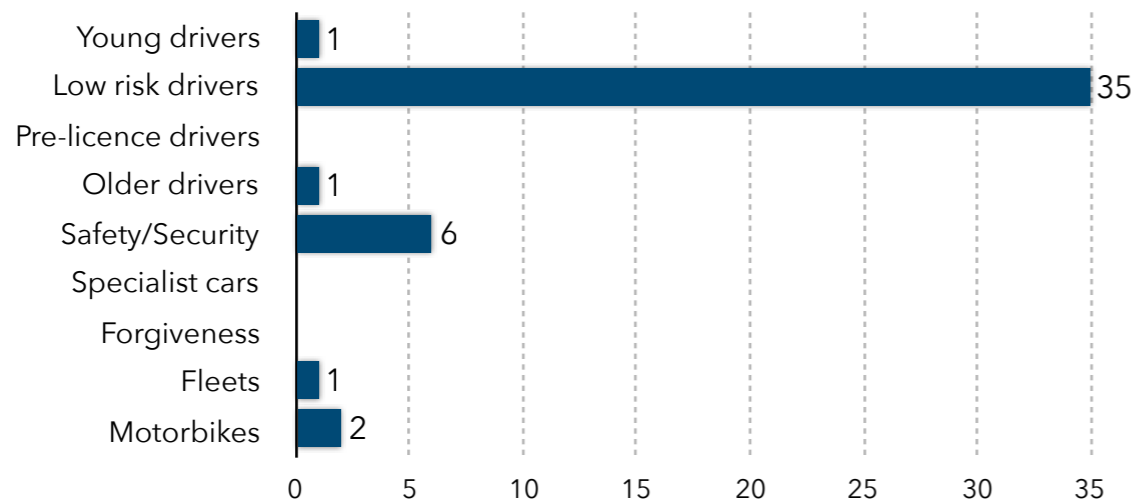
Share of active UBI policies by TSP (%)



Number of active UBI policies by TSP (000s)

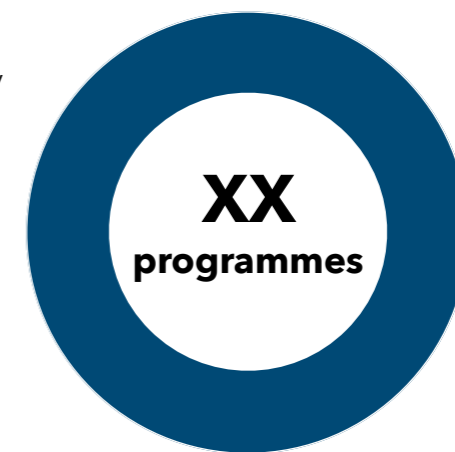


UBI programmes by target segment



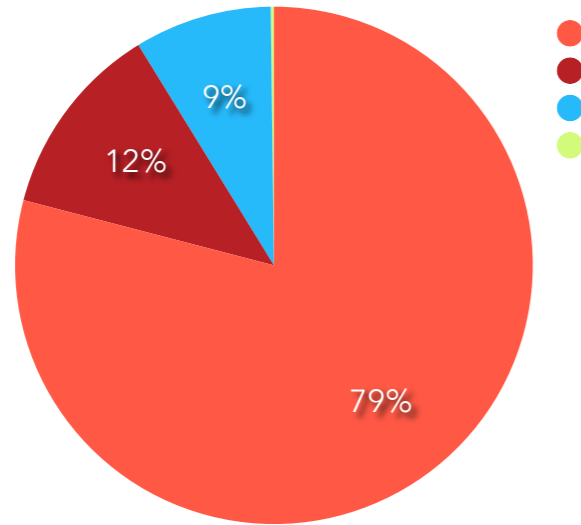
UBI programmes by model (%)

- Leave-in
- Roll-over
- Try before you buy

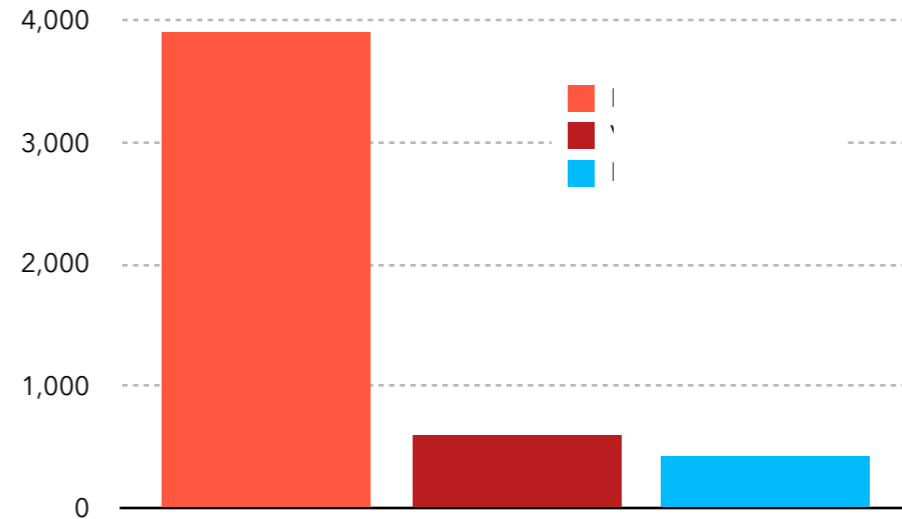


The device landscape remains highly concentrated

Share of active UBI devices by TTP (%)



Number of active UBI devices by TTP (in 000s)



Breakdown of Meta System devices (in 000s)



Breakdown of Vodafone Automotive devices (in 000s)





Despite a large market share, black boxes see growth in anticipation of the black box amendment beginning 2017

Active UBI policies by device type (in 000s)

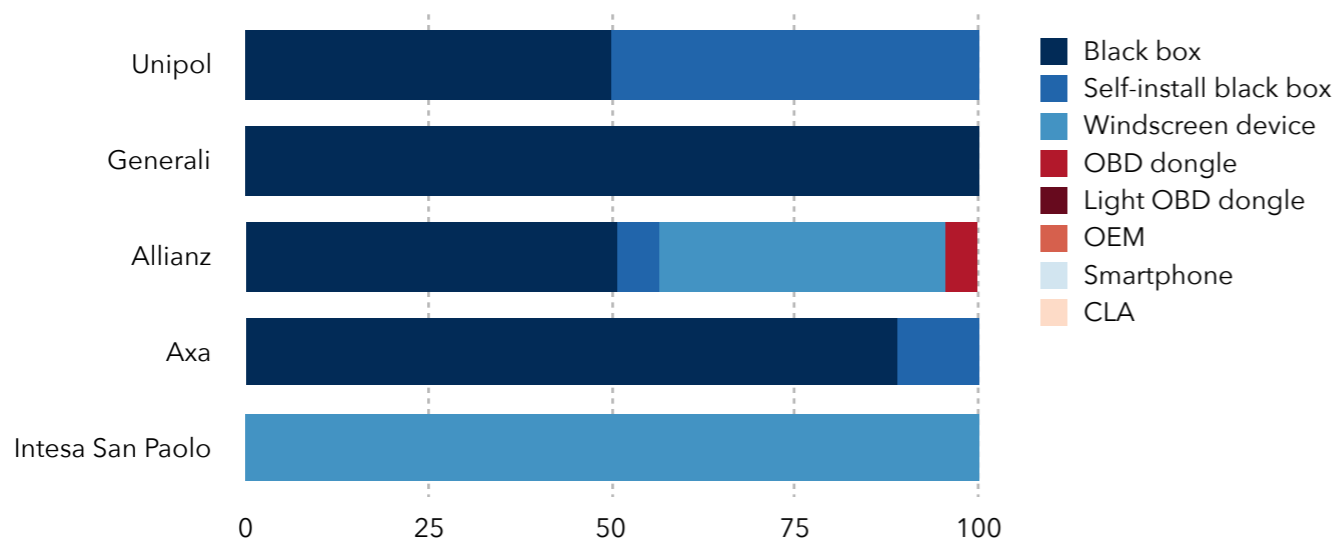


UnipolSai created a standalone telematics company, AlfaEvolution Technology, to support the telematics initiatives at Group level

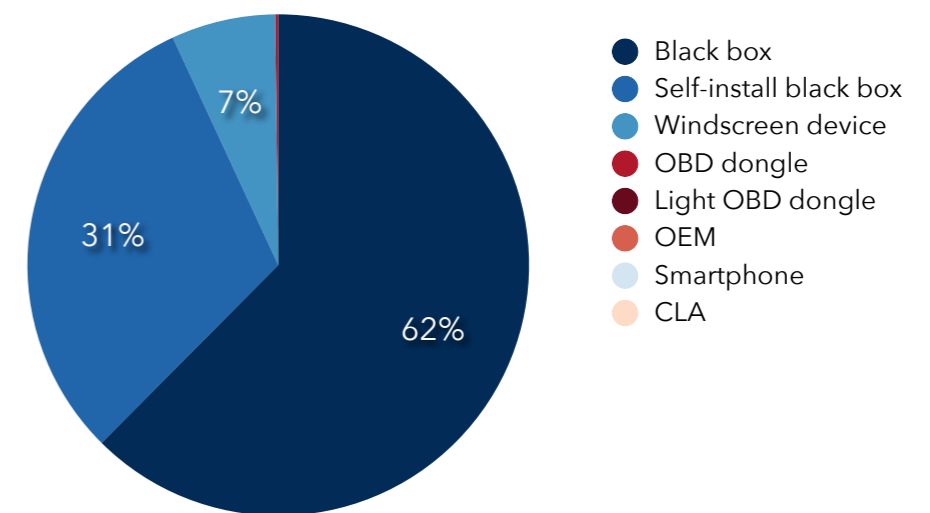


Under this new model, UnipolSai would still consider outsourcing functions such as device installation, device logistics, SVR, private eCall, etc.

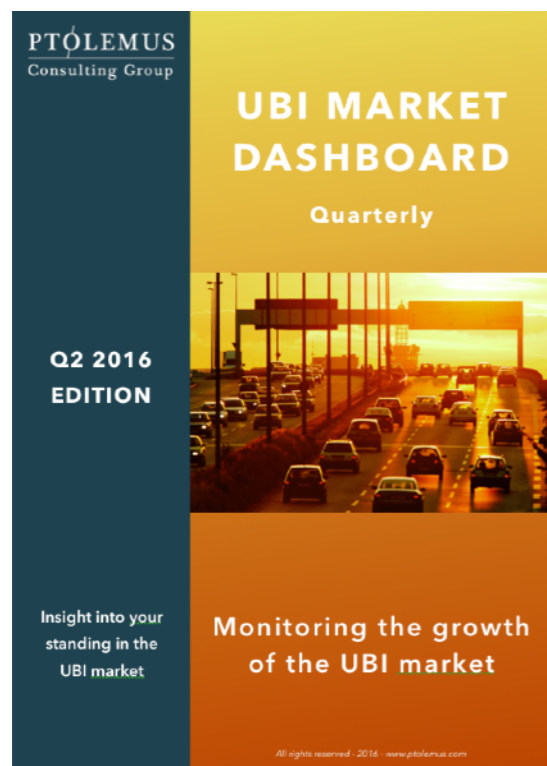
Device mix by insurance company (%)



Share of UBI device technology in use (%)



The UBI Dashboard is a live, detailed snapshot of the market worldwide - and of your place in it

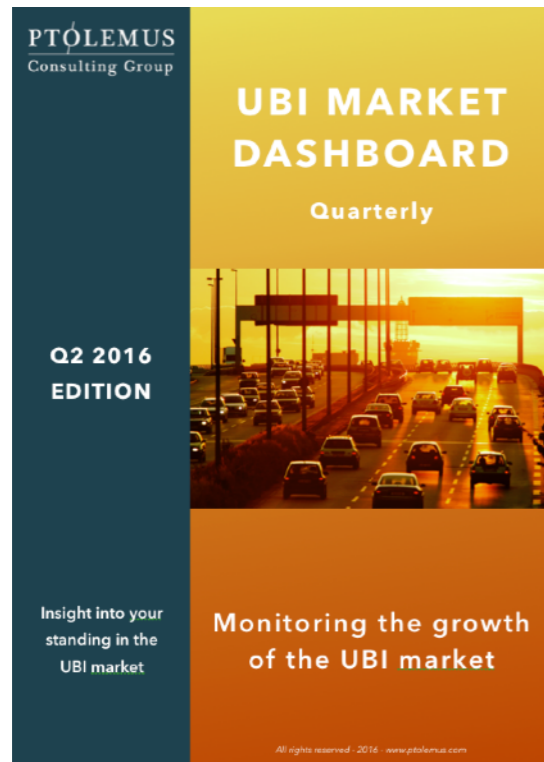


The metrics to shape your UBI commercial strategy

Reports	UBI market dashboard	UBI market dashboard + Business Intelligence service (quarterly)
	Quarterly version (4 copies)	
Full Scope	<ul style="list-style-type: none"> • 110-slide presentation (pdf format, password-protected) • All UBI market statistics globally and in 14 countries • 230 charts, tables & figures 	<ul style="list-style-type: none"> • 110-slide presentation • 14 UBI market statistics • 230 charts, tables & figures • Analysis of the key UBI news • Regional or thematic research article • Heard through the grapevine
Company-wide licence	<p>€ 88,000 Approx. \$109,000</p>	<p>€ 120,000 Approx. \$148,000</p>

For more information and to order the update if you already have the UBI Global Study 2016, contact me at thallauer@ptolemus.com

The UBI dashboard can also be split by regional focus



The metrics to shape your UBI commercial strategy

Reports	Global overview + North America	Global overview + 2 countries in Europe	6 countries: US, CA, DE, UK, FR, SP
	Quarterly version (4 copies)		
Regional scope	<ul style="list-style-type: none"> • 35-page slide presentation (pdf format, password-protected) • All UBI market statistics in the chosen area • 70 charts, tables & figures 	<ul style="list-style-type: none"> • 35-page slide presentation (pdf format, password-protected) • All UBI market statistics in the chosen area • 70 charts, tables & figures 	<ul style="list-style-type: none"> • 60-page slide presentation (pdf format, password-protected) • All UBI market statistics in the chosen area • 105 charts, tables & figures
Company-wide licence	€ 45,000 <i>Approx. \$55,000</i>	€ 45,000 <i>Approx. \$55,000</i>	€ 60,000 <i>Approx. \$74,000</i>

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The UBI dashboard can also be provided twice a year

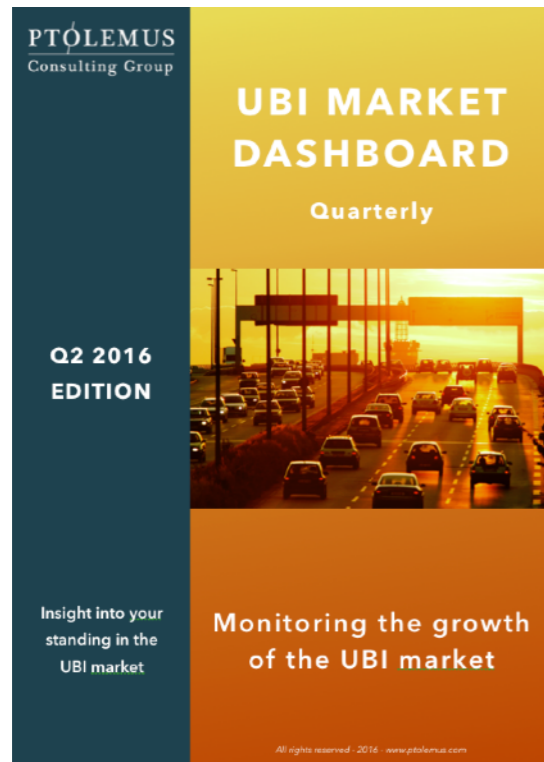


The metrics to shape your UBI commercial strategy

Reports	Global overview + North America	Global overview + Europe	6 countries: US, CA, DE, UK, FR, SP
	2 copies per year		
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Company-wide licence	€ 30,000 <i>Approx. \$37,000</i>	€ 30,000 <i>Approx. \$37,000</i>	€ 40,000 <i>Approx. \$49,000</i>

For more information and to order the update if you already have the UBI Global Study 2016, contact me at thallauer@ptolemus.com

The UBI dashboard can also be sent as a one shot report



The metrics to shape your UBI commercial strategy

Reports	Global overview + North America	Global overview + Europe	6 countries: US, CA, DE, UK, FR, SP
	Single copy		
Regional scope	<ul style="list-style-type: none"> • 35-page slide presentation (pdf format, password-protected) • All UBI market statistics in the chosen area • 70 charts, tables & figures 	<ul style="list-style-type: none"> • 35-page slide presentation (pdf format, password-protected) • All UBI market statistics in the chosen area • 70 charts, tables & figures 	<ul style="list-style-type: none"> • 60-page slide presentation (pdf format, password-protected) • All UBI market statistics in the chosen area • 105 charts, tables & figures
Company-wide licence	€ 17,000 <i>Approx. \$21,000</i>	€ 17,000 <i>Approx. \$21,000</i>	€ 25,000 <i>Approx. \$30,000</i>

For more information and to order the update if you already have the UBI Global Study 2016, contact me at thallauer@ptolemus.com