

PTOLEMUS Consulting Group

# The Insurance Telematics Tsunami

*Presentation offered to readers of the  
Insurance Telematics Study abstract*



PTOLEMUS Consulting Group - Brussels - 19<sup>th</sup> February 2013

*Exclusive intellectual property of PTOLEMUS*

# 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

### Evaluation of investment

Strategic due diligence, market assessment, feasibility studies

### Procurement strategy

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

### Innovation management

Product & services development, roadmap definition, project management & launch, patent strategy

### Business development

Partnership strategies, response to RFPs, 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

# Our expertise is built on the diverse sectors we have served:

## Telecom operators



## OEMs & telematics vendors



## Content & application providers



## Telecom infrastructure providers



## PTOLEMUS Consulting Group

- Partners in Brussels, Paris, Hamburg, Milan Boston and the UK
- +50 years of experience in mobile
- +100 years of experience in telematics

## Insurers & assistance providers



## Consumer electronics makers



## Positioning solution providers



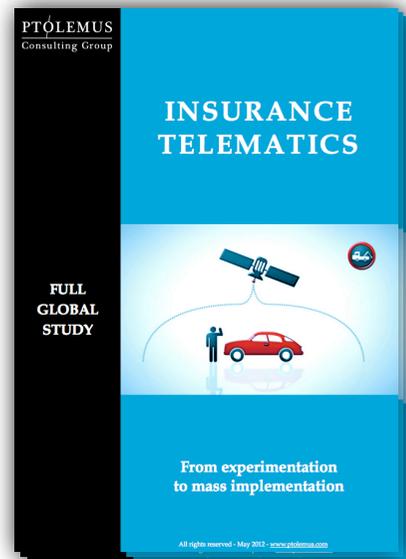
## ITS operators & regulators



## Financiers



## We recently published the Insurance Telematics study: the most comprehensive report written on the subject



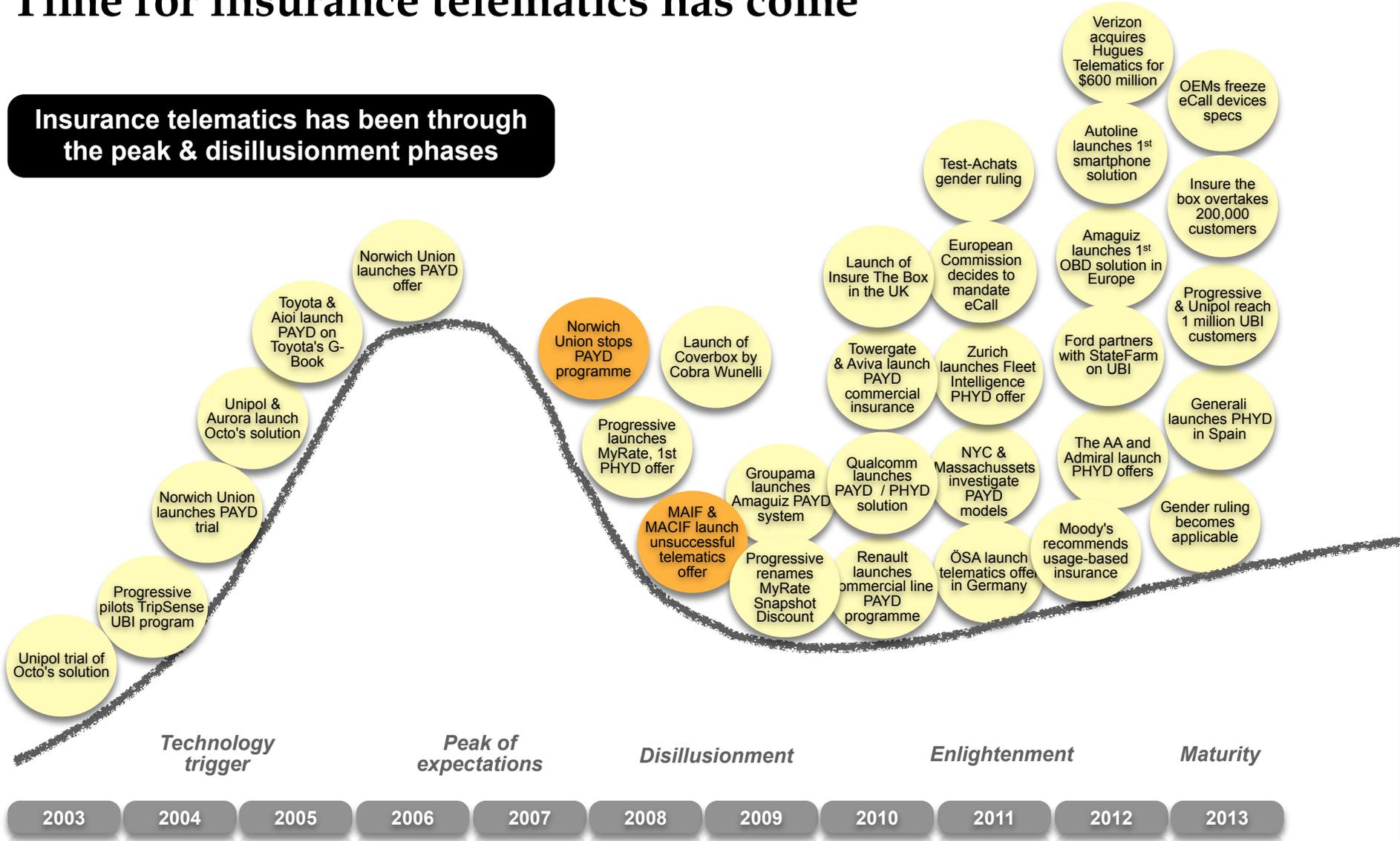
**More than a research study,  
it is a real strategic market  
analysis**

- **410 pages of analysis on the PAYD / PHYD market based on**
  - 83 interviews in 18 countries
  - 230 figures (charts, tables...)
  - 2 years of research
  - Our experience & vision of the ecosystem incl. OEMs and TSPs
- **Case studies & learnings** from ALD Automotive, Amaguiz, Coverbox, Discovery Insure, GM OnStar, Hollard Insurance, Insurethebox, Liberty Mutual, MAIF-MACIF, Norwich Union, Octo Telematics, Progressive, Solly Azar, State Farm, Unipol, Uniqa, Zurich
- **A handbook of suppliers' solutions** including our own evaluation & ranking
- **10-year market forecasts**
  - Countries' readiness to telematics
  - Forecasts for the US, Italy, the UK, France, Germany and Russia
- **Insurer's telematics market model** results in 4 markets
- A complete set of **recommendations** to underwriters, TSPs, OEMs, MNOs and governments
- **A strategic analysis of the value chain evolution** including
  - The impact of eCall
  - The impact of the smartphone
  - The effects of the gender ruling



# Time for insurance telematics has come

**Insurance telematics has been through the peak & disillusionment phases**

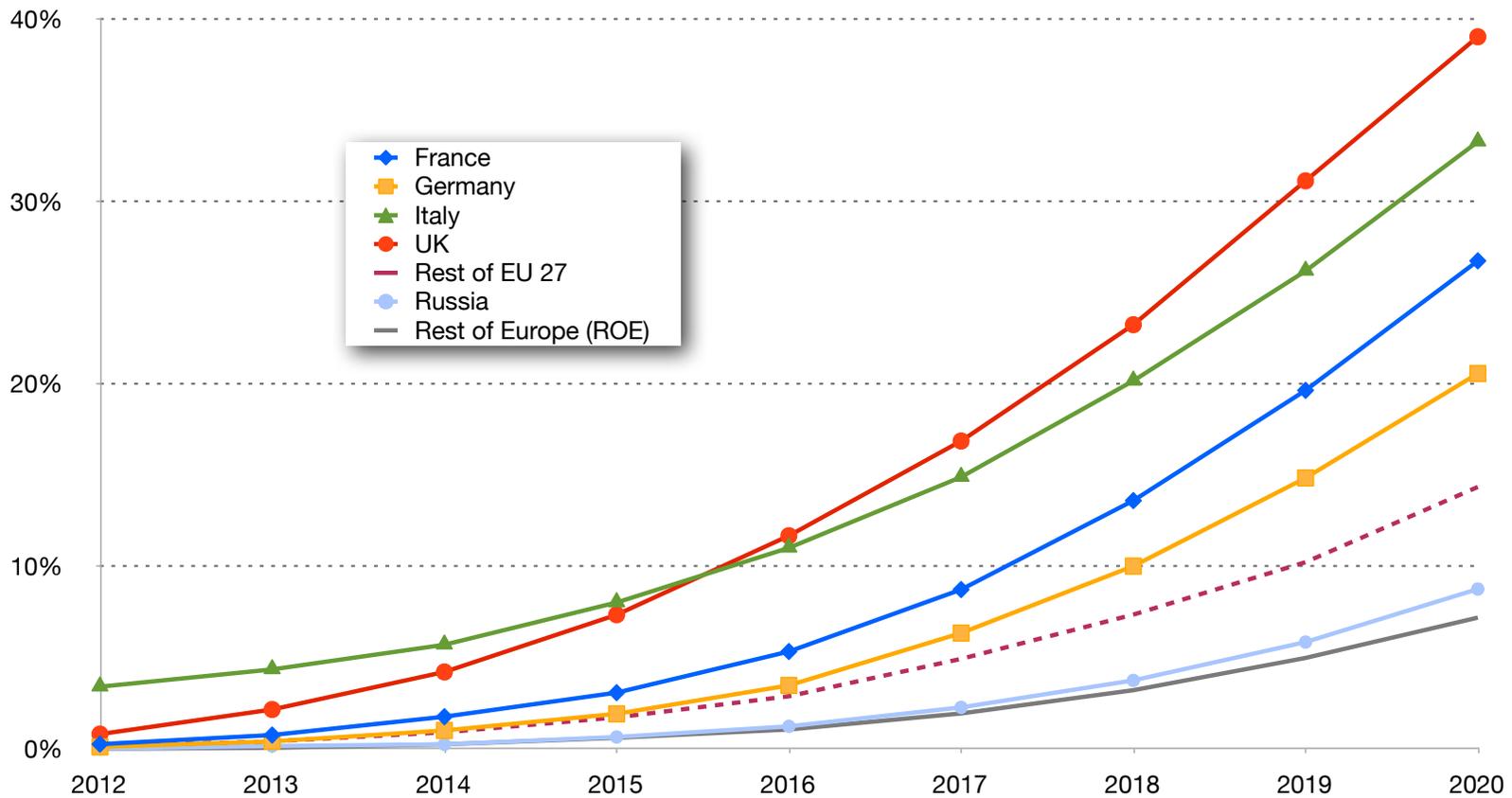


**The tsunami\* is coming. Uncertainty is only about time.**

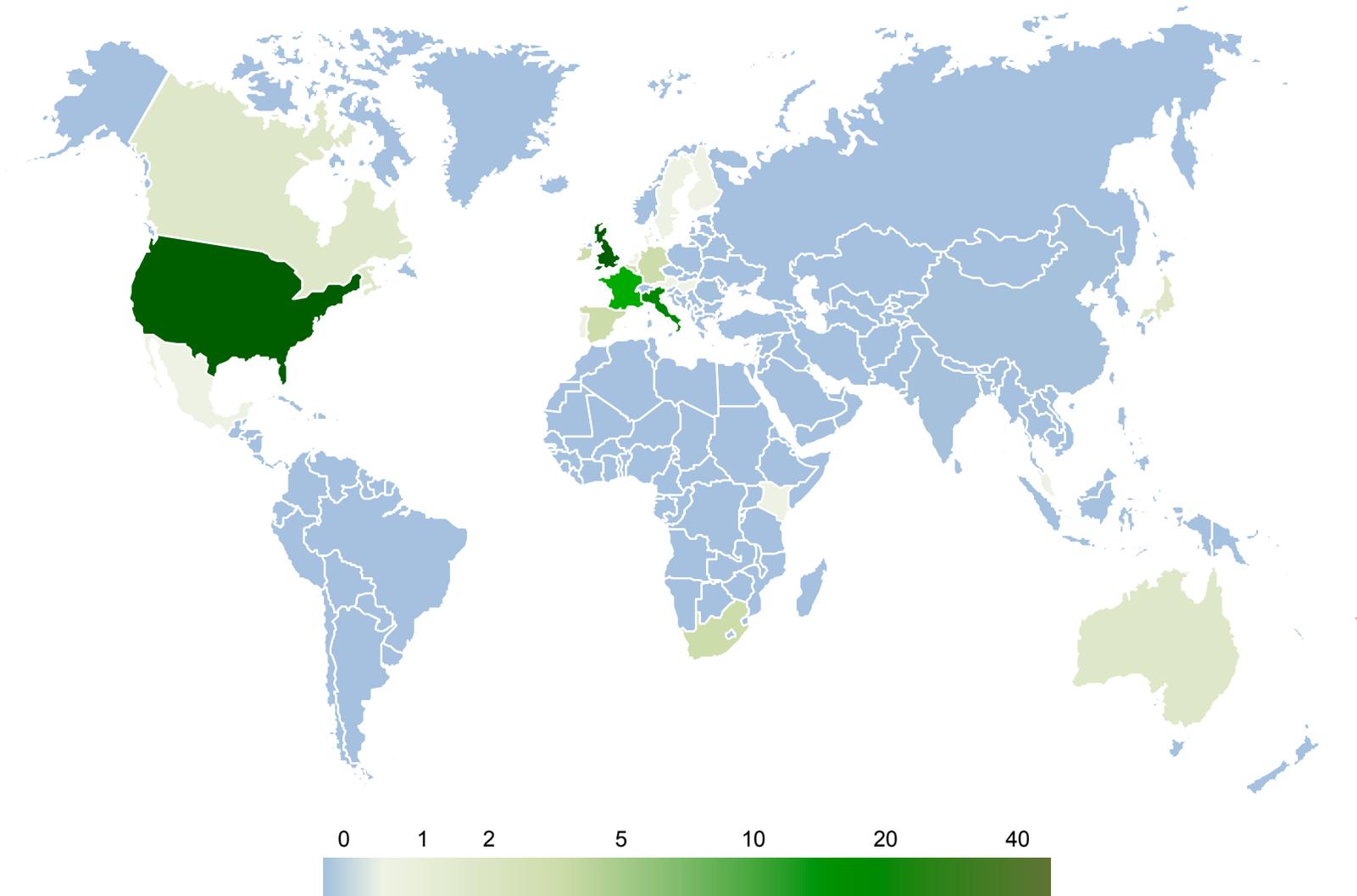


# All countries will experience the UBI take off

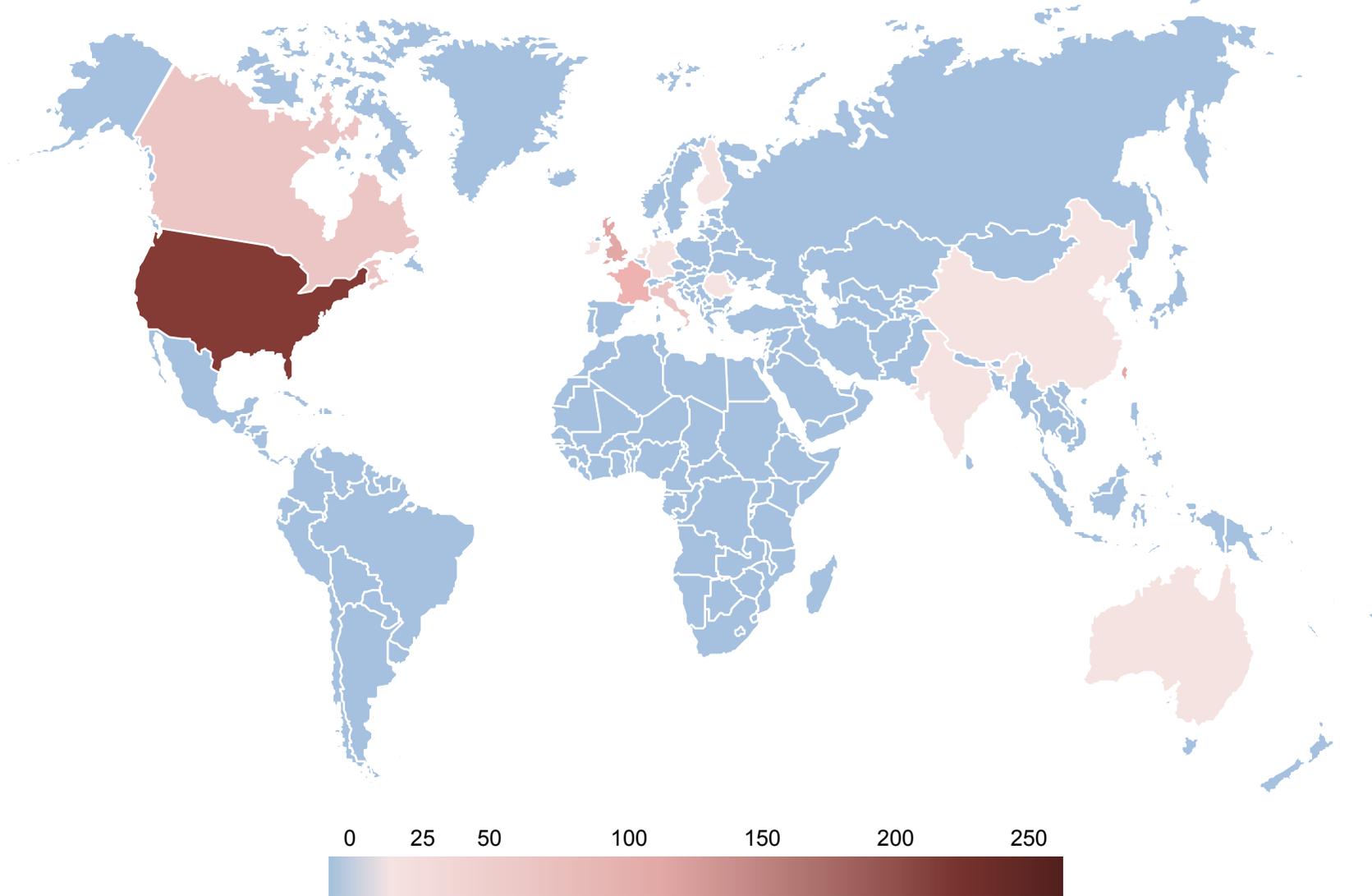
Share of total policies from telematics - Personal line market (%)



## As to date, telematics launches have mainly been in Europe and the United States



The mapping of the purchases of Ptolemus' insurance telematics study shows that Asia also has a rising interest in this field.



## **It is now time for all insurers & OEMs globally to prepare for the upcoming upheaval**



**Bridging the gap between ideas and realities**

- **Insurance telematics has reached its tipping point**
  - Gender ruling and eCall implementation in Europe
  - New technologies & business models
  - Chain reaction in one market after the other
- **This is just the beginning**
  - An 'age ruling' tsunami is round the corner
  - Panic will start with mass self-selection
- **OEMs can make their eCall business plan from insurance telematics**
- **For auto insurers, this is about mid-term survival**

PTOLEMUS Consulting Group  
Strategies for Mobile Companies



Brussels - Paris - Hamburg - Milan - UK - Boston  
contact@ptolemus.com  
www.ptolemus.com

Frederic Bruneteau, Managing Director  
fbruneteau@ptolemus.com  
+32 4 87 96 19 02  
@PTOLEMUS