

**2018  
EDITION**

**Insurance,  
mobile apps  
and vendors  
ranking**

# **MOBILE INSURANCE**

## **Global Study**



***How smartphones put insurance  
in the drivers' hands***

# Our analysis is based on a large sample of insurance programmes worldwide

- PTOLEMUS has been surveying the UBI market for 8 years
- As part of our logging of UBI product offerings, we have identified over 245 mobile insurance programmes from the top insurers worldwide
- Out of those programmes we monitored the features of 209 mobile insurance apps
- We further selected 26 insurance companies worldwide for their innovation and experience
- We analysed the mobile strategy, as well as the app offering and value propositions for each company, then compared them to determine trends and best practices globally

## Our best practice study sample



## We differentiated the app users and the policy holders to account for TBYB active users in our TSP volume estimates

- We looked in details at the technical and strategy offering of over 130 telematics service providers.
- Out of those, we analysed 27 with activity in the mobile UBI segment and profiled 15.
- As part of the quantitative analysis, we defined active users. Those are drivers that have downloaded the app and are using it but may not be insured through the app.
- A further fraction of these drivers is then considered and accounted for as “active policies”.

### Our best practice study sample





# Our ranking methodology aims to be fair to all players

- In order to assess and compare the insurance strategy and their app we used different criteria to judge them independently.
- We gave a **score for each app** we reviewed and we gave a star rating for each insurance we surveyed, focusing only on their mobile insurance strategy
- We weighted the score with download volumes but **kept both scores** to decide the final rank
- We applied the same methodology for the TSP scoring and also used the scoring of the **TSP capabilities** to impact positively the partnering insurance.
- The TSP were ranked based on **10 sub-scores** made from a total of **57 criteria**
- The insurers were ranked based on **10 sub-scores** made from a total of **75 criteria**

## We analysed 30 insurers, their apps and 19 TSP

Market	Insurers	UBI apps	Service providers
US	Allstate	Drivewise Mobile	Akquinet/ SwissRE
US	Desjardins	Ajusto	Allianz
US	Farmers Insurance	Signal	Amodo
US	Liberty Mutual	Liberty Right track	Arity
US	MetLife	My Journey	Aviva
US	Nationwide	SmartRide Mobile	Baseline Telematics
US	Progressive	Snapshot Mobile	CMT
US	Root Insurance	Test Drive	Dolphin
US	State Farm	Drive Safe & Save	Driveway
US	Travelers	IntelliDrive	IMS
US	GEICO		Infomobility
Canada	Intact Insurance		Inzura
Canada	Lapersonelle		LexisNexis
Singapore	AIG	AIG On the Go	Octo
France	Allianz	Allianz Conduite	PingAn
Belgium	Allianz	Allianz Bonus Drive	Sygic
UK	Aviva	Aviva Drive	The Floow
Germany	Axa	Drive	Trak Global
Belgium	Axa	Drive 2	TrueMotion
Germany	BavariaDirekt	Drive+	
Italy	Cattolica	Active Auto	
UK	Carrot Insurance	Better Driver	
UK	Cooperative Insurance	Co-op Insurance	
UK	Cuvva	Cuuva	
UK	Direct Line Group	DrivePlus	
South Africa	Discovery Insure	DQ Track	
Germany	Generali	Aachenmünchener -	
UK	Autoline	Chillidrive	
Serbia/	Triglav	DRAJV	
China	PingAn	Corporate app	
Taiwan	Tai-An	Tai-An UBI App	

# All areas of the apps creation, execution and planning were assessed

We define 6 groups of criteria to generate the star ratings

## Purpose

- Is the app clear in its benefit definition and communication, does it provide clear advantages and do drivers receive what they have been promised.

## Pathway

- Is the app containing an opportunity for further services and are these available from the start. Is the structure of the app including or able to include future options and features such as claims or cross-line sales

## User Interface (UI)

- Is the app designed in a way that the target market will appreciate
- Are accessibility issues looked after, for example in understanding the driving score
- Is the app easy to use, including features such as auto-start or manual trip editing

## Features

- What key features and services are included in the app. This includes a long list of potential functions such as account management, renewal, value added services but also distraction, claims management and gamification.

## Discounts and rewards

- The strategy that app uses to provide incentive to the driver. How these incentives are presented and distributed, their nature, frequency and how appropriate they are for the segment.

## Scoring

- An in-depth analysis of the criteria recorded and used to score. The balance between specific criteria that have interdependence and what sub-scores are provided to the drivers.

## Similarly, we assessed the TSPs along key determining factors

We define 4 groups of criteria to generate the star ratings

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### Offering

- Not only the range of service, but also models and the ability to go beyond providing an SDK. Also the type of features offered including claims, fraud, gamification

### Technical abilities

- How is the TSP able to recognise and handle distraction, how is battery consumption managed, technical options to deal with driver ID, Trip ID and data safety to name but a few.

### Scoring

- The type of dataset used, the quality of the analytics. The types of events and parameters included in the scoring methodology.

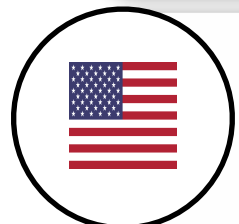
### Experience

- Not only the volume of active users today but the historical path and progression rate. The viability of the company, its global footprint and its dedication to keep innovating.

## Mobile insurance best practices – US and global markets



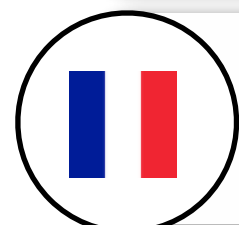
Desjardins offers a wide variety of insurance policy services and other innovative value-added services to their policyholders via mobile apps. Some services are also available to non-members, which further extends their reach and can generate additional insurance and banking leads. They are a leader in this space.



Allstate offers a compelling mobile value proposition to customers and prospects, with a good variety of core policy services and other value-added services. Allstate could reduce clutter in the app stores by removing obsolete apps or merging those features into the corporate app, like Drivewise.



Discovery was one of the first carrier to deploy insurance telematics and is still the leader in monitored health applications. The company has managed early to make a move in exporting their know-how and platform. Something that Allstate, Generali, and Allianz are now emulating.



AXA is on the path to becoming a mobile-first insurance company armed with a well-integrated global mobile strategy that features compelling offers, frequent updates, and consistent communication and marketing.



Ping An offers a wide range of cross-line insurance policy services using a few super apps, as well as a number of creative value added apps across all lines. PingAn's integration of services into its own ecosystem including payment and communication is exemplar.



Although GEICO does not have an UBI app, its their overall mobile insurance strategy is still stellar – GEICO offers 10 mobile services that are not available in any other platforms - a true sign of mobile innovation.

## Mobile insurance strategy ranking Europe





# Mobile insurance strategy ranking USA



# Mobile insurance strategy ranking: Asia, Middle East and Africa



## Mobile insurance app ranking Europe



## Mobile insurance app ranking USA





## Mobile insurance app ranking Asia, Middle East, Africa



## Telematics service provider ranking: Europe



## Telematics service provider ranking: USA

