# PTQLEMUS Consulting Group

# Usage-Based Insurance Supplier Ranking 2016



Presentation of headline winners

27<sup>th</sup> June 2016 - PTOLEMUS intellectual property

# The consulting & research firm for the connected world

#### Our consulting services

### **Strategy** definition

Vision creation, strategic positioning, business plan development, board coaching & support

## **Investment** assistance

Strategic due diligence, market assessment, feasibility study, M&A, postacquisition plan

# Procurement strategy

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

# Innovation management

Value proposition definition, product & services development, architecture design, assistance to launch

# Business development

Partnership strategies, detection of opportunities, ecosystembuilding, response to tenders

# Implementati on

Deployment plans, complex / high risk project & programme management, risk analysis & mitigation strategy

### Our fields of expertise

#### **Car infotainment & navigation**

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,

#### **Usage-based charging**

PAYD / PHYD insurance, road charging / electronic tolling, fleet leasing & rental, car sharing, Car As A Service, etc.

#### **Telematics & Intelligent Transport Systems**

ADAS, connected vehicle, crowd-sourcing, fleet management, eCall, bCall, SVR, tracking, vehicle data analytics (OBD / CAN-bus), VRM, V2X, xFCD

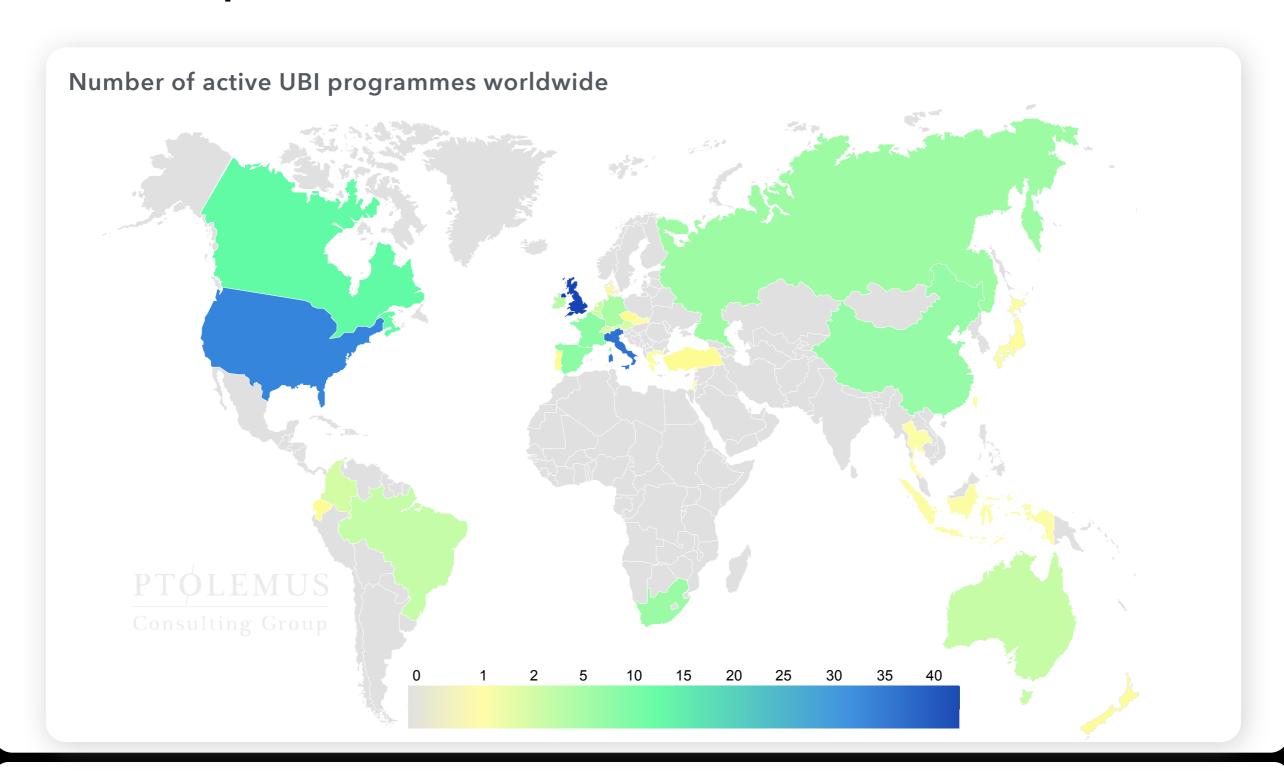
**Positioning / Location enablement** 

M2M & connectivity

# Clients across the mobility ecosystem...

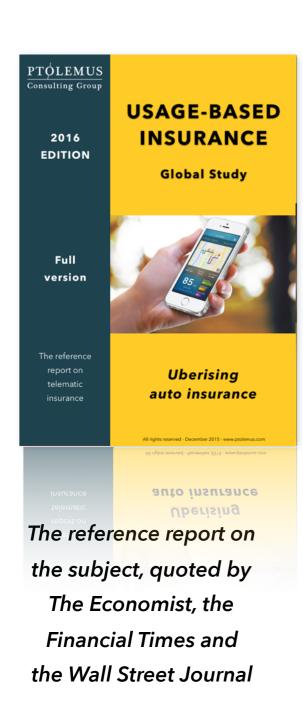


# UBI has spread to the 5 continents





# The UBI Global Study has become the reference report



- 1100 pages of research using:
  - 286 interviews in 28 countries
  - 5 years of research performed by
     6 consultants in 4 countries
  - Insights from 25+ consulting projects
  - Our experience & vision of the ecosystem incl. OEMs and TSPs
  - 422 figures (charts, tables, etc.)
- 42 case studies including Allianz, AllState, Carrot Insurance, Vodafone Auto, Ingenie, OnStar- Progressive, Discovery Insure, Liberty Mutual, Octo Telematics, Renault Amaguiz, State Farm, Unipol, Zurich
- A handbook of 69 suppliers' solutions including our own evaluation and ranking

- 28 insurance markets profiled
- 2020 & 2030 market forecasts
  - Canada, US, Latin America,
     Europe, Russia, South Africa,
     India, Chinese and Japan
  - Personal line / commercial line
  - Aftermarket / OEM
- Analyses of the disruptive forces at play
  - ADAS and autonomous vehicles
  - The eCall & ERA Glonass mandates
  - The rise of smartphone apps
  - Big Data & analytics
  - Targeted recommendations for insurers, regulators, TSP, OEMs and operators

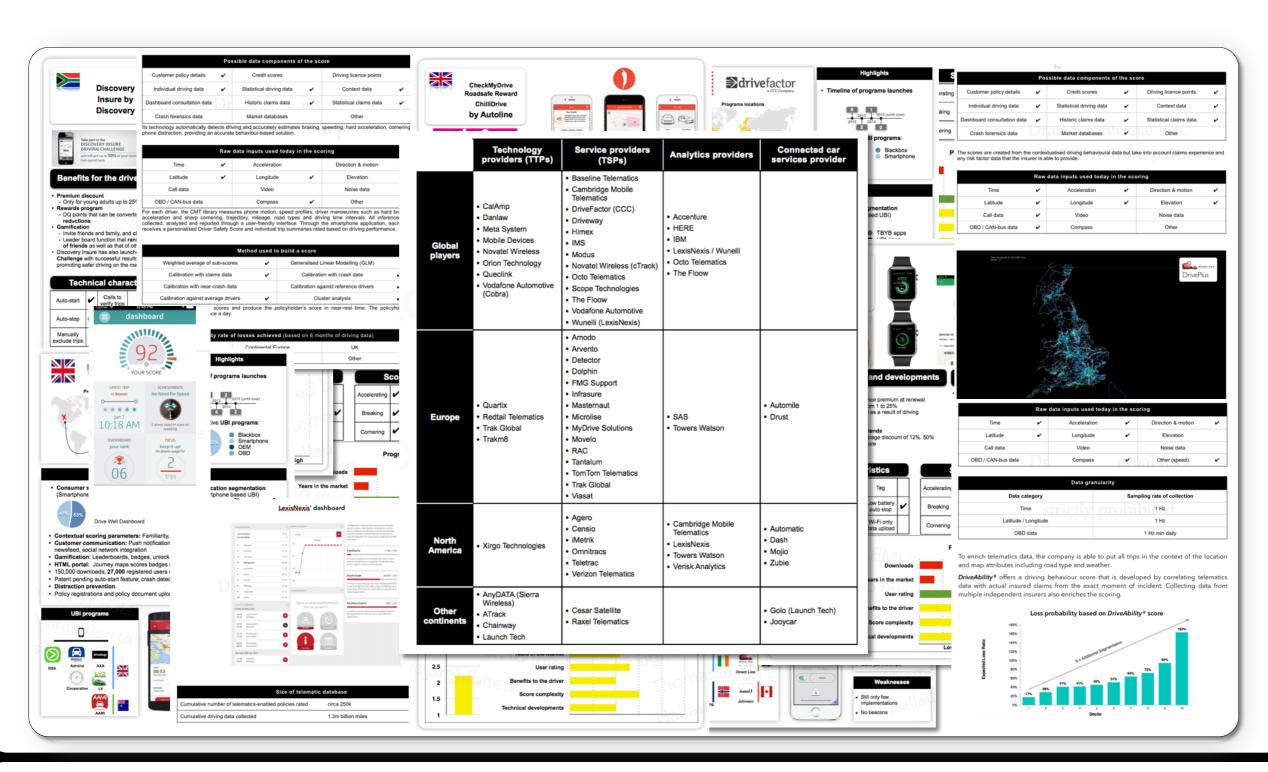


# Based on interviews of more than 200 new companies in 30 countries including 86 insurers & brokers

	Organ	nisation	Country					•		-	
	В	MW I					ļ	Company name	Country	Sector	
	Bouyane	s Telecom	Company name	Country	Sector			Generali France	France	General insurance	
Organisation	Callibriage Mic		Market IP	Belgium	Company name	Country	Sec	Generali Group	Italy	General insurance	
AAA Club Partner	lie li	nc.	Marks & Spencer	UK	Company name	Country		Genertel (Generali Group)	Italy	Consumer insurance	
Achmea	Company name	Country	Marmalade Group	UK	CLAL Insurance	Israel	General i	Geotab	USA	Organisation	Country
ADAC	AIG	UK	Masternaut	Europe	Clarion	Japan	In-car audic	GirlMotor	UK		
Admiral France - L'O	Aioi Nissay Dowa Insurance	Worldwide	Matmut Assurances	France	CMA Claims	UK	Claims :	GMAC Insurance	USA	Telekom Austria Group	Austria
Assurances Admiral Insuranc	Alcatel-Lucent	France	Mercedes Benz	Germany	CNIL (Commission Nationale de	France	Data protect	gocompare.com	UK	Telenor Connexion Telit	UK
Ageas Continental Eu	ALD Automotive	France	Meta System	Italy	l'Information et des Libertés)			gocompare.com		Telogis	Italy USA
Ageas Continental Et	Allianz	Europe	Michelin	France	Co-operative Insurance	UK	General i	Good Technology	USA	Teradata Aster	USA
AIG	Allianz Global Assistance	Europe	Mitsubishi Electric	Japan	Cobra Automotive Tech.	Italy	TSP	Google	USA	Texa	Italy
Aioi Nissay Dowa Insu	Allstate Insurance	USA	Mix Telematics	South Africa	Cognizant	USA	Enterprise reso	Greenroad Technologies	USA	The AA	UK
Airmax Group		France	Mobile Devices	France	Compagnie Générale	France	Enginee	Groupama	UK	The Co-operative Insurance	UK
ALD Automotive	Alo@Assurances	- 1	Mobileye	Israel	d'Automatisme (CGA HBS)			<b>Grupo Nacional Provincial</b>	Mexico	The Floow	UK
Allianz	Alpine	Japan	Modus	USA	Comparethemarket.com	UK	Online com	Hannover re	Worldwide	The Hartford	USA
Allianz	Altea	Italy	MOJIO	USA	Confused.com	UK	Online com	Harman	USA	TomTom	Netherlands
Allianz	Altech Netstar	South Afric	Money Super Market	UK	Continental	France	Tier-1 s	Hastings Direct	UK	TomTom Business Solutions	UK
Allianz	Altima Assurances	France	Montezemolo & Partners	Italy	Corona Direct	Belgium	Bro	HDI Gerling	Global	Touring	Belgium
Allstate Insuranc	Amadeus Capital Partners	UK	Moody's	USA	Corporate Vehicle Observatory	France	Research	HERE (formerly Navteg)	Worldwide	Toyota	Belgium
Altima Assurance	Amaguiz (Groupama)	France	MORE TH>N	UK	Covea Group	France	General i	High Point Auto Insurance	USA	Toyota Insurance Management	Belgium
Amadeus Capital Par	American Family	USA		UK	Coverbox	UK	Consumer	Himex (Evogi Group)	USA	Toyota Insurance	_
Amaguiz (Groupan	Amodo	Slovenia	Movale	Sweden	Coverhound	USA	General i	Hitachi	Japan	Management	UK
American Family	ANIA	Italy	Movelo McDrice Solutions	UK	Coyote	Europe	П			Trac Global	UK
AnyDATA Corporati	ANWB	Netherland	MyDrive Solutions		Crédit Mutuel Arkea	France	Consumer	Hollard Insurance	South Africa	Tracker	South Africa
Aplicom Arval	AnyDATA Corporation	USA	Nationwide Insurance	USA	cTrack (Digicore)	South Africa	Tξ	Honda	Japan	Traqueur	France
Association of Brit	Aplicom	Finland	Navteq / HERE	France	Cybit Masternaut	UK	Τŧ	HopeRun Technology	USA	Trafficmaster Transics	UK
Insurers	Apple	USA	navya	France	Daimler Fleetboard	Germany	Τξ	HUK-Coburg	Germany		Belgium USA
Atos	ARM Holdings	UK	ND a Islandi Ehf	Island	Daimler Insurance Services	Germany	OE	Hyundai	South Korea	Travelers Insurance Trimble MRM	USA
ATrack Technolog	Arval	France	NIS Glonass	Russia	Danlaw	USA	П	IBM	USA	TRL	UK
Audiovox	ASFA	France	Nissan Europe	Europ	Data Tec Co Ltd	Japan	OE	ID Macif	France	Uniga	Austria
Autoline	Assercar	France	Nissan Motor Corporation	USA	Davis Instruments	USA		IDM Trucking	USA	Uralsib	Russia
Autosaint (Fresh! Insu Group)	Assicurazioni Navale	Italy	No Nonsense Insurance	N. Ireland			Conoroli	If Insurance	Sweden	US Department of Transport	USA
Aviva (formerly Norv		UK	Nokia	Finland	DBV Winterthur	Germany	General i	iGate	UK	Vehcon	USA
Union)	Assurland.com	France	Norton Rose	UK	Delphi	USA	Tier-1 s	iGo4	UK	Verizon Telematics	USA
Axa Assistance		USA	Novacom Europe	Netherlands	Denso	Germany	Tier-1 s	iKube	UK	Viasat	Italy
Axa Belgium	Atmel	- 1	Novatel Wireless	Worldwide	Department of Transportation	USA	Gover	IMA	France	Vivium (P&V Group)	Belgium
Axa Global P&C	Atos	France	NTT DoCoMo	Japan	Detector	Spain	TE	iMetrik Global	USA	Vodafone	UK
Axa Matrix Risk Consu	ATrack Technology	Taiwan	NXP	Netherlands	Deutsche Telekom	Germany	1M	IMS	Canada	Volvo Cars	Sweden
Axa Re	Audatex	USA	ÖAMTC	Austria	Diamonds	UK	Insuranc	Industrial Alliance	Canada	Wireless Car	Sweden
Axa UK Baseline telematid	Audi	Germany	OBD Experts	UK	Direct Line Germany	Germany	Consumer	ICO (Information Commissioner's		Wunelli	UK
BGL Group Ltd	Audiovox	USA	Octo Telematics	Italy	Discovery Insure	South Africa	Consumer	Office)	s UK	Xirgo Technologies	USA
Bird & Bird	AutoDirect Insurance	UK	OECD	France	Disruptive Capital Partners	UK	Private e	Infrasure	UK	Young Marmalade	UK
BluO Fund	Autoline	UK '			Diva	UK	Insurance		land	Zurich	Italy
2.20 . 2.10	Autoliv	Europe	ADAS - MVCM		Dixon's	UK	Consumer electro	nice retail chain	ain	Zurich Zurich Financial Services	UK France
	Autosaint (Fresh! Insurance)	UK	Broker		Drive Power	USA	Data managem	and an artist of the second se	K	Zurion Financial Services	i iaile
	Aviva (formerly Norwich Union)	UK	General insurance		-						



# Complemented by 78 company and solution profiles



# From this research we analysed and ranked UBI suppliers

#### Four categories of shortlisted suppliers

#### • 21 Telematics Technology Providers (TTP)

 TTPs provide the technology, typically the black box or the OBD dongle to insurance or service providers

#### • 28 Telematics Service Providers (TSP)

 TSPs provide solutions to insurers to deploy and run UBI programmes. Those solutions can include their own device or subcontract to a TTP

#### • 9 Smartphone Service Providers (SSP)

 While TSPs often also offer smartphoneenabled services and programmes, SSPs focus primarily on smartphone-only UBI solutions to insurers

#### • 9 Analytics Solution Providers (ASP)

 ASP are independent companies or TSPs that provide additional intelligence and solutions to insurers to improve their risk analysis and scoring

	Telematics Technology Providers (TTPs)	Telematics Service Providers (TSPs)	Smartphone Service Providers (SSPs)	Analytics Solution Providers	
Global players	<ul> <li>Calamp</li> <li>Danlaw</li> <li>Meta System</li> <li>Mobile Devices</li> <li>Novatel Wireless</li> <li>Orion Technology</li> <li>Queclink</li> <li>Vodafone Automotive (Cobra)</li> </ul>	<ul> <li>Baseline Telematics</li> <li>DriveFactor (CCC)</li> <li>Himex</li> <li>IMS</li> <li>Modus</li> <li>Novatel (cTrack)</li> <li>Octo Telematics</li> <li>Scope Technology</li> <li>Vodafone Automotive</li> <li>Wunelli (Lexis Nexis)</li> </ul>	<ul> <li>Cambridge Mobile Telematics</li> <li>Driveway</li> <li>The Floow</li> </ul>	Accenture HERE IBM LexisNexis / Wunelli Octo Telematics The Floow	
Europe	<ul> <li>Bosch</li> <li>Drust</li> <li>Quartix</li> <li>Redtail Telematics</li> <li>Trak Global</li> <li>Trakm8</li> </ul>	<ul> <li>Arvento</li> <li>Detector</li> <li>Dolphin</li> <li>FMG Support</li> <li>Masternaut</li> <li>Microlise</li> <li>RAC</li> <li>Tantalum</li> <li>TomTom Telematics</li> <li>Trak Global</li> <li>Viasat</li> </ul>	<ul><li>Amodo</li><li>Infrasure</li><li>Movelo</li><li>MyDrive Solutions</li></ul>	• SAS • Towers Watson	
North America	Delphi     Xirgo Technologies	<ul><li>Agero</li><li>iMetrik</li><li>Omnitracs</li><li>Teletrac</li><li>Verizon Telematics</li></ul>	<ul><li>Censio</li><li>DriveFactor (CCC)</li></ul>	<ul><li>Cambridge Mobile Telematics</li><li>Towers Watson</li><li>Verisk Analytics</li></ul>	
Other continents	<ul> <li>AnyDATA (Sierra Wireless)</li> <li>ATrack</li> <li>Chainway</li> <li>Launch Tech</li> <li>SinoCastel</li> </ul>	<ul><li>Cesar Satellite</li><li>Cobli</li><li>Location World</li><li>Raxel Telematics</li></ul>			



# In each supplier category, we used 15 specific criteria (1/2)

#### Methodology

- We have endeavoured to make an independent judgment on the ability of the shortlisted suppliers to provide superior UBI technology and/or services today
- The analysis is based on
  - Our existing expertise of the market and key players
  - A questionnaire sent to participating suppliers
  - Internal research and analysis
  - In-depth interviews with the suppliers and their partners
  - Feedback from insurance companies
- We have ranked suppliers through a specific set of criteria for each supplier category
- When suppliers could be included in several supplier categories, we entered them into each of the relevant categories

#### **Telematics Technology Providers**

- 1. Competitiveness based on **price** vs. feature, quality and reliability
- 2. Ability of the device to provide various means of **internet connectivity**
- 3. Technical **specification** of the device including processing power, storage, positioning methods and power consumption
- 4. Ability of the technical platform to work with **3rd party applications** and be remotely **upgradeable**
- 5. Level of possible customisation
- 6. Capabilities of the device to handle diagnostic queries
- 7. Quality and scope of the **driving data** recorded and registered by the device
- 8. Device's crash detection capabilities and reliability
- 9. Technical solution ability to **ID the driver**
- 10. Geographical footprint of the company and its regional focus
- 11. Focus the company has placed on Usage-based Insurance,
- 12. Supplier's long-term sustainability
- 13. **Innovative character** of the solution & the supplier as a whole
- 14. Number of active programmes globally and by region
- 15. Number of active devices globally and by region



# In each supplier category, we used 15 specific criteria (2/2)

#### **Telematics Service Providers**

- Richness, depth and quality of scoring capabilities including use of OBD data, on/off board scoring and external data sets
- 2. **Range of data** used for scoring from on-board libraries to VIN
- 3. Range of **features** available to insurers (from FNOL to SVR to social media integration)
- 4. Ability to offer **Value Added Services** alongside UBI (from eco-driving to post-accident services to Wi-Fi hotspot)
- 5. Ability & experience to provide claims & accident management
- 6. Level of service and quality of support provided
- 7. Degree of possible customisation and flexibility of proposed integration models
- 8. Control over the hardware part of the solution
- 9. Ability to offer a **competitive smartphone only** solution today
- 10. Geographic **footprint** and regional focus
- 11.Focus the company has placed on UBI and regionally, the share of its business coming from UBI
- 12. Supplier's long-term sustainability
- 13. Innovative character of solution and company as a whole,
- 14. Number of active programmes globally and by region
- 15. Number of active subscriptions globally and by region

#### **Smartphone Service Providers**

- 1. Ability to provide an **autostart** function and detect journeys accurately and consistently
- 2. Reducing the application's impact on the smartphone's **battery** when active as well as sleep mode
- 3. Capacity to **identify the driver** of the vehicle
- 4. Ability to differentiate between driving and being driven or traveling on another **transport mode**
- 5. Functionalities to minimise **driver distraction** embedded in the application
- 6. Solution including **image analytics** for accident management or/and registration and fraud prevention
- 7. Ability to detect & measure the severity of a crash
- 8. Ability to offer **Value Added Services** alongside UBI (from Points of Interests to navigation)
- 9. Ability to integrate with an **OBD** dongle as an option
- 10. Ability to integrate a Bluetooth Low Energy **beacon** as an option
- 11. Richness, depth & quality of the **scoring** capabilities including use of various sensors and external datasets
- 12.Experience of providing various **models** of UBI applications with different value propositions
- 13. Innovative character of solution and company as a whole
- 14. Number of active programmes globally and by region
- 15. Number of active subscriptions globally and by region



# Global UBI supplier ranking 2016 - Technology Providers





### Global UBI supplier ranking 2016 - Telematics Service Providers



**Black Boxes** 







**Smartphone apps** 

### North American UBI supplier ranking 2016 - Technology Providers



### North American UBI supplier ranking 2016 - Telematics Service Providers



# European UBI Supplier ranking 2016 - Technology Providers





### European UBI supplier ranking 2016 - Telematics Service Providers









**OBD** dongles



**Smartphone apps** 

## Asian UBI supplier ranking 2016 - Technology Providers





LAUNCH







**OBD** dongles

### Asian UBI supplier ranking 2016 - Telematics Service Providers



# The main document includes 810 pages of analysis, examples, case studies, forecasts and recommendations

				VAS opportunities using (	DD data	Telematics is becoming the main stream	
	Enticing hybrid opportunities	Designing a	privacy-enabled service	Digital roadside assis	stance	UBI will continue to adapt, morph and grow	
	The changing role of smartphor		brivacy-eriabled service	Remote diagnostics	and repair	Lessons learned from British challenges	
	Less impact on the back office		business plan	Pay As You Use in t	Most Western E	•	
	Economic and market drivers		ification Of Loss (FNOL) save.	Eco-driving	Russia will eme	Insurers need to adapt (to survive)	
FUNDAMENTALS	Better risk management	It also saves money	OEMs - smar	Using the OBD dongle in	Central & L	The 7 plagues of auto insurance	
	Customer retention	Avoid litigation	OLWS - Smar	OBD dongles are be	Russia's c	The 7 plagues of auto hisulatice	
Introduction to in	Positive selection	Benefit from accident reco	Opportunities in	The OBD dongle ins	North America i	Talamatics will when ice the cute incomes a industry	
	Customers' improvement	Effective claims handling	UBI in the lea	Risks and limitations of C	The US ap	Telematics will uber-ise the auto insurance industry	
What is insurance to	Telematics is also a drivi	The case for telematics in the	Key benefits o	Potential safety risk	The rapid i		
UBI or insurance tel		Why not all claims manag	Key beliellis (	How to develop a lo	Asia is now wal	Smart home insurance on the horizon	
Self-reporting b	Regulatory drivers	Data requirements from the	Building an effe	Consequences on ti	No rapid c	A recent market with interesting savings potential	
Telematics-bas	The European eCall mar	Yet there are numerous e.		Consequences on a	First positi	Smart home insurance is sold according to 2 models	
SWOT analysis of the	The Viterbo judgement (	Integrating telematics into	Today's proposition	Can smartphones de	New Zeala		
M/h.,	The Test-Achats gender		The Zurich Fl	Smartphones are vectors		From UBI to FBI: health & life insurance telematics	
Why many insura	The Mario Monti legislati	The necessary steps required	The programi	Smartphones' speci	When Chir	FBI is provided with different styles	
A maturing business	Following the path opens	Getting the right informati	Challenges encou		Thailand's	"Soft" end of the scale	
Increasing churn	Proposed changes to the	Partners and the changing	Key value proposit	Smartphones bring	Malaysia is	Cross selling different lines	
Changing claims cos	Persons why LIPI has not	Choosing the technical so	The components of	Overview of mobile UBI r	India will e		
Repair costs	Reasons why UBI has not	Finding potential new clair	Fleet UBI evolution	a. The growth of sm	UBI has already	FBI is most stringent in life insurance	
Personal injury	Challenges for insurers	The new claims work		The diversity of bus	In Latin America	The corporate line	
Fraud	Privacy issues	VI.	<b>BUILDING THE T</b>	Making the smartphone	Insurance telen	FBI delivery uses a similar value chain as UBI	
Filing regulations in	Regulatory barriers	DISRUPTING THE INSURA		Addressing the key	The changing fa	What could Google do?	
The advent of online	Intellectual property is	ISKOT TING THE INSOR	Defining your te	Ensure the validity of	From trial t	What could Google do?	
Sustainability of the	Hurdles in implementation	The insurance telematics	Selecting the techn	How future technolo	Personal li	Google's steps in the insurance sector	
	Lack of a clear business		Selecting the	How to launch a success	From PAY	Google could acquire an OBD specialist	
The impact of the	Difficulties convincing inc	The global telematics battlefiel	The sunset of	Design your overall	A future for	Google could become the most advanced insurance aggregator	
The technologies the	A long deployment time	How big is the opportunity	Defining a purchas	Choose a model tha			
Big car data an	Challenges for consumers	Which players are interes	Why a telema	Implement the right	Market for	Answering the key trends and questions	
Broadband con	Lack of sufficient and un	The future changes in the valu		Avoid operational hu	Current market	How will UBI evolve in the next 5 years?	
Connected nav	Privacy concerns	Movements in the telematics in	How to appro	Smartphones have beco	Expected growt	What will be the impact of apps in UBI in 5 years?	
Smartphonisati	Potential conflict of intere	A rapid industry transform	Choosing the		Our metho	How will the evolution of analytics affect underwriters & actuaries?	
Active & passiv	What this means for the future	TSP survival strategies	The key selection	The business case for	Global pre	How and when will ADAS affect the insurance sector?	
Autonomo	Trial tillo illottio for the fatar	Impact on the supply to th	The future integrat	The growing penetration	Which mai	How is telematics data being used in claims today and will this change?	
	OW TO CREATE A SUC	Impact on the demand for	The end of st	New cars are increa	Which cha	What will be the impact of eCall in Europe and when will it have an impact outside Europe?	
The impact of a	TOW TO CREATE A SU	How will the role of autom	The implication	OnStar showed the	Value added se	What are the current mobile UBI initiatives & business models?	
Can telematics so	Laconian from second bin		Selecting your to	All OEMs have emb	value added se	What are the main channels to market for OBD-data related services?	
A European perspec	Learning from recent his	The impact of autonomou		The drivers behind OEM	Market foreca	How will the device mix evolve?	
The North American	What the pioneers can teach	Understanding Advanced Drivi	The landscape of	Managing costs	A relatively limit	How should insurers expect their relationship with OEMs to evolve?	
	2004-2008: Norwich Unio	The 4 human cognitive pr	Our evaluation of s	Selling UBI as a VA		Is UBI making cars more prone to hacking?	
So who is UBI for?	2008-2012: MAIF / MAC	The 4 steps of the evolution	The major pla	Keeping control of p	A slower expan	is Obl making cars more profe to nacking?	
The young mar	2007-2015: UNIQA	The 6 major systems grou	Calcin a the lease	The 4 OEM-based distrit	Global gro	Recommendations to insurers	
The middle ma	2004-2016: How Progres	Today's OEM involvemen	Solving the key	The captive model	North Ame		
The senior driv	State Farm, the aftermar	The Google Car	How important is the	The exclusive mode	Europe	Finding the right value proposition for consumers	
Some of the challen	Liberty Mutual also innov	Calculating the impact of ADAS	What is the winnin		Revenues for	Multiple deployment strategies	
NEW BBILES	Ingenie and the young di	The potential to reduce cl	What are the new	Non-exclusive agree The TSP hub model		Business model	
HE NEW DRIVER	Lessons from Italy's telematic	The evolution of cruise su	What are the spec		Worldwide	Why is now a good time to start usage-based insurance?	
	UnipolSai's model			How to face the operatio	North America	B	
Analysing the dri	Reasons for the Italian ta	Overcoming the ma	QUANTIFYING T	Interoperability is no	Europe	Recommendations to governments and regulators	
The benefits of teler	Synthesis of the lessons fro	The factors influencing th		Aftermarket strategi	Daysansa for	a National Control of the Control of	
Technological driver			The business	Time to market	Revenues for	Recommendations to telematics & analytics providers	
More affordable	Reinventing the concer V. T	HE 5 KEY UBI MODELS		Privacy issues	Days	-i C A I II )	
Richer OBD do	Building a comprehensive cus		The typical busine	Big car data	Revenues for	Recommendation to automotive OEMs and suppliers	
The next evolu	The rationale for value a	Opportunities from worki	Gross premiu	How will tethered solution	Davanuas fa-	-=1 1/ 1813	
THE HEAL EVOID	How to choose the best	The challenges of telematic de	Claims costs	Tethered solutions a	Revenues for	Recommendations to mobile operators	
	Gamification and third pa	Early experience and lear	Operating ext	MirrorLink	A alimnes inter		
	Becoming an ISP (Insurance	The challenges most com	Profitability	Google's Open Auto	3		
		Introduction to OBD technolog	Making a successf	CarPlay is a lot more		DAS and autonomous functions 743	
	Creating a positive customer	Available data from the OBD p	Italy 640	Comparison of the 3		nsurance premiums 747	
	Follow best practices on	Sensor live value	France	-	By 2030, UBI will	have become the new norm of insurance 750	
	Create an original and bu	Generated DTCs	Germany	\ /!··			
_		Requests used by the OB	The USA	VIII.	CONCLUSIONS	AND RECOMMENDATIONS 754	
		Collecting data from the C	Russia				

# 6 ways connectivity will disrupt insurance analysed

# 1- Big Datanalytics: future scores & actuarial models

- How to leverage telematics with analytics
- Which data to collect and what factors to rate
- How to use contextual information
- 10 detailed analytics supplier profiles

# 2- The impact of autonomous safety functions on the motor insurance industry

- Present & forthcoming autonomous functions affecting risk
- Speed of technology evolution and market uptake
- Analysis and forecast of the effect on UBI

# 3- Benefits and (lost) opportunities of telematics in accident & claims management

- Internal and external forces affecting the claims management sector examined
- Case studies of successful implementations and best-inclass usage of data in claims
- Recommendations to entice the claims departments

# 4- The advent of smartphone UBI as a major proposition

- Detailed assessment of the current mobile UBI initiatives worldwide Key solution providers analysis
- Range of business models assessed and compared
- Technical capabilities and remaining constraints studied

# 5- The present & future use of the OBD dongles and their data

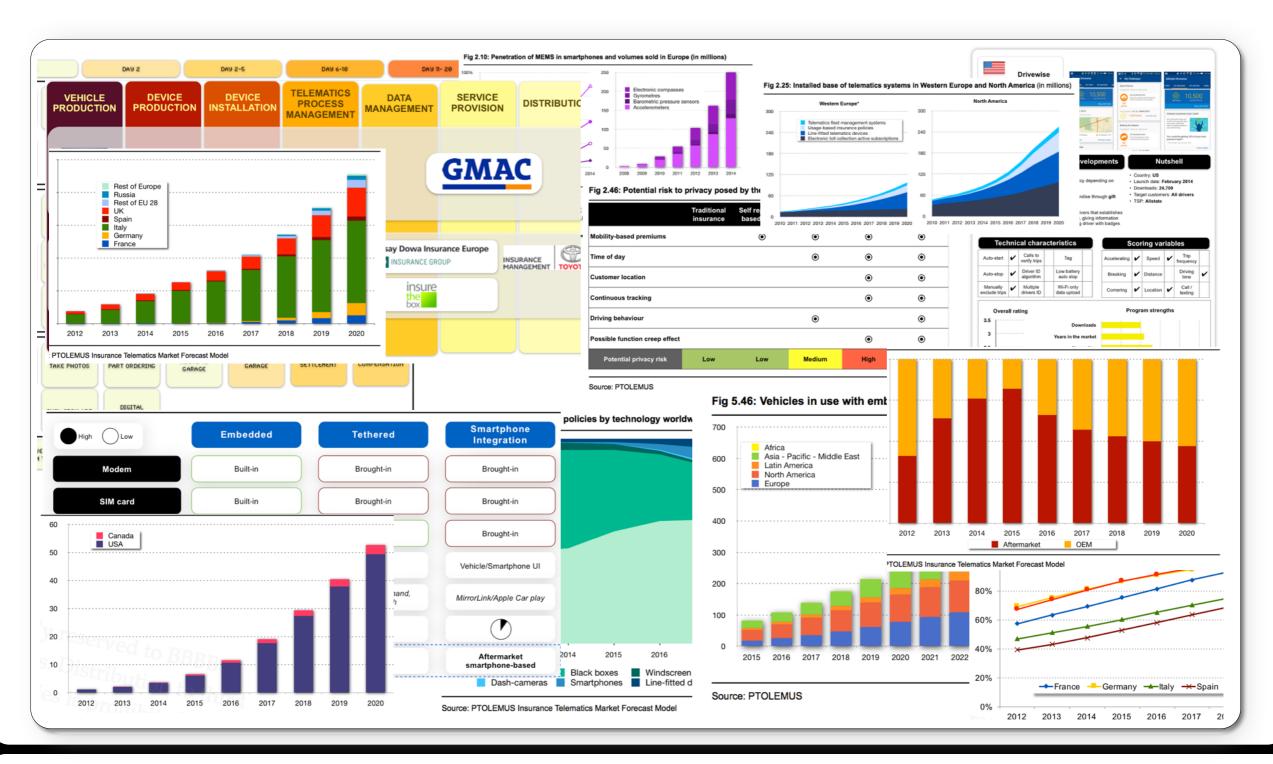
- Overview of the OBD technology and its capabilities
- VAS and service augmentation opportunities explored
- Analysis of OBD data's main channels to market
- Assessment of the key independent connected car service providers

#### 6- The fast changing role of car manufacturers

- Analysis of OEMs position on telematics services and UBI
- Assessment of the opportunities for insurers to use OEM data
- Likely models for insurance OEM partnerships
- OEM data distribution strategy recommendation



# Illustrated by 422 figures validating each statement





# The UBI Study is a searchable PDF document that can be used by the whole company, worldwide

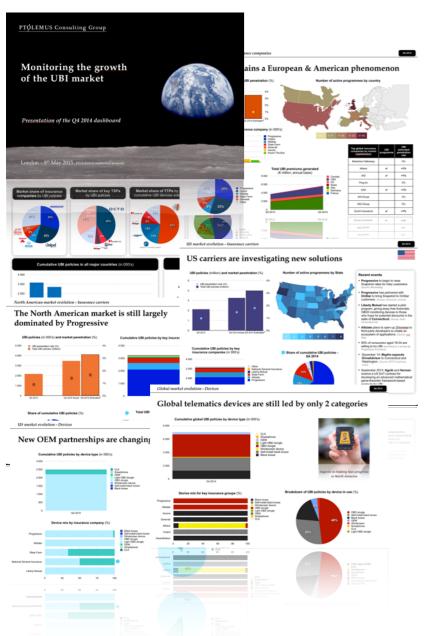


Reports	Full Study	Full Study with 2020 & 2030 market forecasts			
Contents	<ul> <li>900+-page study (PDF format, password- protected)</li> <li>50 TSP and TTP company profiles</li> <li>30 country profiles</li> </ul>	<ul> <li>900+-page study (PDF format, password-protected)</li> <li>Market forecasts outputs with graphs (Excel format, password-protected)</li> <li>50 TSP and TTP company profiles</li> <li>30 country profiles</li> </ul>			
Company-wide licence	<b>€ 6,995</b> Approx. \$7,685	<b>€ 7,995</b> Approx. \$8,784			

For more information and to order the study, contact us at <a href="mailto:thomas@ptolemus.com">thomas@ptolemus.com</a>



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