

PTOLEMUS Consulting Group

# UBI market dashboard

*Short product sample*



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# The first strategy consulting & research firm entirely focused on augmented mobility & automation

## Strategy consulting services



## Market research services



## Fields of expertise

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

# Our clients come from across the mobility ecosystem

## Analytics, maps & applications providers



## Automotive manufacturers & suppliers



## Telematics solution providers



## Insurers, aggregators & assistance providers



## Mobile telecom players



## Fleet & fuel, ITS & regulators

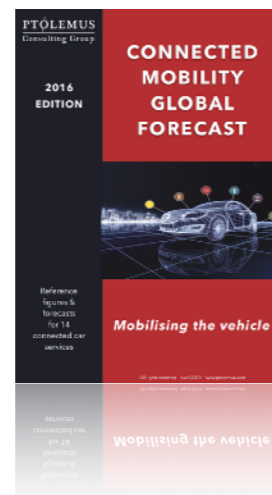


## Banks & private equity investors

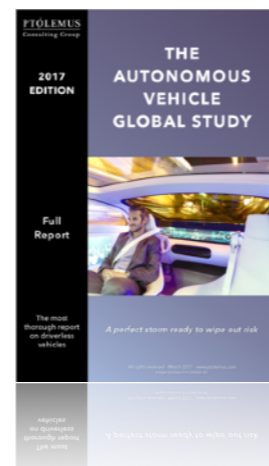


# PTOLEMUS brings unparalleled depth of knowledge in mobility and automation

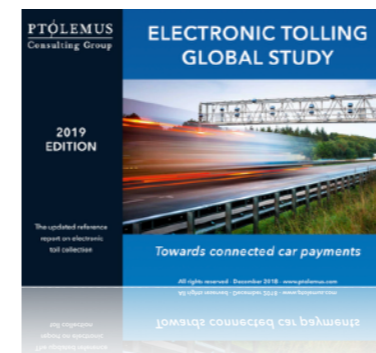
## MOBILITY



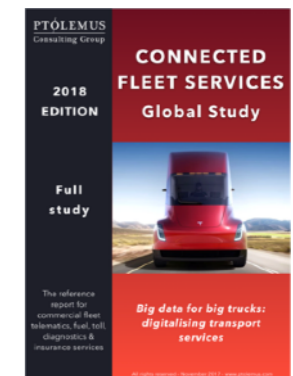
## AUTOMATION



## ROAD USER CHARGING



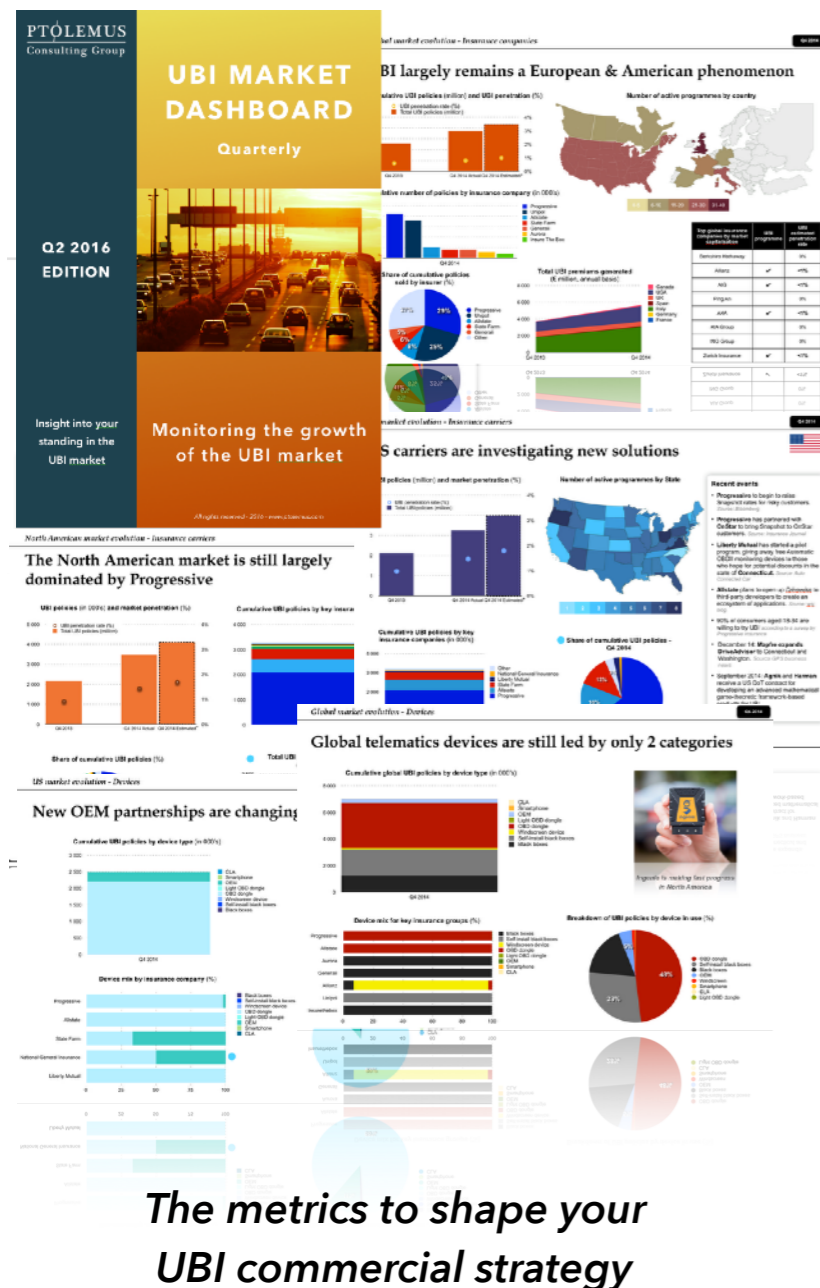
## FLEET MANAGEMENT



## DIGITAL INSURANCE



# Our quarterly UBI dashboard monitors the market metrics every quarter in 16 countries



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

# We just issued the first analysis of the impact of smartphones on the insurance industry



***The long-awaited  
update of the reference  
report on digital  
insurance and UBI***

- **600+ pages of investigation, analysis and forecast including:**
  - Quantified assessment of the insurance app market based on the review of 245 apps
  - Best practices derived from successful real-world programmes
  - Key insurance features and services evolution
- **Based on 6 years of quarterly assessment of the UBI market and leveraging:**
  - Over 100 interviews with insurers, service and technology providers
  - Desk and primary research by a team of 8 consultants and analysts across Europe, North America and China, over 6 months
  - Insights from over 60 consulting projects on future insurance strategy and UBI
- **In-depth analysis of insurance app strategies** today by models, functions and geographies
- **A global scope**
- **Impact assessment of the key trends in mobile insurance:**
  - Changing value propositions
  - Reward mechanisms
  - On-demand and parametric insurance
  - Mobile fleet insurance
  - Mobile crash and claims management
  - Risk-scoring of distracted driving
- **Step-by-step guide to developing your mobile strategy**
- **A global competitive analysis**
  - 26 insurance companies worldwide profiled
  - 30 insurance apps assessed and ranked
  - 15 Telematics Service Providers profiled and ranked
- **2018 - 2025 global UBI market projections**
  - Volumes and revenues
  - UBI and Mobile UBI
  - Device mix forecast

# The 600-page report is available as a single, worldwide company licence



## Contents

- **600+**-page analysis of the mobile insurance market with case studies, best practices and recommendations including
- **41** profiles: Insurers and their apps, mobile insurance service providers
- UBI and mobile UBI **market projections** to 2025
- All-in-one searchable and interactive document (PDF format, password-protected)

- The full study presented to your board or digital team
- Half-day workshop at your office\*

**The long-awaited update of the reference report on digital insurance and UBI**

**Company-wide licence**

**€ 5,995**

*Approx. \$7,070*

**€ 6,300**

*Approx. \$7,400*

**€ 2,000**

*Approx. \$2,350*

# Table of contents

1

**Executive summary**

2

**Global market evolution**

3

**Tier-1 markets**

4

**Tier-2 markets**

5

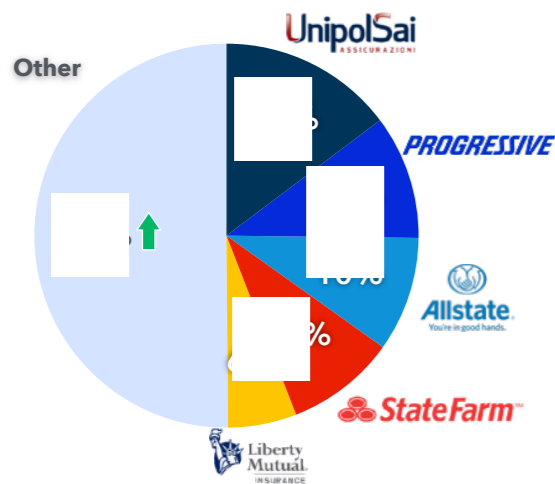
**Tier-3 markets**

6

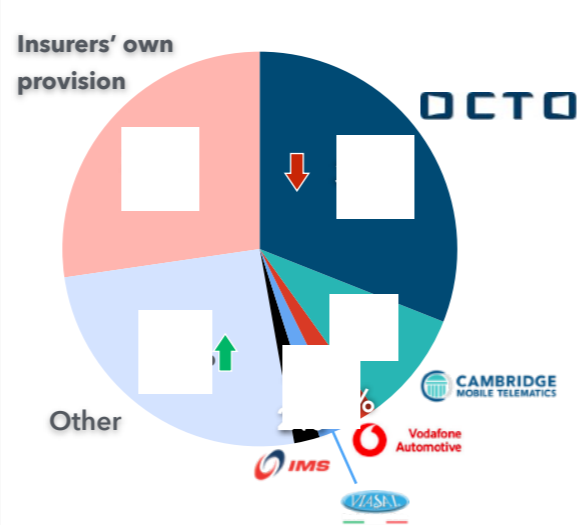
**Regional markets**

# The global market reached over 400 active programmes!

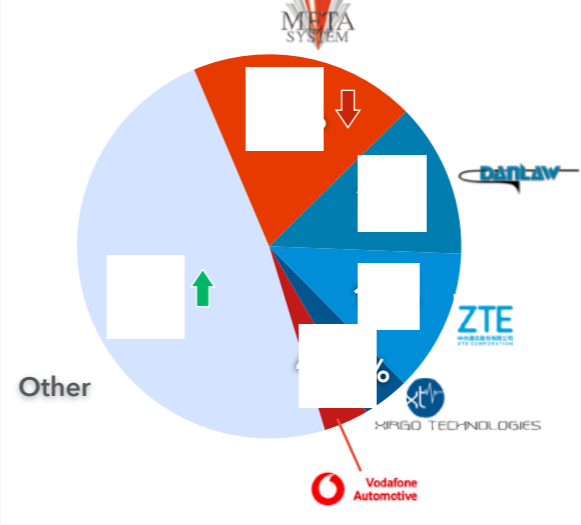
Breakdown of UBI policies by insurance group



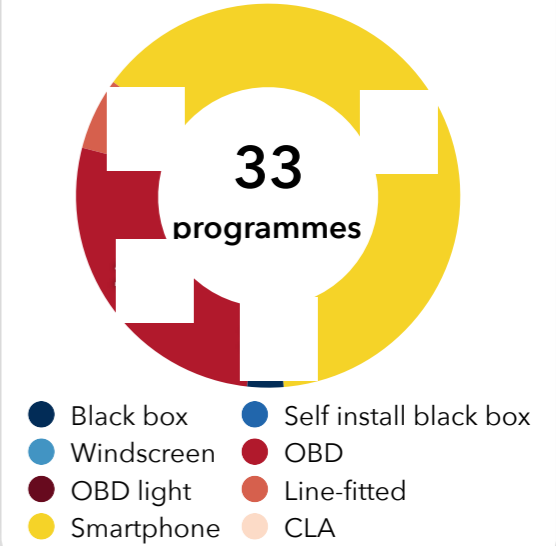
Market share of key TSPs active UBI policies



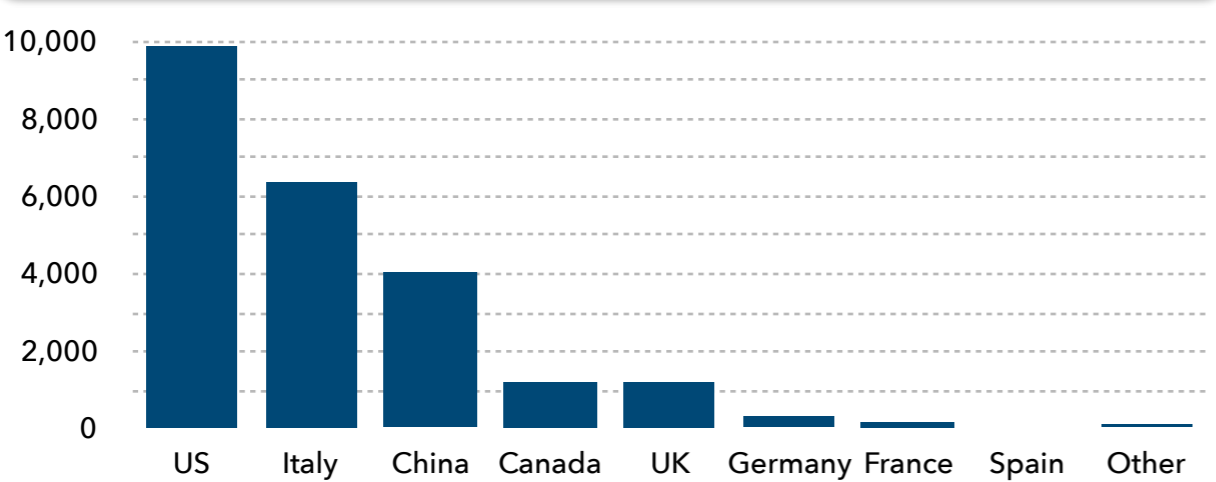
Market share of key TTPs active UBI policies



New programme launches (last 6 months)



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



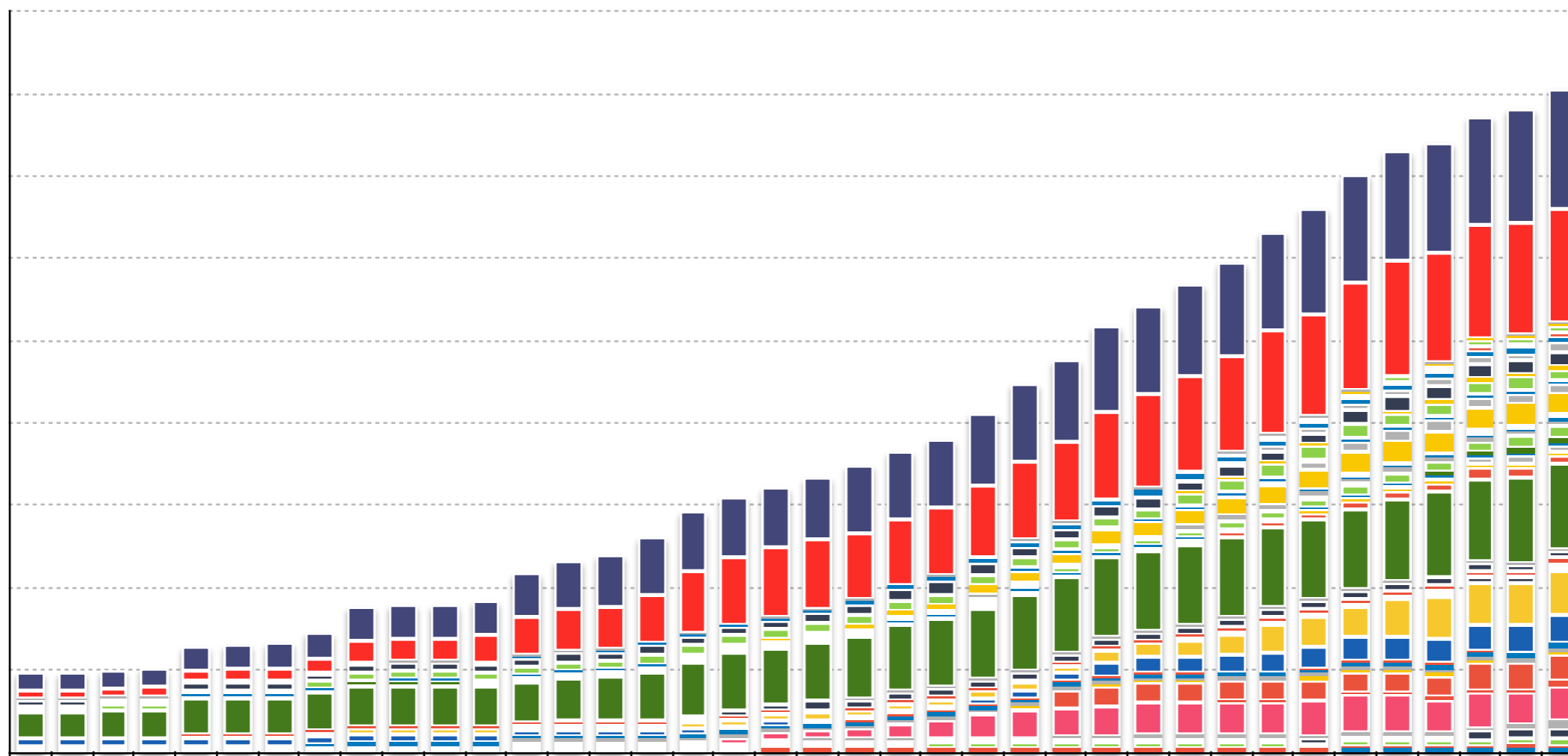
Global UBI indicators

	Q4 2017	Q1 2018	Q2 2018	Q3 2018
UBI policies (million)				24.3
Active programmes*				403
Smartphone policies (million)				5.9
Smartphone programmes				128

Significant changes from what has been reported in previous quarter

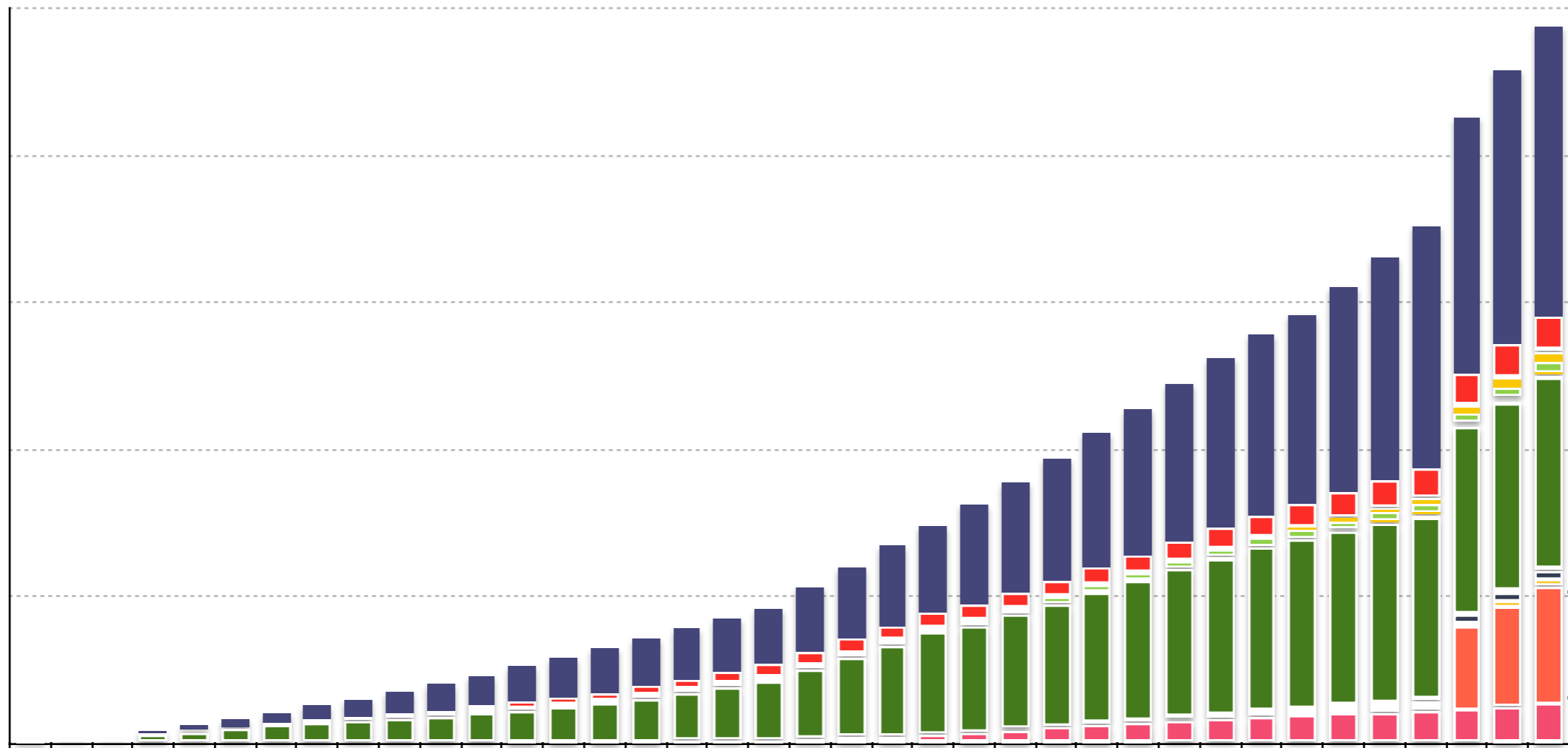
# The connected insurance wave is rolling in with 403 programmes active globally

Number of active UBI programmes worldwide

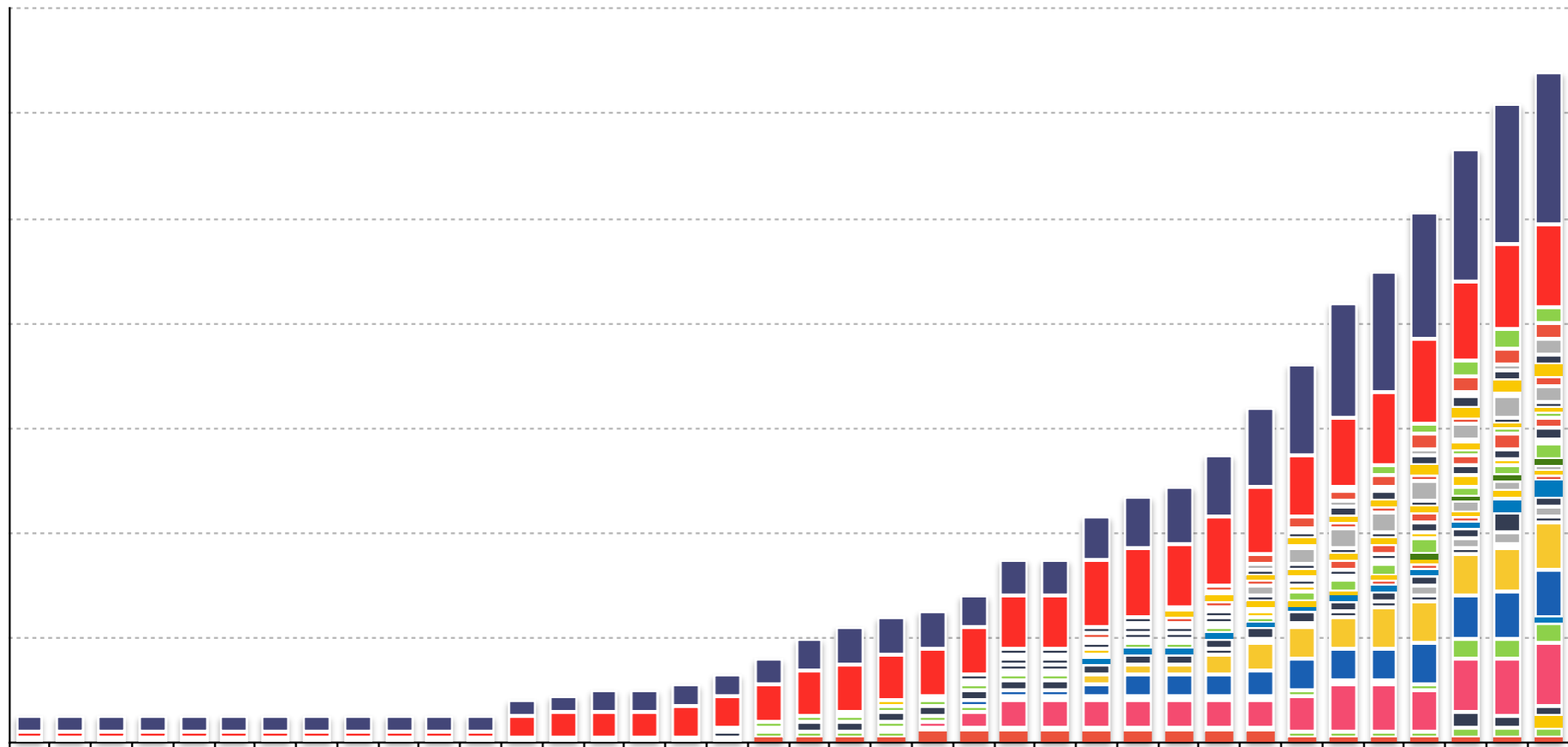


# UBI policies worldwide are inching towards the 25 million mark with 1.5 million policies added in Q3

Number of active UBI policies worldwide ('000s)

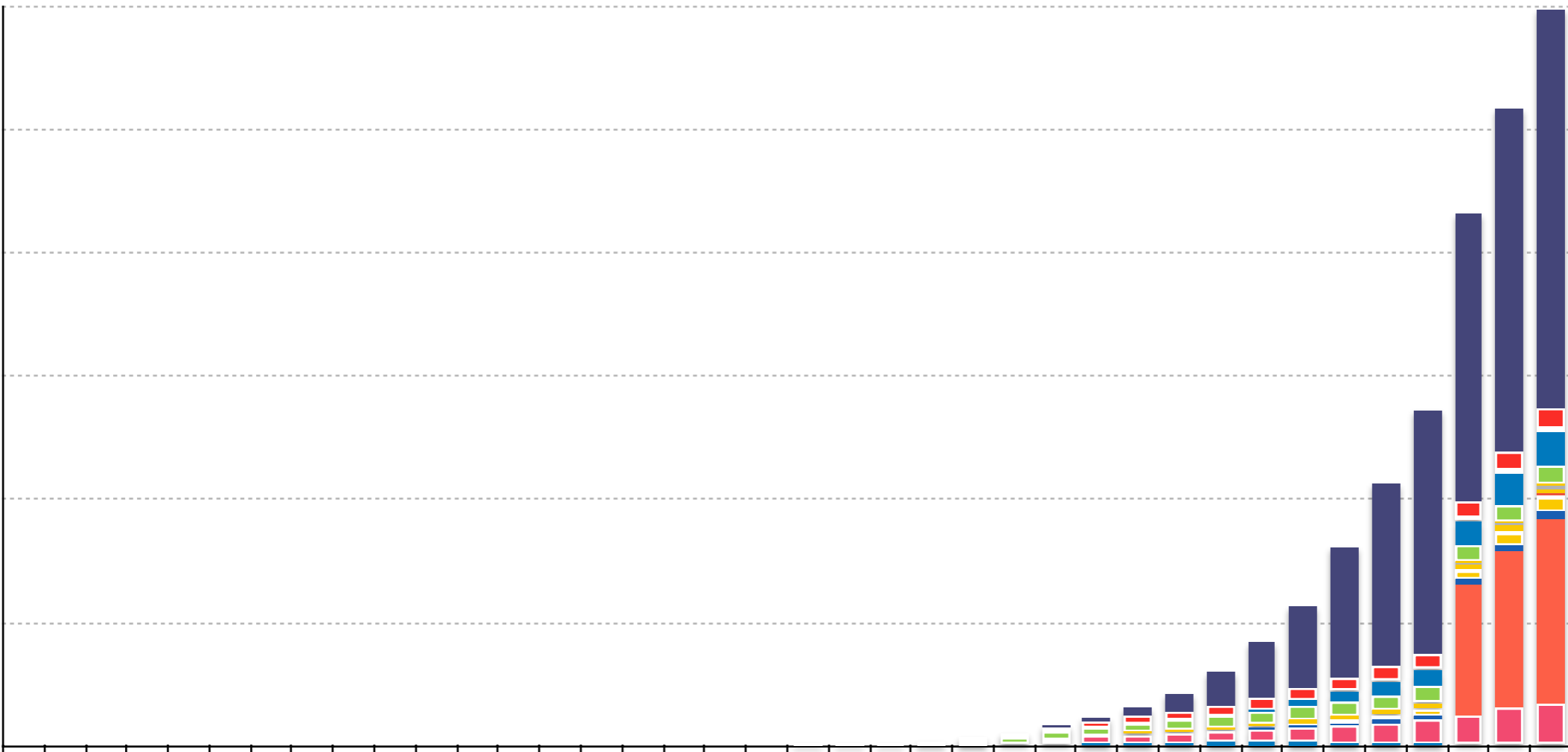


## Number of active mobile UBI programmes worldwide



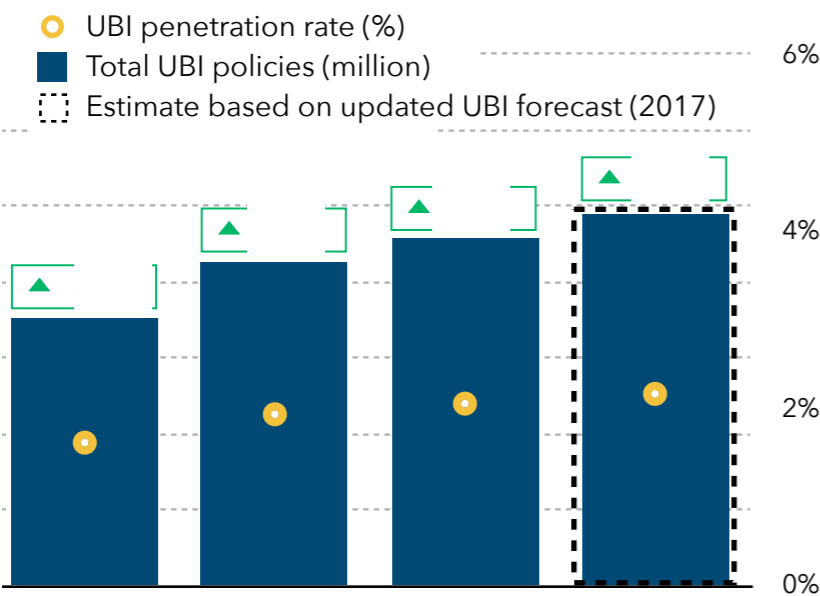
# XXX and YYY account for 83% of the new addition of mobile policies over the quarter

Number of active mobile UBI policies worldwide (in '000)

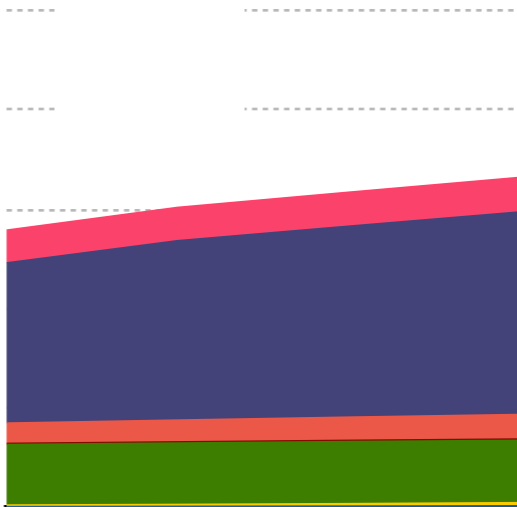


# The global market produced an impressive xx% YoY growth rate

UBI policies (million), quarterly growth & penetration (%)

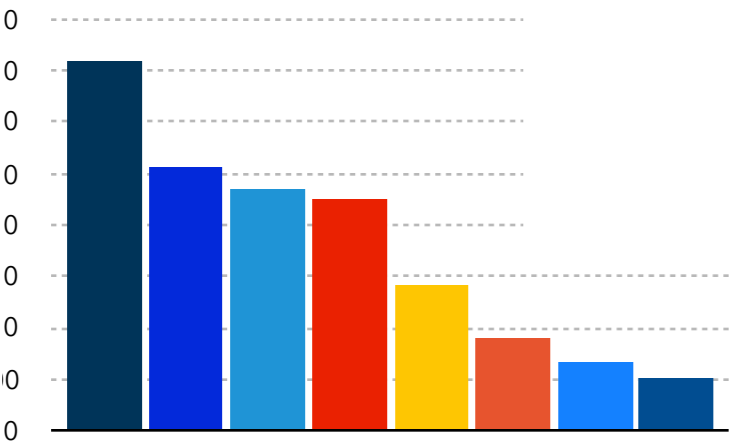


Total UBI premiums generated (€ million, annual basis)

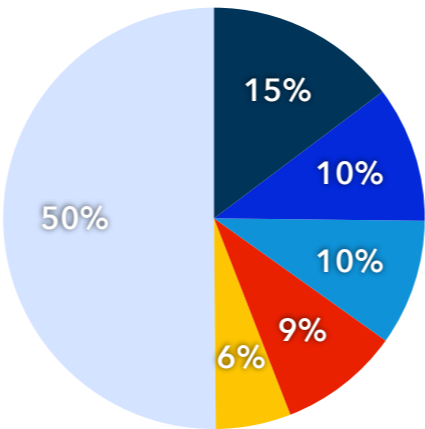


Top global insurance companies by market capitalisation	UBI programme	UBI estimated penetration rate
Berkshire Hathaway	Trial	
Allianz	✓	
AIG	✓	
Ping An	✓	
AXA	✓	
AIA Group		
ING Group		
Zurich Insurance	✓	

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



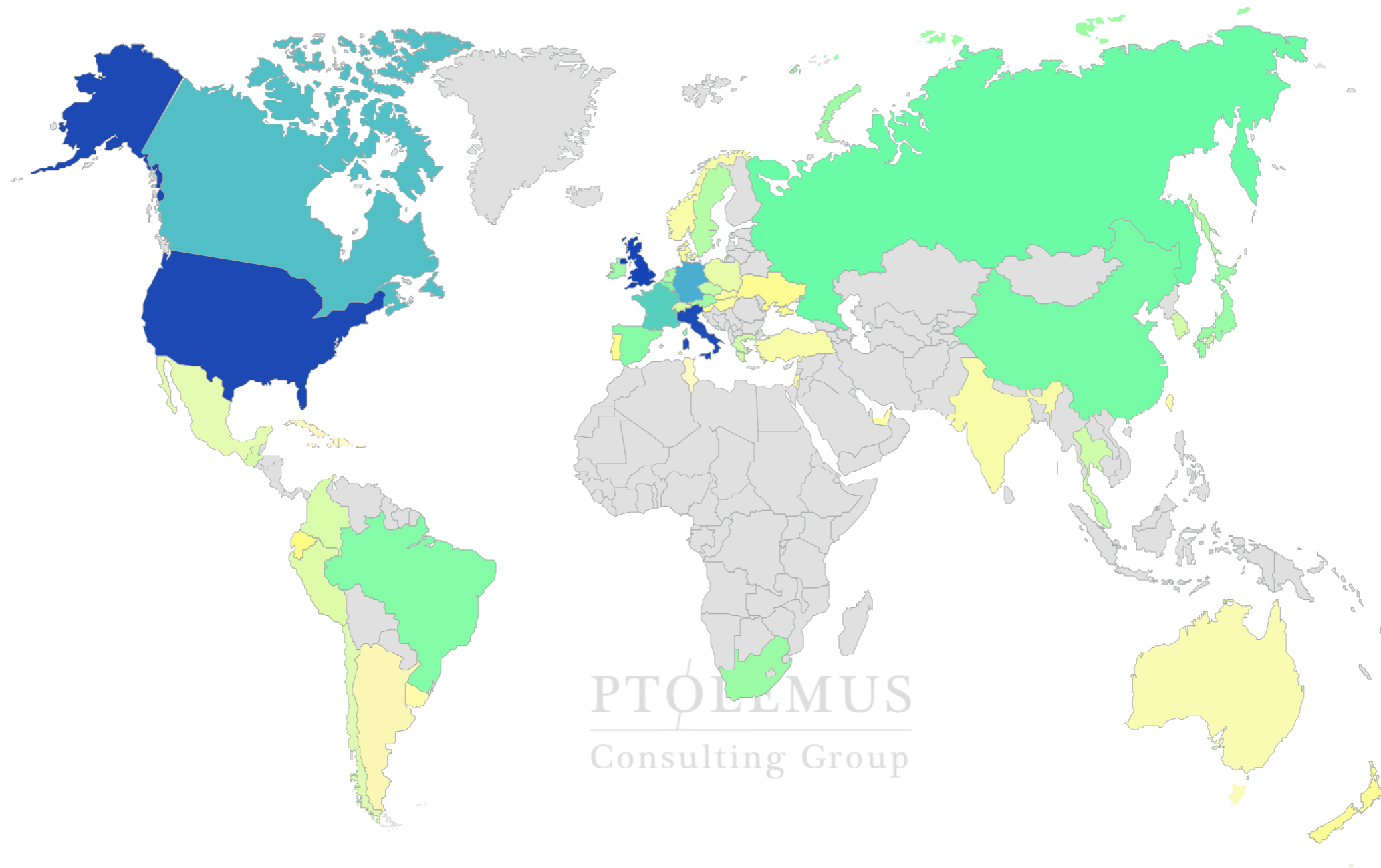
Share of active UBI policies by insurer (% personal line)



Leading telematics insurers	Country	Estimated UBI penetration rate
Progressive	US	
UnipolSai	Italy	
Allstate	US	

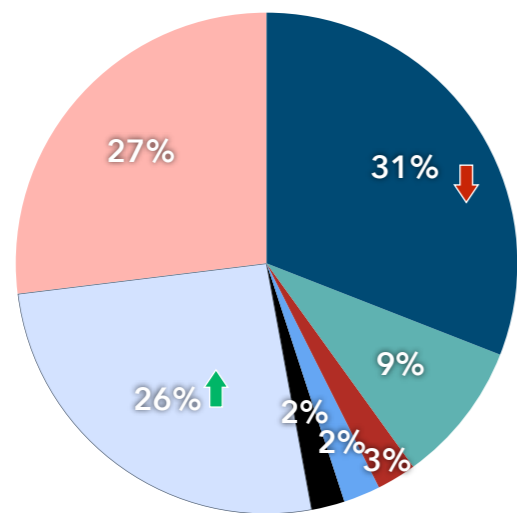
# UBI is growing steadily across the globe with China making the biggest advances

## Active UBI programmes by country

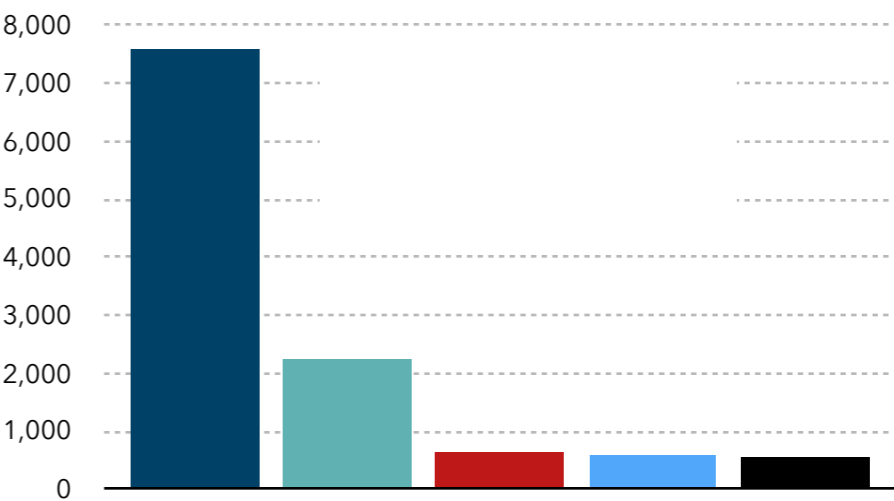


# XXX continues to scale faster than any TSPs, adding over 200,000 policies across the globe this quarter

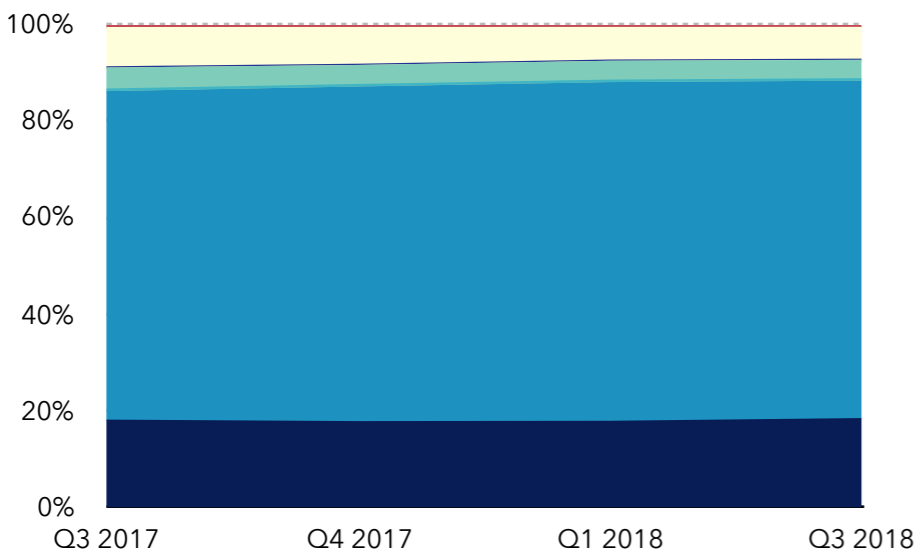
Share of active UBI policies by TSP (%)



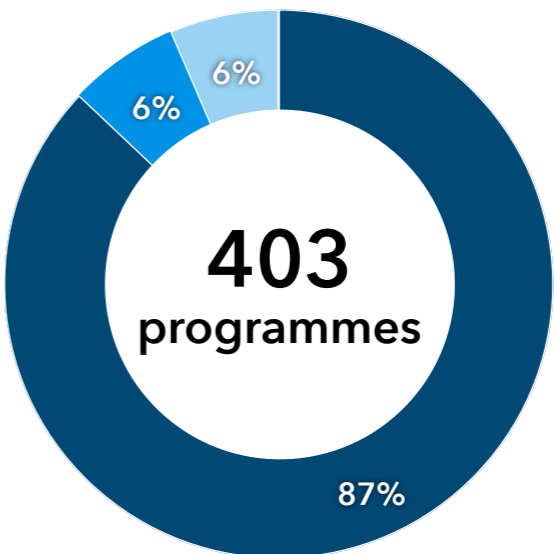
Number of active UBI policies by TSP ('000s)



UBI programmes by target segment (%)

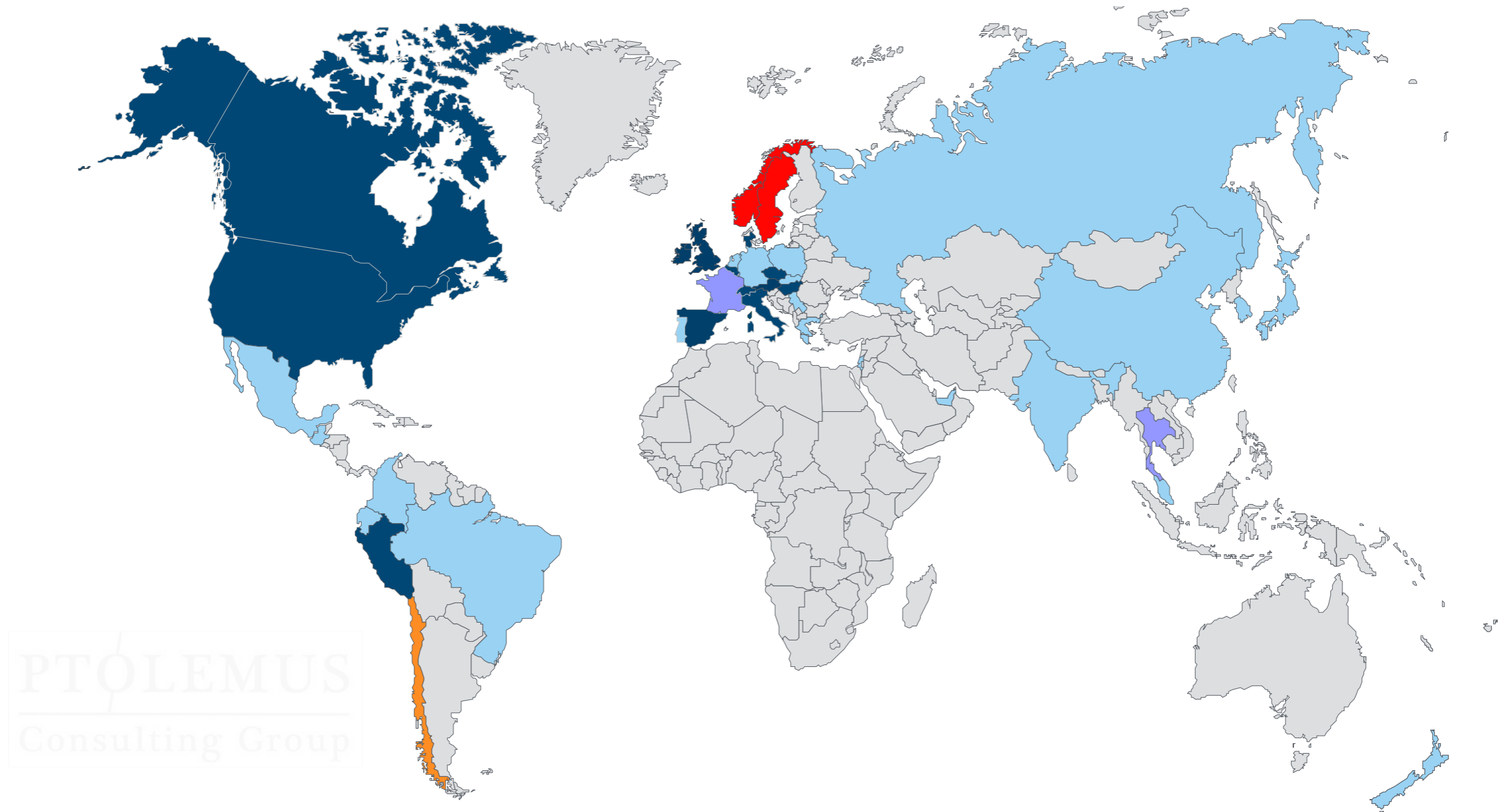


Global UBI programmes by model (%)



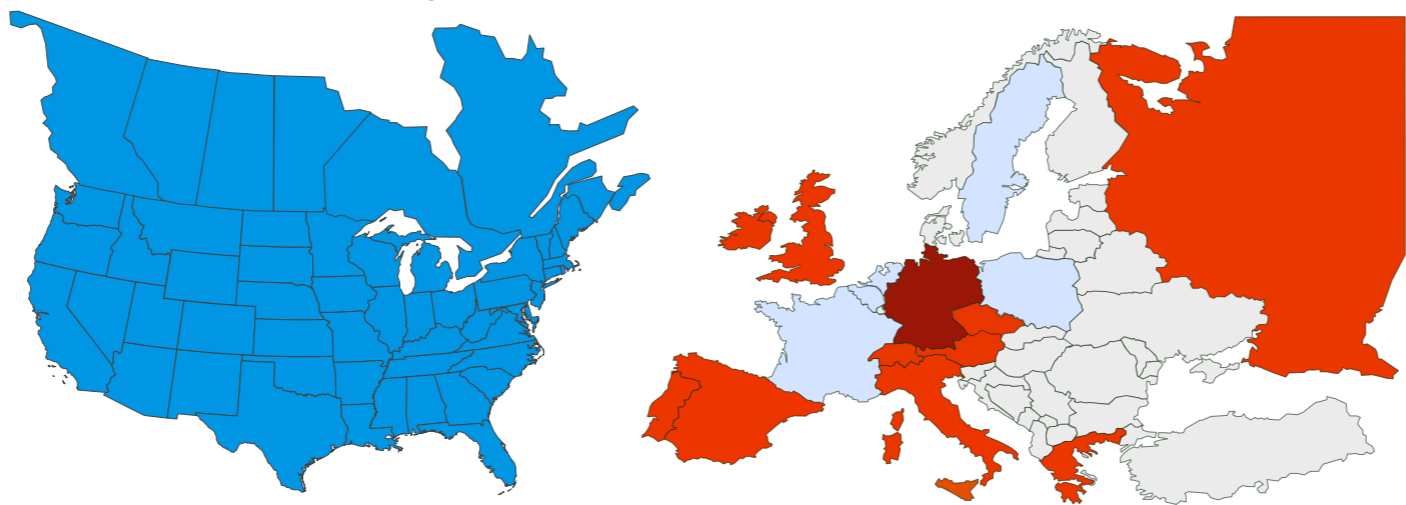
# Leading TSPs are emerging in regional clusters\*

TSPs with largest market share in each country\*

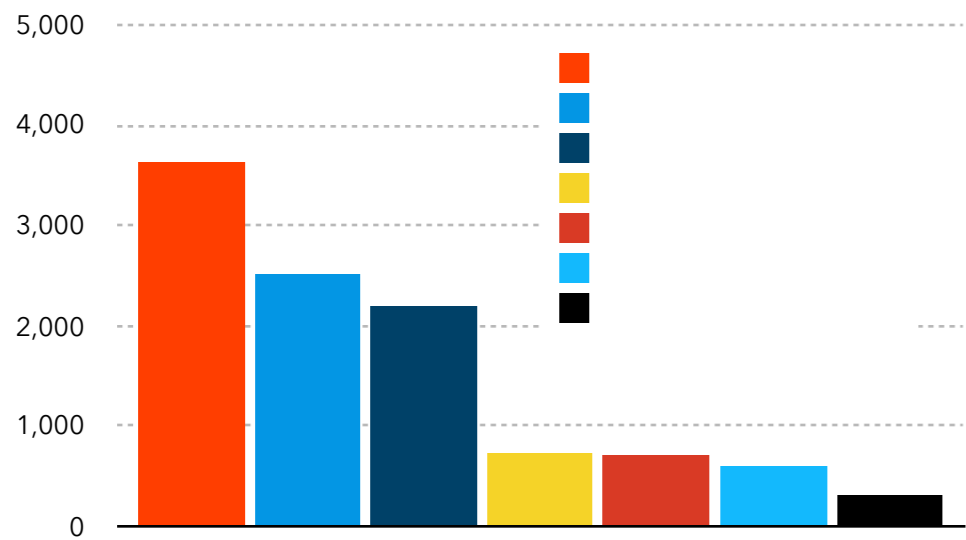


# XXX dominates the European markets while YYY holds on in the US

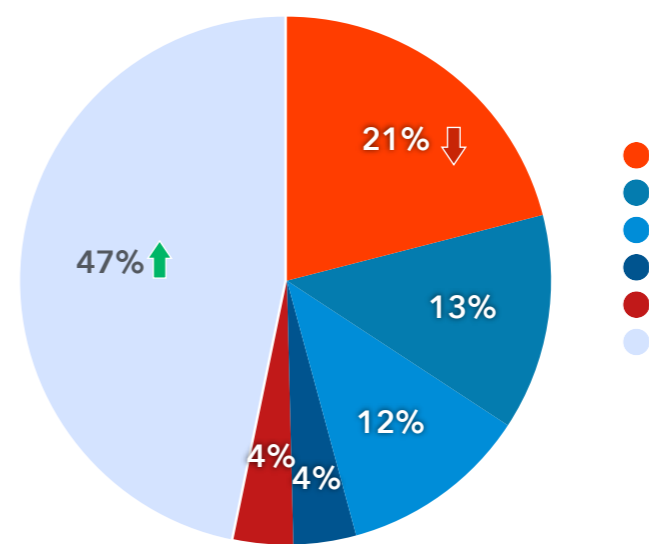
Top TTP market share holder in each country



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

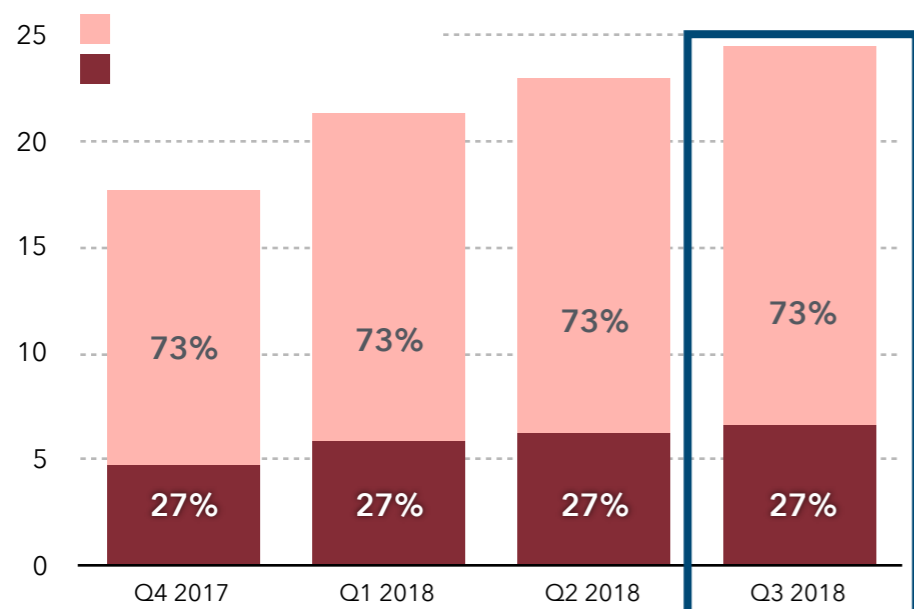


Share of active UBI devices by TTP (%)

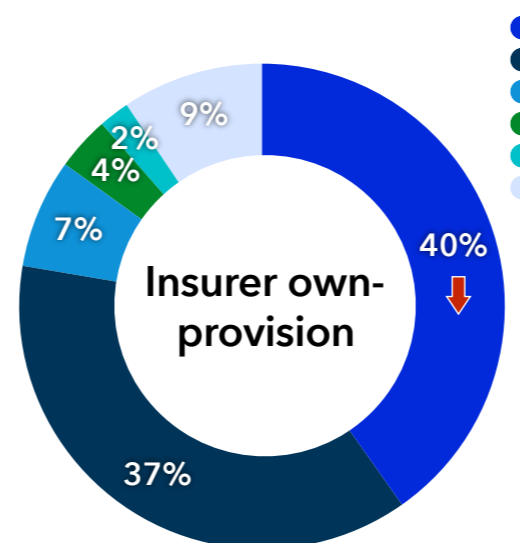


# Sharp growth in mobile UBI ensures increase in the market share of outsourced policies in Europe and North America

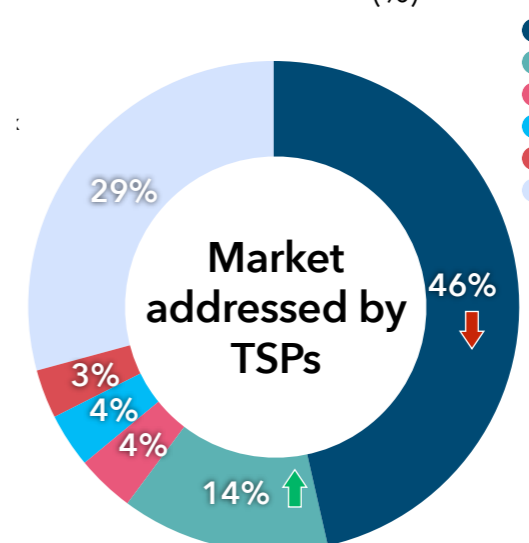
Active UBI policies (million)



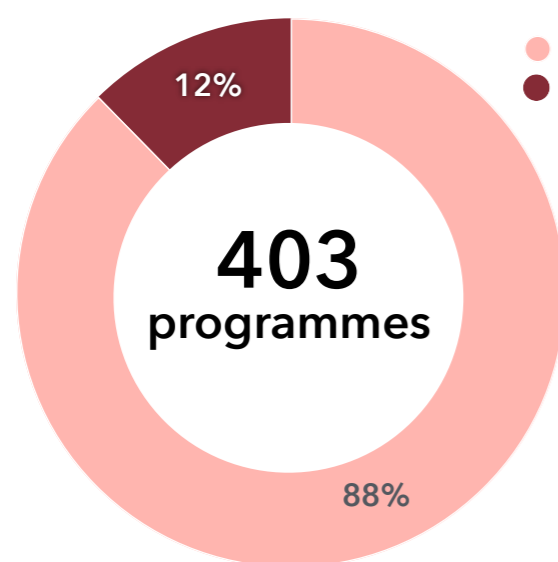
Active policies from in-sourced UBI programmes (%)



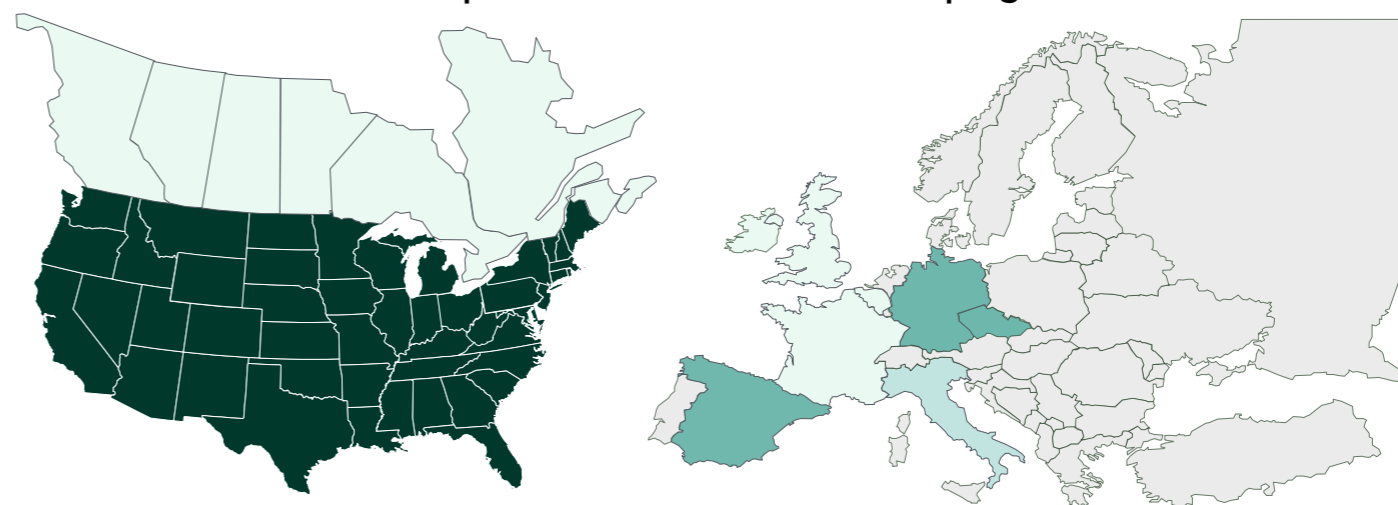
Active UBI policies from TSP-based programmes (%)



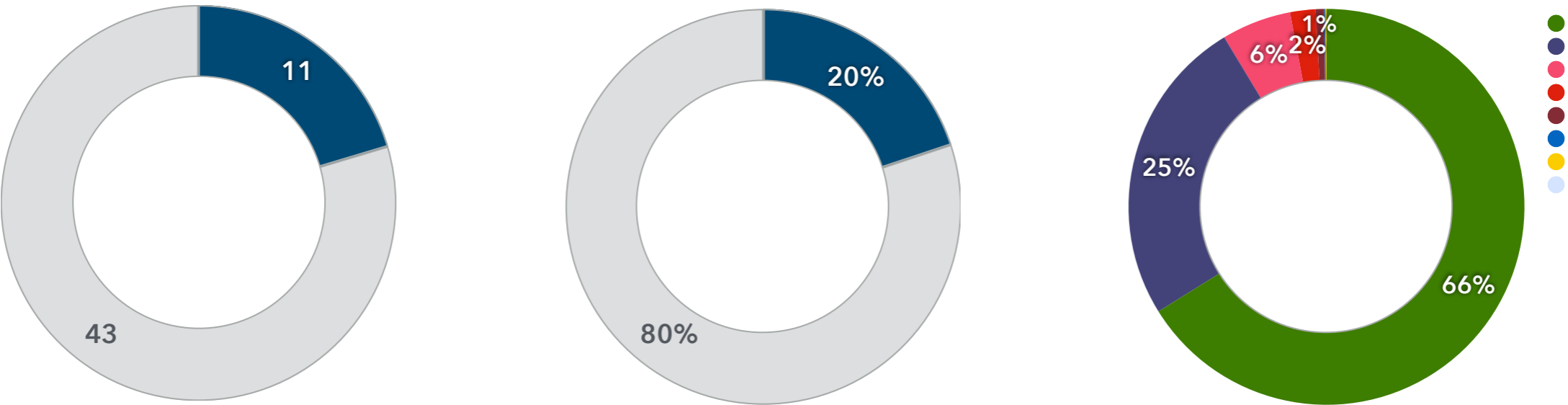
UBI programmes by type (%)



Share of active policies from out-sourced UBI programmes

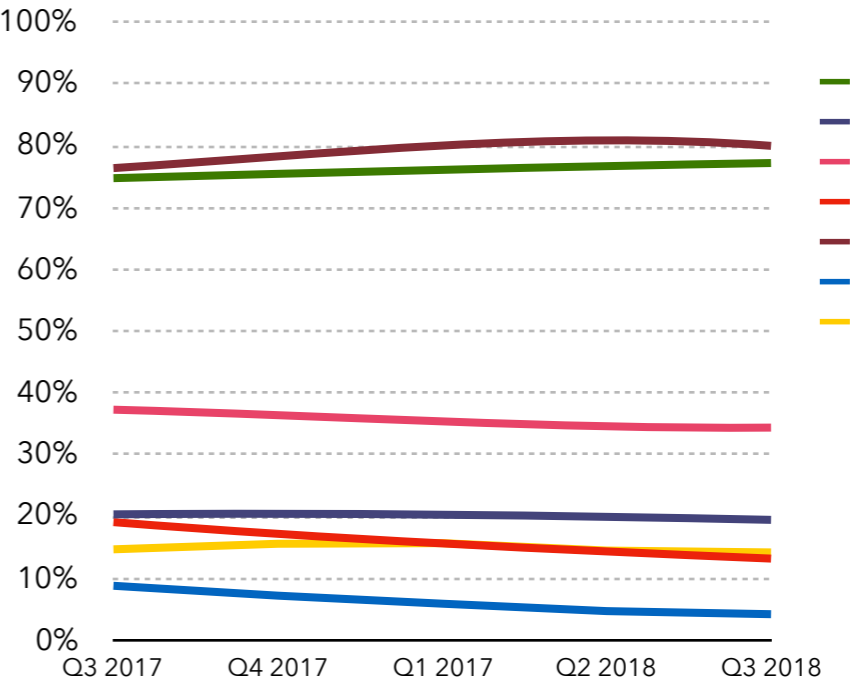


# The highest growth rates are seen with the mobile insurance service providers



Quarterly growth rate of leading TSPs in key markets (%)

US	4%	11%	-5%	38%
UK*	-3%	12%	4%	9%
Canada	5%	3%	10%	3%
Italy	1%	-2%	-3%	0%

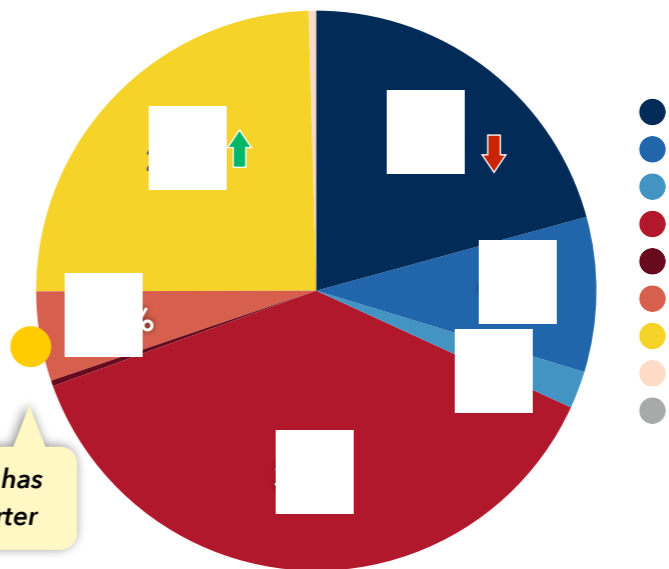


# Embedded devices are making great progress with major OEMs expanding their offerings\*

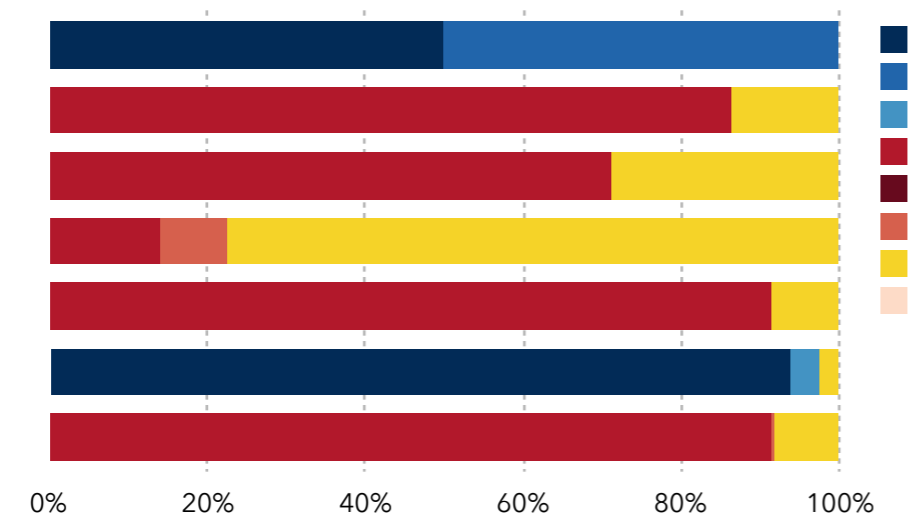
Active global UBI policies by device type ('000s)



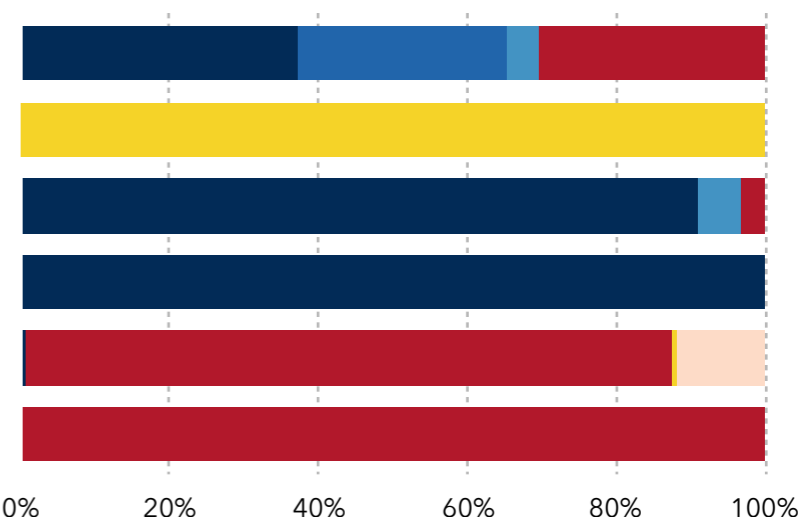
Breakdown of UBI policies by device in use (%)



Device mix for the world's largest insurance groups (%)



Device mix for key TSPs (%)



# Monitoring the growth of the UBI market

1

Executive summary

2

Global market evolution

3

Tier-1 markets

4

Tier-2 markets

5

Tier-3 markets

6

**Regional markets**

# Regional markets

1

Rest of Europe market evolution

2

Asia Pacific market evolution

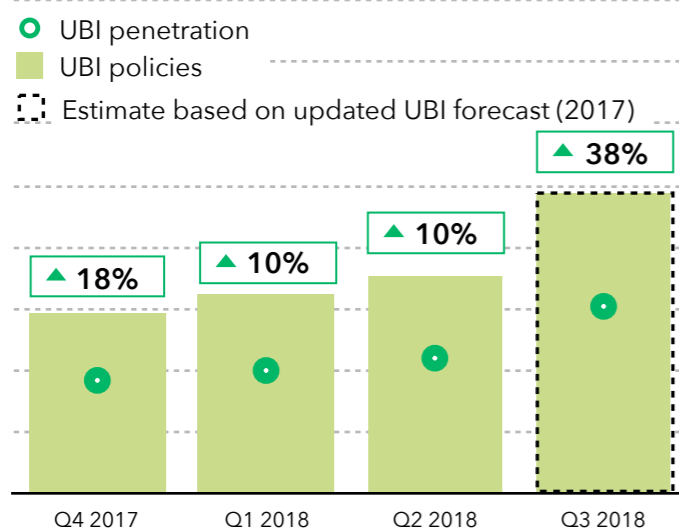
3

**Latin American market evolution**

# AAA's recently launched mobile solution spiked the regional growth



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



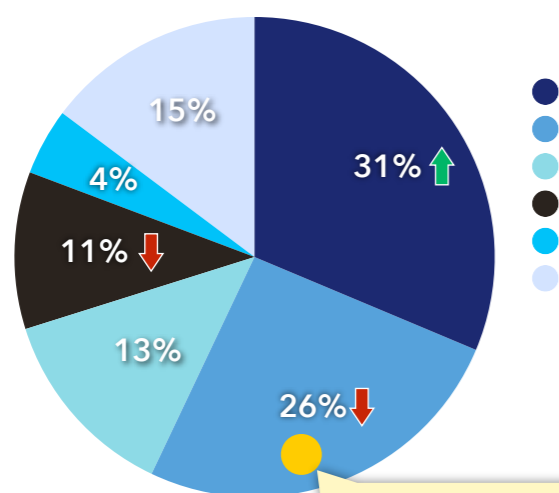
Active programmes & trials by country



Recent events

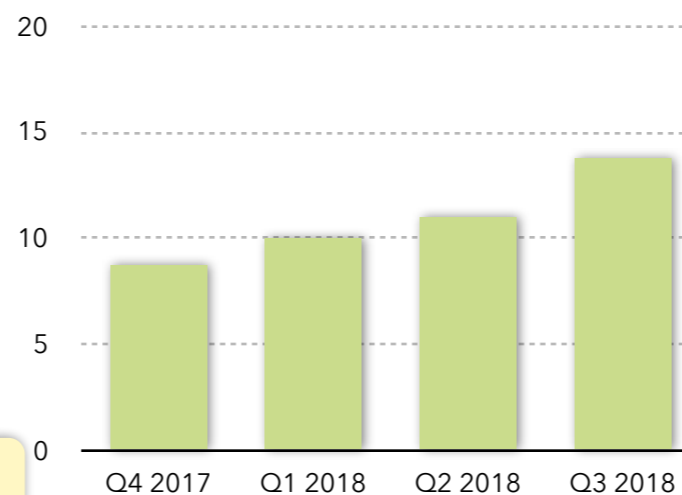
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Share of active UBI policies (%)

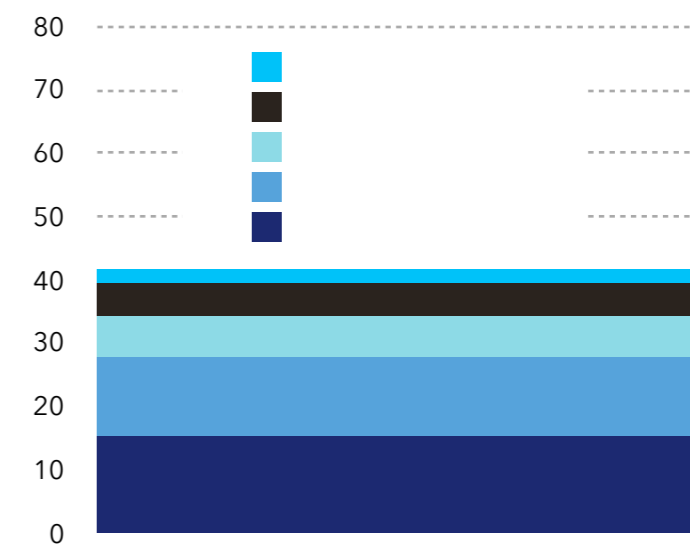


Significant changes from what has been reported in previous quarter

UBI premiums generated by carrier (€ million, annual basis)



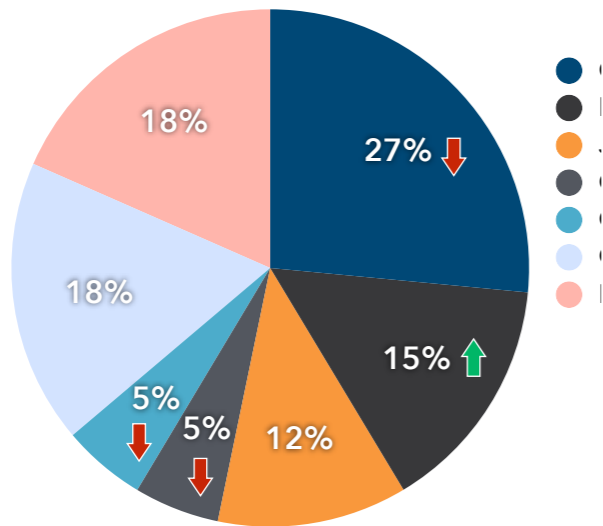
Active UBI policies by insurance company ('000s)



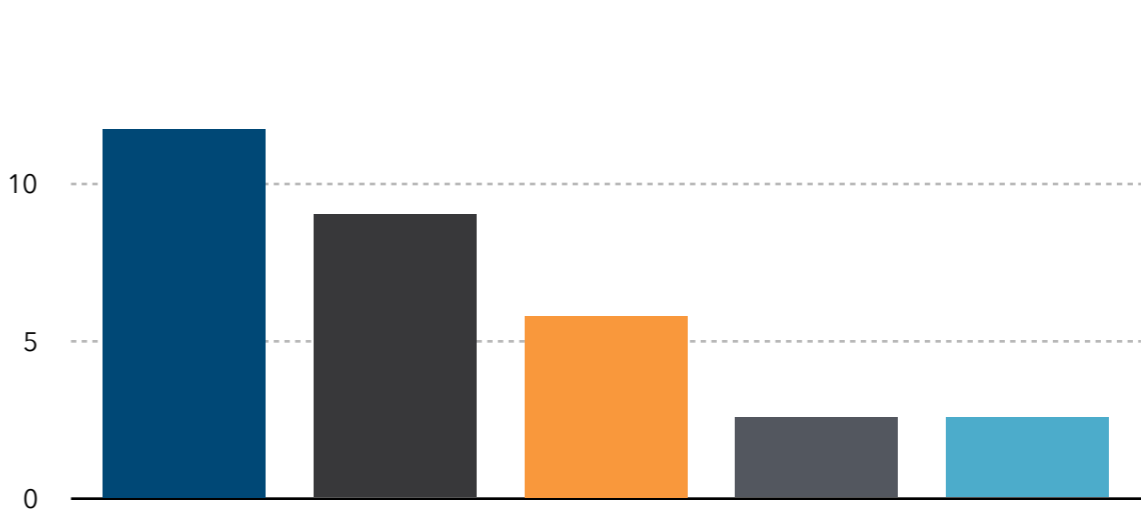


# XXX's fast surge shook the regional TSP market\*

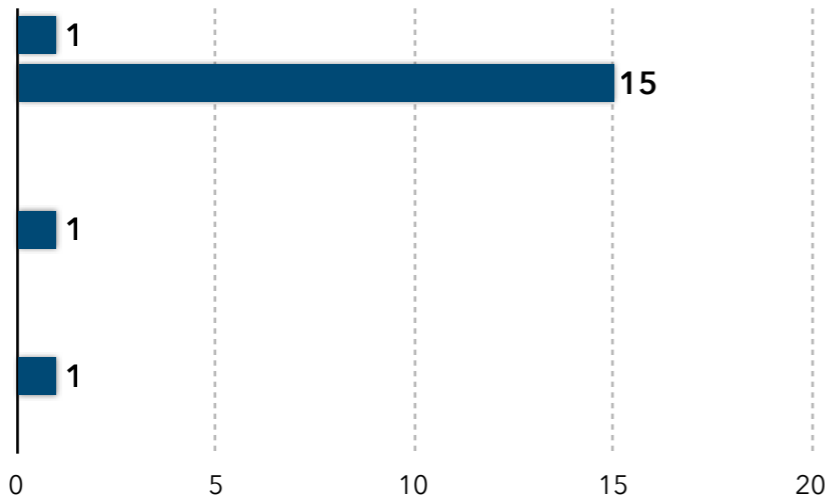
Share of active UBI policies by TSP (%)



Number of active UBI policies by TSP (000s)



UBI programmes by target segment



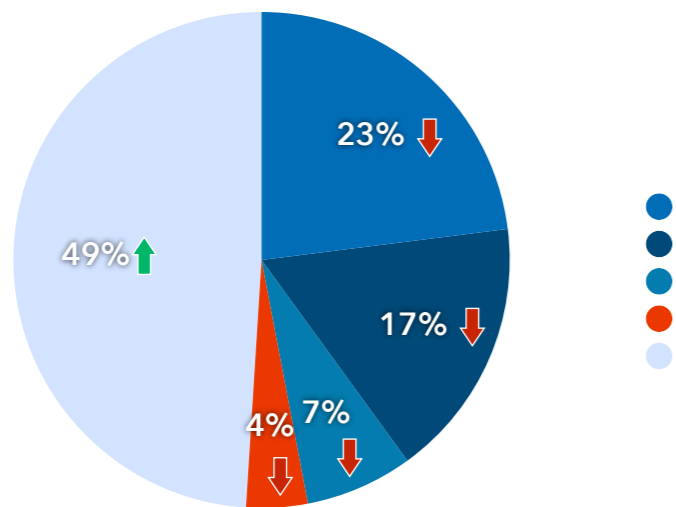
UBI programmes by model (%)



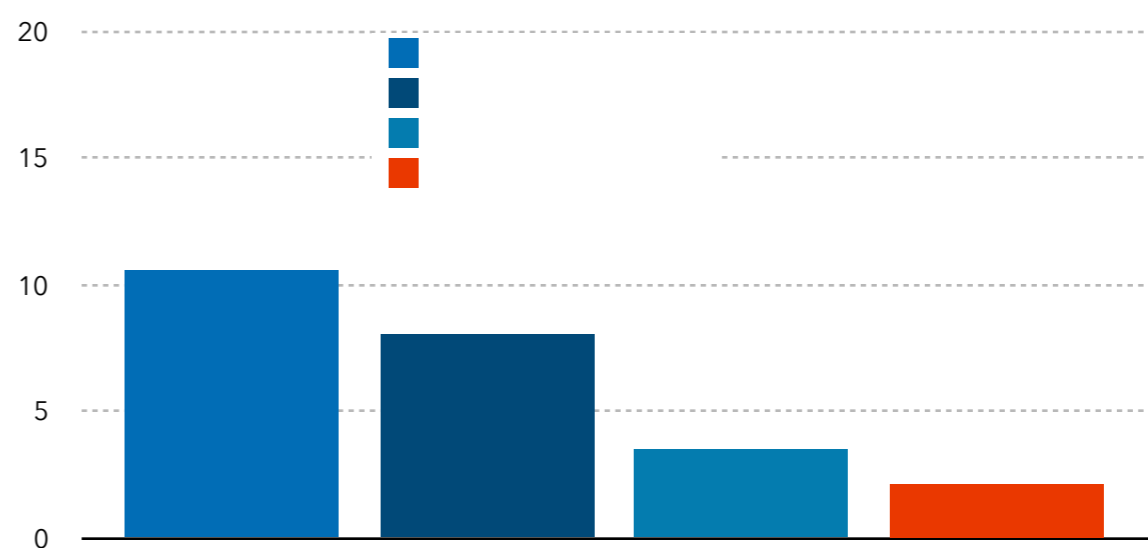


# All TTPs lost market share to smartphone apps

Share of active UBI devices by TTP (%)



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



Breakdown of YYY devices ('000s)



Breakdown of XXX devices ('000s)



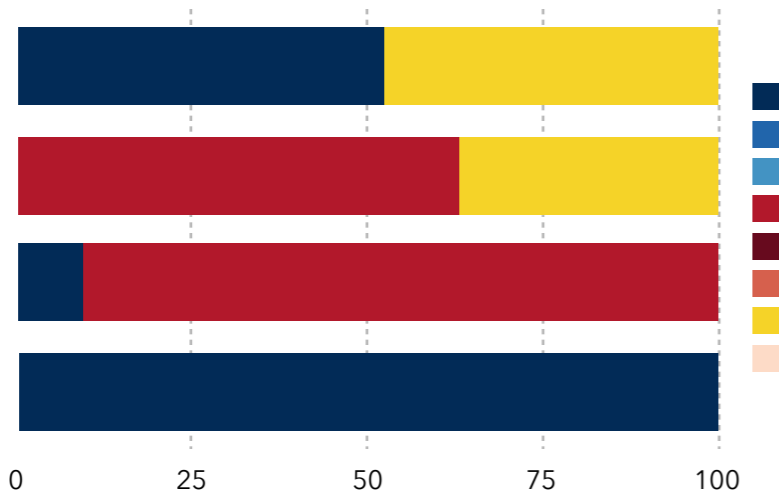
# XXX and YYY demonstrate early success of mobile UBI in Brazil



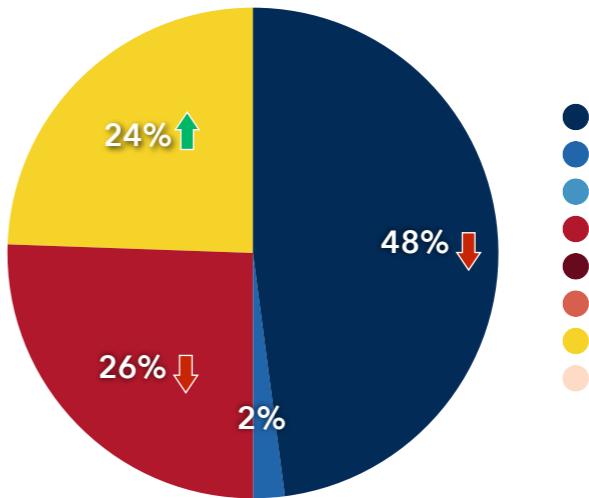
Active UBI policies by device type ('000s)



Device mix by insurance company (%)



Share of UBI device technology in use (%)





## Our analysis has covered the following stakeholders

Insurance companies	TSPs	TTPs
AIG	CEABS	Cobili
Bradesco	Cobili	Global Sky
Generali	Geotrack - Location World	Seguro x Kilometro
GNP	Global Sky	Sonar AVL
Liberty Mutual	Jooycar	Vodafone Automotive
Porto Seguro	Seguro x Kilometro	Webtech wireless
Pacifico	Snapcar	ZTE/Remowireless
QBE	Sonar AVL	
Seguros Integrity	Tourmaline Labs	
Sulamericana	Vodafone Automotive	
SURA	Webtech Wireless	
Unity Promotores	Zircon Tech	
Zurich		

# PTOLEMUS Consulting Group

Strategies for Mobile Companies

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