

USAGE-BASED INSURANCE Global Study

REPORT
LEAFLET

*The most comprehensive
report ever published on
the connected auto
insurance market*



360° insurance: from data collection to customer protection

In a world of unparalleled uncertainty, one thing is sure: data will reign... on auto insurance too



Dear reader,

As the world is taken by storm by connectivity, smartphones and AI, it is interesting to still hear some insurers state that telematics, i.e. the collection of dynamic data on risks, is not for them!

We hope that PTOLEMUS' 8th report on connected auto insurance - the result of 11 months of work by a team of 11 consultants and researchers - **will push them to at least challenge their view.**

How can you move to AI if you do not use dynamic data on your policyholders?

How can you claim to be sustainable if you do not adapt your premiums to their actual mileage?

How can you claim to care for your customers if you do not help them avoid life-threatening crashes?

In other words, have you really tried hard enough?

The key questions remain but become more and more deafening. But what has changed since our last Global Study?

While the auto insurance market sometimes appears as a slow motion movie, the last 3 years have broken this pattern.

The COVID-led surge in repair costs, followed by a renewed increase in claims frequency have provoked a rebound in premiums in almost all countries.

The resulting increase in loss ratios should be a great opportunity to revisit your UBI strategy and identify how it can help reduce your claims, which, after all, are your number 1 cost.

This report gives you everything you need to inspire your UBI plans and provide strong inputs to your digital and AI strategy:

- (1) Interviews of 4 movers and shakers of the industry
- (2) **An updated status** on where the global market and each country / key UBI programmes stand
- (3) A **survey of auto policyholders** on their appreciation of UBI
- (4) **The analysis of the 28 global trends** that will shape the development of UBI
- (5) **Food for thought** including many case studies of success stories everywhere
- (6) Deep dive **analysis of 29 leading telematic insurers and OEMs**

- (7) A **50-page handbook of how to achieve success** in your UBI programme(s)
- (8) An **up-to-date appraisal of the impact of connected vehicles, ADAS and AVs** on the auto insurance and UBI markets
- (9) **The evaluation of 32 UBI solution vendors**, from Arity to Vodafone Auto
- (10) An evaluation of the **UBI supply and demand readiness** in 48 countries
- (11) **Forecast UBI customers and premiums until 2035** in 33 countries
- (12) Our **recommendations** to insurers, solution vendors, OEMs and regulators

Most consulting and research firms would make a report of one of these.

Our 1,360-page study includes all of them and many more. We wish it brings information and insights to you but even more, triggers new ideas.

And we will be happy to help you on that journey.

Thank you for your continued trust.

Sincerely,

Frederic Bruneteau

Managing Director

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Thank you.

UBI Global Market - From good to great

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II. The state of the global UBI market

III. Making a UBI programme successful

IV. The impact of connected and autonomous cars on UBI

V. North American markets at the top of the world

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IX. Market forecasts, conclusions and recommendations

PTOLEMUS Consulting Group



I. Introduction to this report

A. Report contents and methodology

B. Introduction to the authors and PTOLEMUS

C. Key insights

D. UBI from a bird's eye view

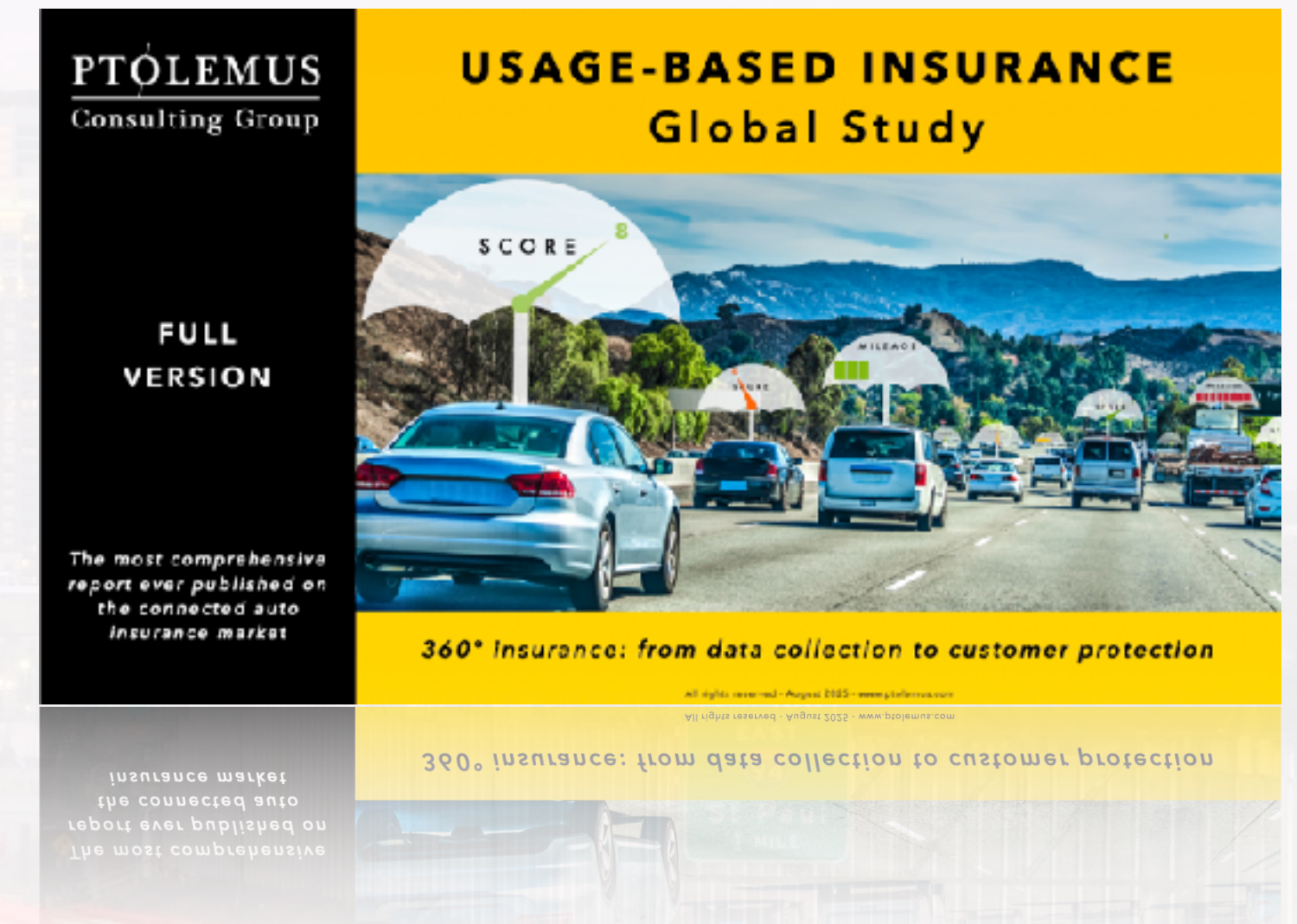
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PTOLEMUS Consulting Group



This report is the most comprehensive analysis and forecast of the connected insurance market ever published

- A **1,360-page** analysis of the current and future global connected insurance market based on:
 - PTOLEMUS' **15** years of constant market surveillance
 - Consulting experience with **100** UBI client assignments
 - **11** months of research and analysis including **65** interviews with key stakeholders
 - A survey of **1,500** US auto insurance policyholders
 - More than **600** companies mentioned
- **Global state of the UBI market** incl. global UBI adoption and market size for personal line and commercial line markets, key business models and major trends
- **Best practices on how insurance companies can make a telematics insurance programme successful incl. our global ranking of Usage-Based Insurance companies**
- **An in-depth investigation of the auto insurance and UBI markets in 33 regions incl.**
 - In-depth analysis of North American (212 pages) and European markets (209 pages)
 - Auto insurance and UBI statistics, UBI history, UBI value chain and market shares in each country
 - Analysis of new programmes
 - Outlook for UBI in each country
 - Deep dive analysis of **29** leading insurers & OEMs
 - Forecast UBI customers and premiums until **2035**
- **The impact of connected vehicles and ADAS / AVs on the auto insurance and UBI markets**
- **A detailed assessment of data collection technologies & models**
 - Black boxes, OBD dongles, dash cameras, ELDs, CLAs, etc.
 - Embedded vehicle telematics systems
 - Smartphone apps (with and without tags)
- **Detailed analysis of the UBI technology & supplier landscape** incl. state of technology, market shares, in-depth profiles of **32** vendors and comparative assessment
- **2020-2035 Excel forecasts for 33 regions**
 - With inputs from hundreds of reputable sources and PTOLEMUS' own automotive and ADAS/ AV forecasts
 - Based on our unique UBI Readiness Index of the demand but also the supply (insurers) in each region
 - Built bottom up based on our estimates on **450+** programmes
 - Motor insurance customers by business line and vehicle type
 - Number of UBI customers and UBI premiums by business line and vehicle type
 - All key outputs analysed in the slides
- **The future of UBI** based on regulatory, technology and demand trends
- **Strategic recommendations to key stakeholders** incl. insurance companies, TSPs, OEMs and regulators



The reference report for all industry stakeholders to understand and prepare the future of auto insurance

Thank you so much to the 67 companies we exchanged with!

Companies with whom we completed interviews



This report answers many critical questions

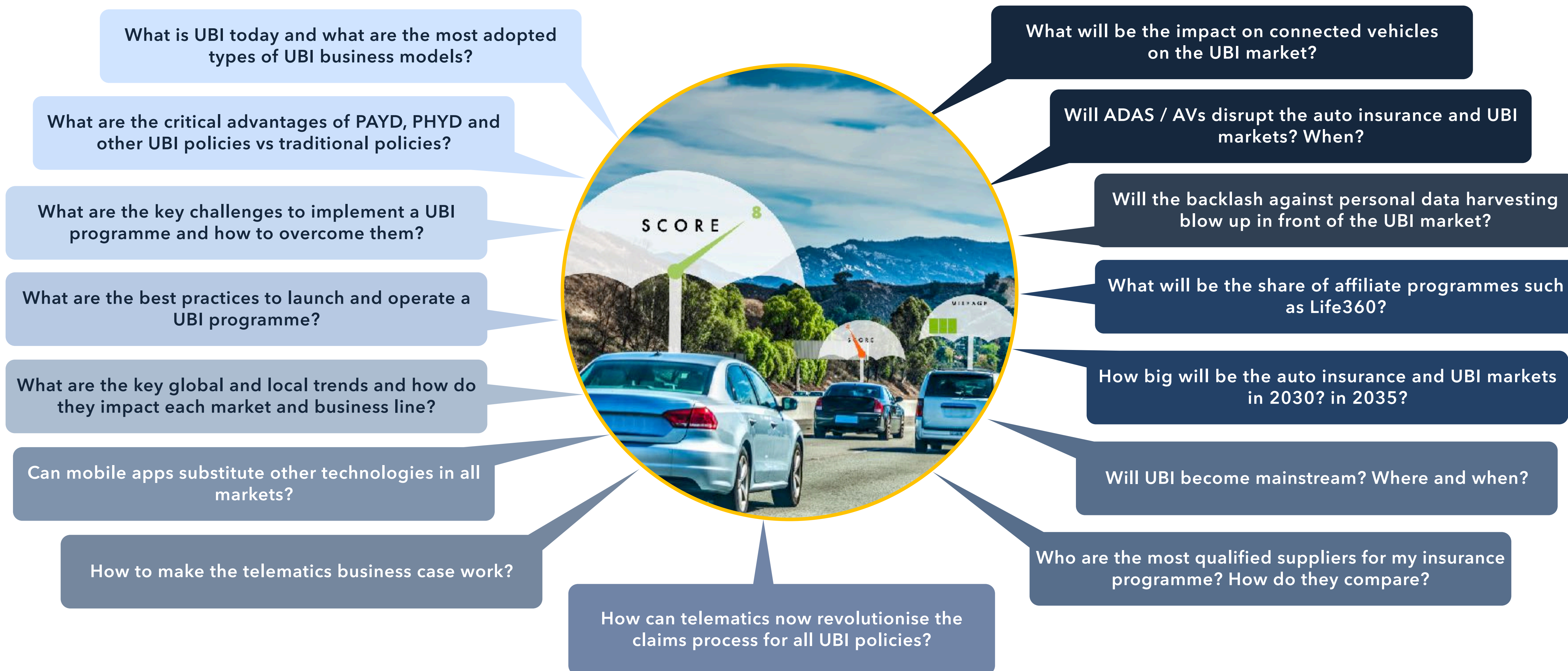


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- | | | |
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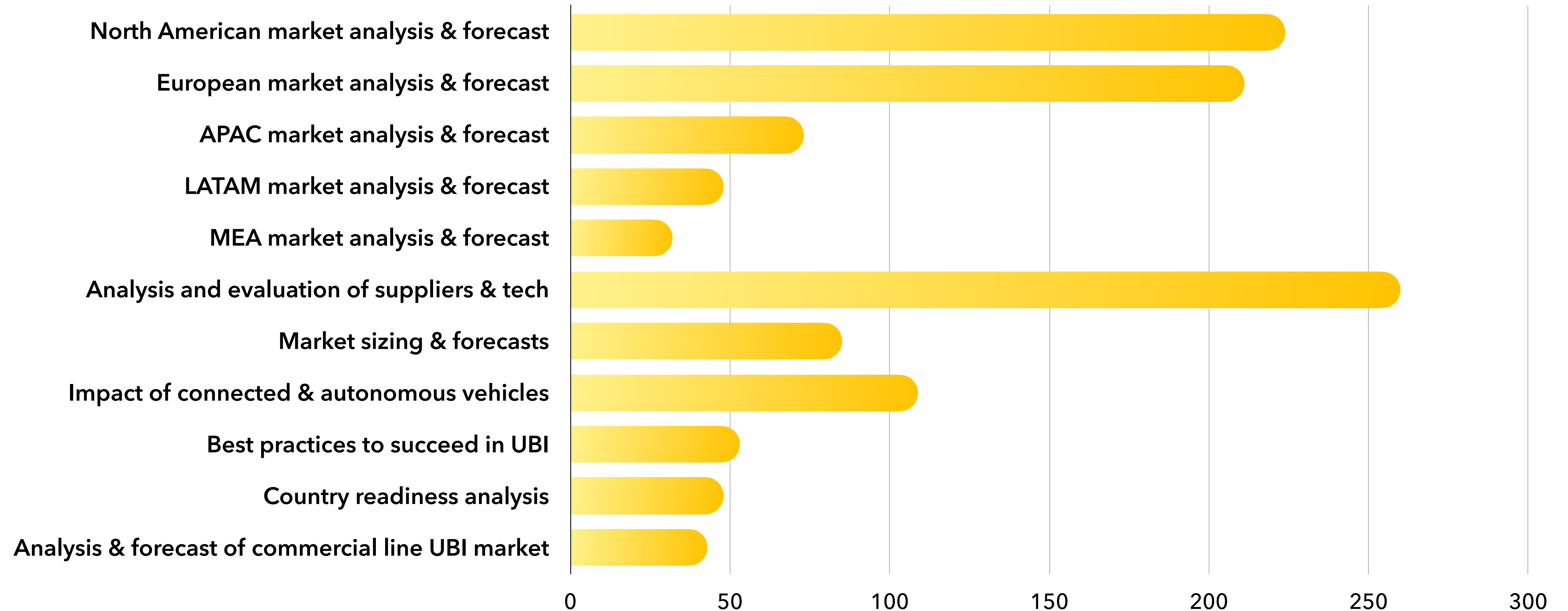
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The report analyses many topics to unexpected depths

Number of pages on the key topics



32 insurance companies and OEMs have their auto insurance and UBI business profiled in this report

For each of these companies, the UBI strategy and programmes are analysed in depth



In addition, the report counts dozens of case studies

Each of these companies is analysed in a specific case study



Finally 33 UBI solution providers are analysed and evaluated

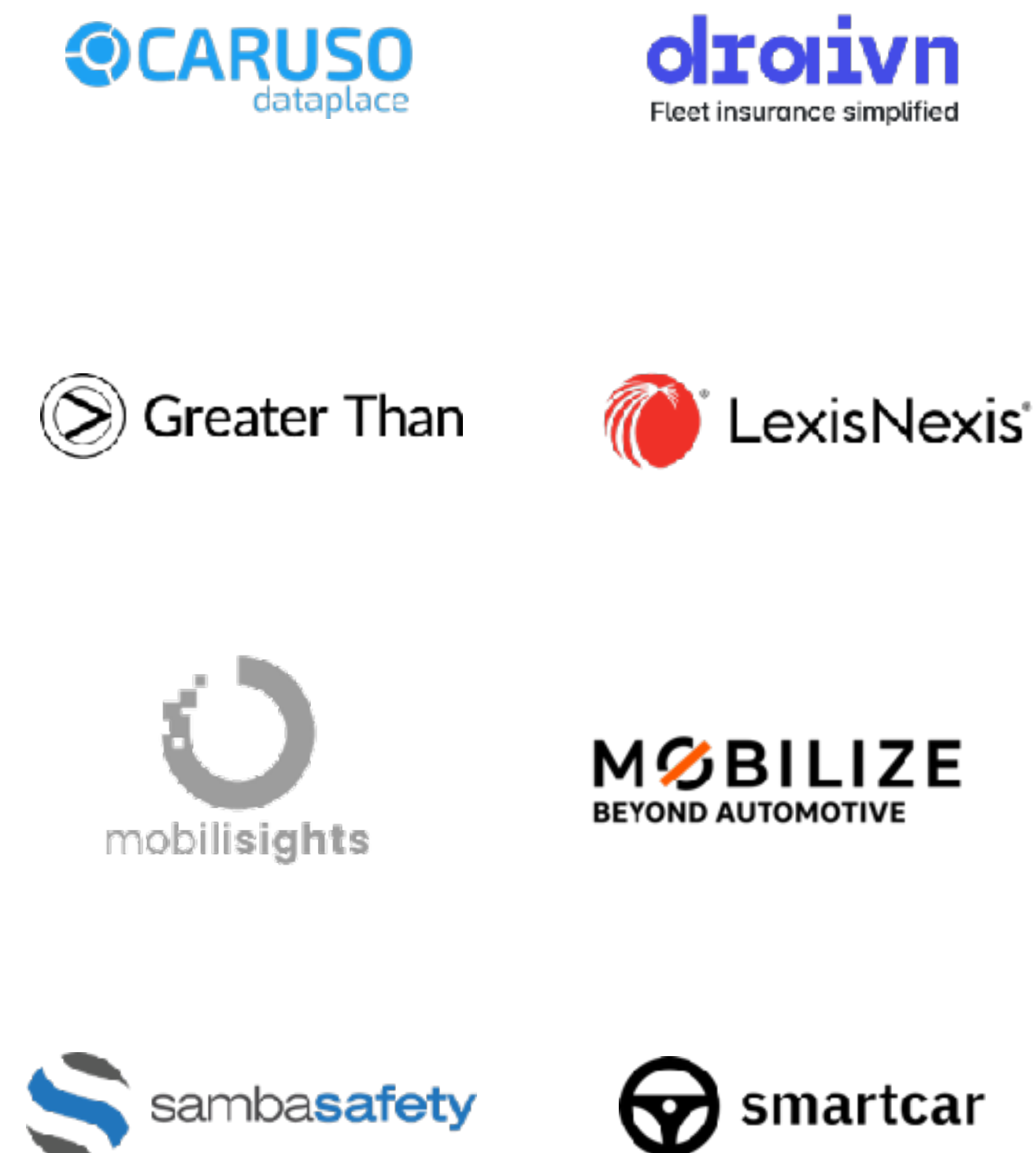
Insurance TSPs



Fleet solution providers

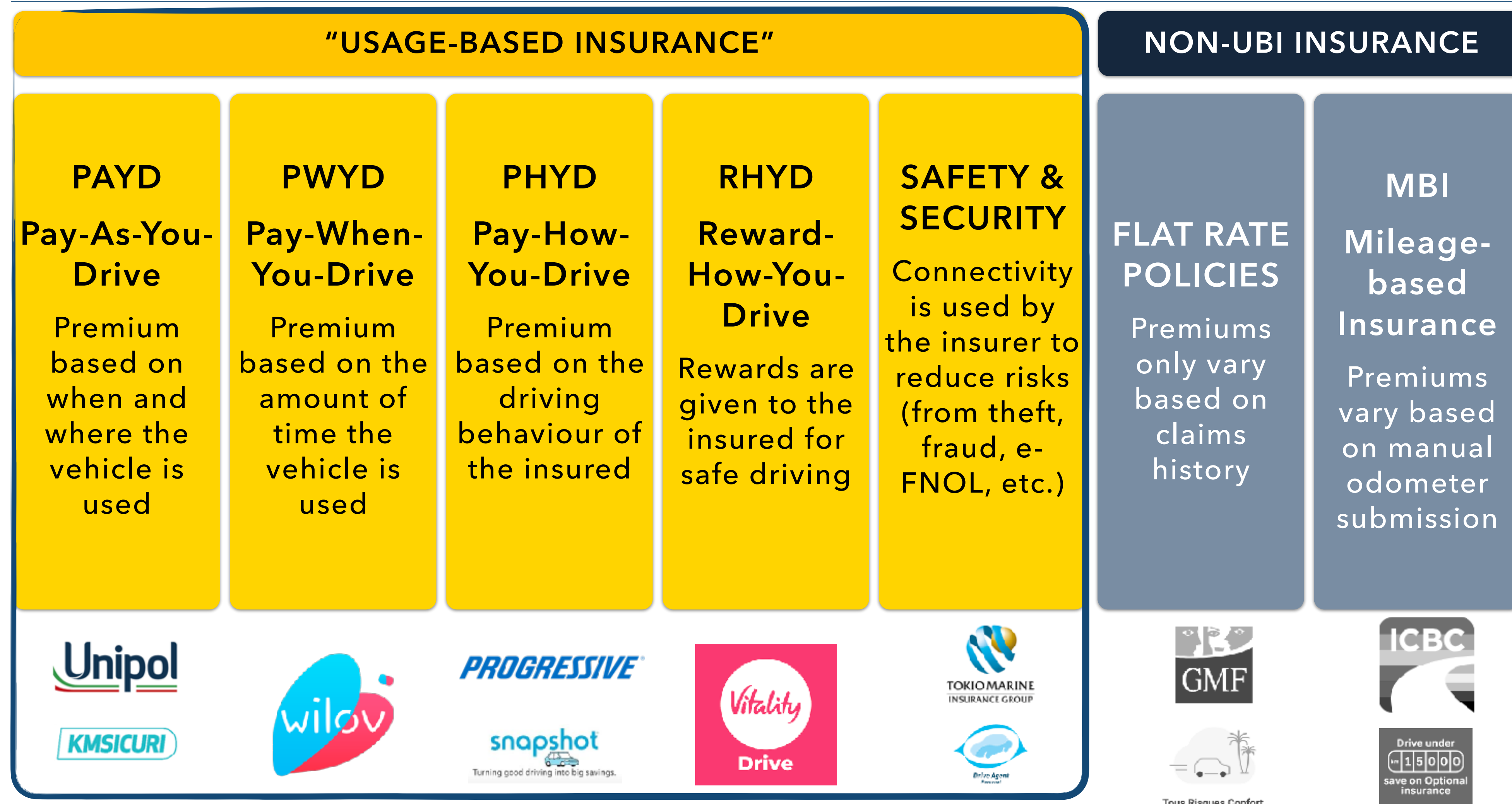


Data & analytics specialists



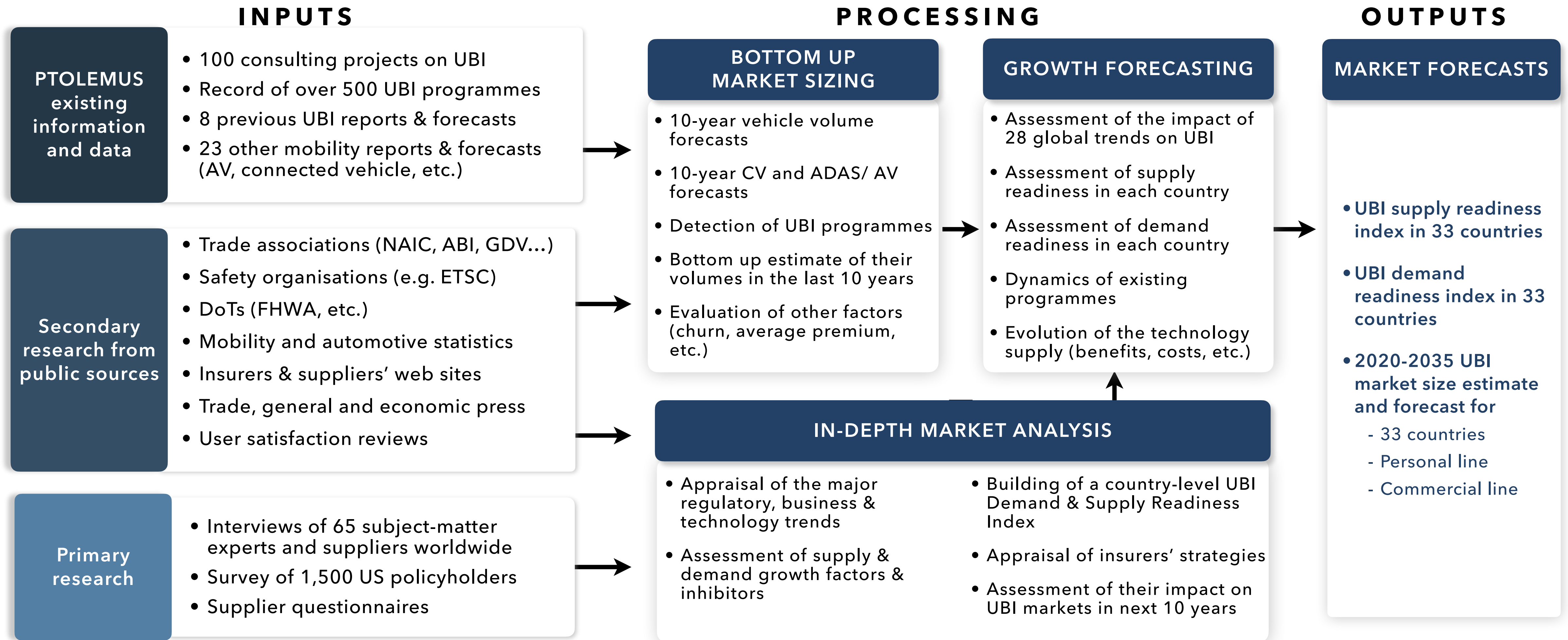
Our analysis, market sizing and forecasts focus on UBI, where connectivity influences the premium and / or the risk

Scope of our analysis and examples of programmes

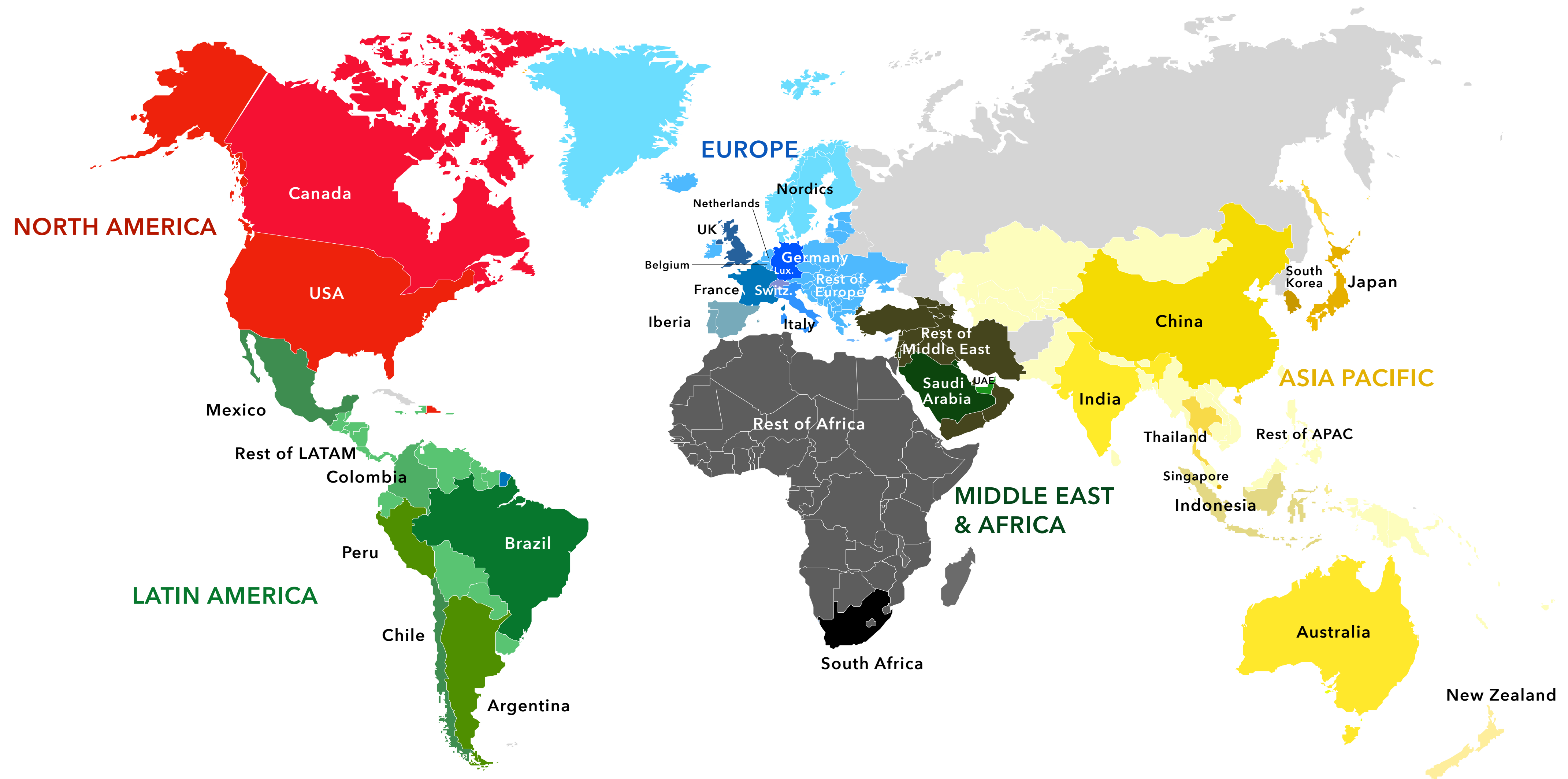


Our market forecasts are based on a bottom-up approach, in-depth analysis of each market and the impact of major trends

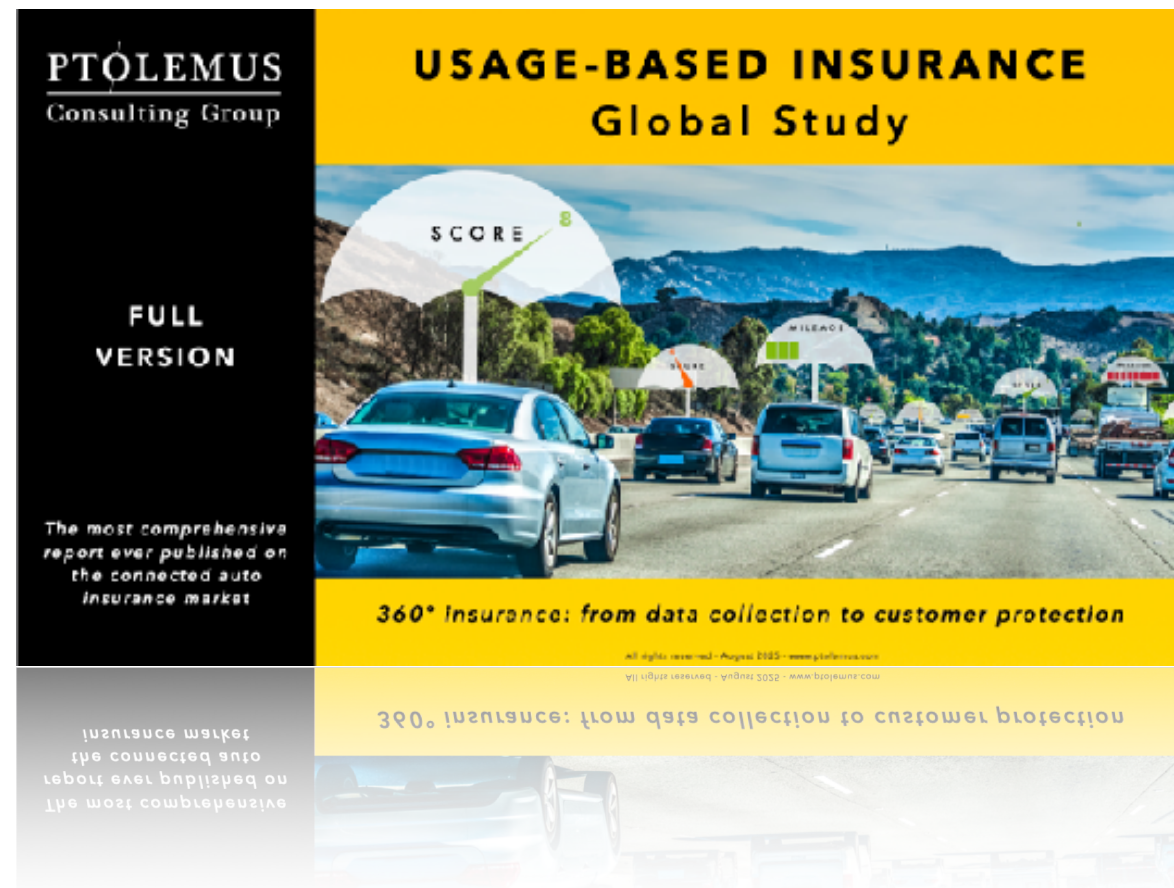
PTOLEMUS' methodology for our market sizing and forecasts



Our UBI market sizing and forecast covers 33 regions



The study comes with a world-wide, company-wide license



For any question on the report, email contact@ptolemus.com



You can purchase the report by requesting an invoice or buying online (Visa or MasterCard) on our web site

	Report (1)	Market forecasts (2)	(1) + (2)
Contents	<ul style="list-style-type: none"> • 1,360-page pdf report of the current and future connected motor insurance market incl.: <ul style="list-style-type: none"> - The assessment of 28 trends impacting UBI - Best practices on how insurers can make a UBI programme successful - Key insights from a survey of 1,500 policyholders - In-depth analysis of North American (200+ pages) and European markets (200+ pages) - Deep dive analysis of 29 leading Usage-Based Insurers and OEMs - Profiles of 32 UBI solution vendors - UBI Demand & Supply Readiness Index for over 50 countries - Conclusions and recommendations for all stakeholders in the value chain 	<ul style="list-style-type: none"> • 2020-2035 Excel forecast outputs <ul style="list-style-type: none"> - Based on bottom-up estimates of over 450 active UBI programmes in 33 regions - With inputs from hundreds of reputable sources and PTOLEMUS' own automotive and ADAS/AV forecasts - Motor insurance customers by business line and vehicle type - UBI penetration by country and business line - UBI customers by business line, vehicle type and technology - UBI premiums by business line, vehicle type and technology - TSP revenues by business line, vehicle type and technology 	<ul style="list-style-type: none"> • 1,360-page analysis of the current and future connected motor insurance market in 33 regions • 2020-2035 Excel forecast outputs in 33 regions
Company-wide license	€ 8,995	€ 1,995	€ 9,990

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D. UBI from a bird's eye view

E. Glossary and companies mentioned

PTOLEMUS Consulting Group



The report leverages PTOLEMUS' insurance experience and the expertise of a cosmopolitan team of consultants (1/3)



Frederic Bruneteau

Managing Director

Experience

30 years

A French-Belgian citizen, Frederic is the founder of PTOLEMUS.

He has accumulated 28 years of experience of the mobility and transport domains and 18 years of strategic and financial advisory.

He has become **one of the world's foremost experts on connected insurance** and is interviewed on the subject by publications such as the *Financial Times*, *Forbes*, the *Wall Street Journal* and *The Economist*. He has also spoken at over 40 conferences on the subject.

He has **led over 200 consulting assignments and helped many world leaders define their strategy and implement it.**

Frederic has led more than 90 assignments related to auto insurance and UBI.

Clients he has served include Admiral, Aioi Nissay Dowa, Amadeus Capital Partners, Ardian, Bain Capital, Cinven, Allianz Partners, AXA, AXA Partners, Baloise, Capvis, Crédit Agricole Assurances, CVC, Danlaw, Disruptive Capital, Europ Assistance, Fairconnect, FSI, Generali, HUK-Coburg, LexisNexis, Liberty Mutual, Macif, Matmut, Michelin, Munich Re, Nationwide, Octo Telematics, Pioneer, Scania, Sentiance, Silver Lake, Société Générale Insurance, Telepass, Three Hills Capital, Toyota Motor Europe, Toyota Insurance, Unipol Group, Vecturis Equity and Zego.

He also directed the company's UBI market research and analysis since 2010.

Frederic directed the research, contributed to and reviewed this report.



Alberto Lodieu

Partner

16 years

A Mexican citizen, Alberto has more than 16 years of experience in strategy consulting.

He has specialised in **mobility and location-based services** in projects related to corporate and competitive strategy, operations excellence and business analytics.

He has performed more than 60 consulting assignments for clients such as Abertis, Abertis Mobility Services, Advent International, AGC Automotive, Allianz Partners, Bain Capital, Grupo Banorte, CNES, CVC, Edenred / UTA, Emovis, the European Commission, Ferrovial, FPT, Guardian Smart Infrastructure, Liberty Mutual, HUK-Coburg, Munich Re, Neology, Société Générale Insurance, Silver Lake, SOS International, Telepass, Telespazio, Transurban and Unipol Group and ZirconTech.

Alberto has managed over **30 projects focused on connected vehicles and UBI for companies headquartered in more than 10 different countries.**

He recently performed an in-depth analysis of the French UBI market for a major insurance market stakeholder.

He also recently contributed to our analysis of the impact of autonomous vehicles on the auto insurance market.

Alberto holds an MBA from HEC Paris and a BSc in Industrial and Systems Engineering from the Tecnológico de Monterrey.

Alberto participated in the research for many of PTOLEMUS' reports including our recent UBI publications.

Alberto contributed to the research and writing of the ADAS/AV section of this report.

Biography

The report leverages PTOLEMUS' insurance experience and the expertise of a cosmopolitan team of consultants (2/3)



Vincent Linaksana

Consultant

Experience

7 years

An Indonesian citizen and IESE MBA graduate, Vincent has gained consulting experience in corporate finance, strategy definition and venture funding in Europe and Asia.

His fields of expertise include **connected insurance, and fleet services** including Driving Risk Management.

He has helped organizations such as AC Ventures, AJCapital Advisory, Bain Capital, Brightmile, Kamet Ventures, Lumesia and Patamar Capital.

In the context of the sale of a fleet Driving Risk Management provider, he recently contributed to the Information Memorandum and built global, bottom-up market forecasts until 2033.

Vincent project-managed our research for this report and led our analysis and forecast of the US and Asian markets.



Filippo Frezet

Senior Consultant

6 years

An Italian citizen and ESCP graduate, Filippo has gained consulting experience in the domain of connected car services, tolling services, connected insurance and emergency services.

He has helped clients such as Abertis Mobility Services, Advent International, Bain Capital, Emovis, the European Commission, FSI, Intrado, Neology, Skytoll, Telepass, wejo and Zego.

He recently performed an in-depth **analysis of the impact of connected vehicles on the UBI market.**

Filippo also built our **global database of connected car services**, analysing the penetration of 12 services including connected insurance in the model range of 10 OEMs in Europe, the USA and Asia.

For this report, Filippo contributed to the **analysis of connected vehicle data and its impact on the motor insurance market.**



Alexander Tallon

Business Analyst

3 years

An Irish citizen, Alex is a business graduate from the Antwerp Management School.

He has gained experience in business analysis, corporate venturing, strategy and operations.

He has worked with organizations such as DEME, Garanti BBVA International, Lumesia, Neology, Spark Reply and Version 1.

His fields of expertise include **insurance telematics, fleet telematics and electronic tolling.**

For this report, he conducted our research and assessment of the **UBI technology and supply environment.**



Paromita Bose

Consultant

6 years

An Indian citizen and SDA Bocconi MBA graduate, Paromita has gained experience in corporate finance, strategy definition and venture funding in Europe and Asia.

Her fields of expertise include **mobility and connected insurance.**

She has helped organizations such as Bain Capital, Harsco and The Wolf Group.

For this report, Paromita participated in our **analysis and forecast of the US UBI market.**

Biography

The report leverages PTOLEMUS' insurance experience and the expertise of a cosmopolitan team of consultants (3/3)



Fadi El Chidiac

Consultant

6 years

A Lebanese citizen, Fadi is a civil engineer and an HEC Paris MBA graduate.

He has gained experience in the defense, retail and wholesale distribution and transport sectors in Europe and in the Middle East.

He has developed competences in IT and logistics.

Within PTOLEMUS, he has specialised in the domain of **connected insurance**.

He has helped organizations such as CMA CGM, Kings Distribution and the Lebanese Armed Forces.

For this report, **Fadi led our research, analysis and forecast of the European and Middle Eastern UBI markets.**



Ivo Lanier

Consultant

12 years

A Czech citizen, Ivo is a dual mechanical & automotive engineer as well as an HEC Paris MBA graduate.

He has gained experience in the European automotive sector, gaining significant **expertise in on-board diagnostics and vehicle data**.

Within PTOLEMUS, he has specialised in the domains of **ADAS, autonomous vehicles** and **connected insurance**.

He has helped auto parts suppliers and engineering groups such as FEV Europe and Muhr und Bender KG.

For this report, **Ivo led our analysis of the impact of connected vehicles and ADAS / autonomous vehicles on the auto insurance market.**

He also piloted our global UBI market forecasts.



Daniel Aditio

Consultant

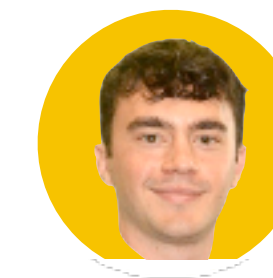
7 years

An Indonesian citizen, Daniel is a Finance graduate from Beijing Foreign Studies University and an MBA candidate at INSEAD.

He has 6 years of experience as a financial consultant, where he specialised in corporate restructuring, financial modelling, and strategic advisory.

Within PTOLEMUS, he has focused on the domain of **commercial insurance telematics**.

For this report, **Daniel participated in the research and analysis of the global commercial auto insurance market and the development of telematics in the segment.**



Marco D'Onofrio

Business Analyst

3 years

An Italian citizen, Marco is a LUISS University graduate in Strategic Management and has been an HEC Exchange student.

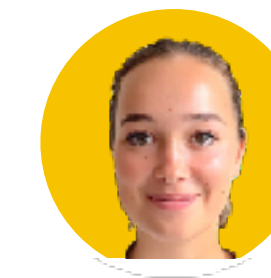
He has devoted his thesis work to the impact of AI on strategy consulting firms.

Within PTOLEMUS, he has specialised in the **connected insurance market**.

For this report, **Marco participated in our research and analysis of the Italian and Canadian auto insurance market.**

He also contributed to the building of our UBI Readiness Index across the different markets.

Finally, he contributed to our analysis of connected insurance solutions providers.



Bertille de Gorsse

Research Analyst

Beginner

A French citizen, Bertille recently graduated with honours from the Saint François de Sales high school.

After several years of involvement in student associations, passionate about learning and international topics, she joined PTOLEMUS for her first professional experience.

Within the firm, she supported content structuring and quality review of the UBI Global Study, contributing to the synthesis of executive insights and the presentation of key industry players.

PTOLEMUS is the first strategy consulting and research firm entirely focused on geo-connected mobility and automation



Strategy consulting services

Strategy definition	M&A advisory	Procurement strategy
Innovation management	Partnership strategy	Project management



Market analysis services

Off-the-shelf reports	Market forecasts	Custom market analysis
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Fields of expertise

Digital & connected insurance	RUC and electronic tolling	Vehicle data and analytics
IoT & connectivity	Emergency services	Vehicle services
Mobility services	Vehicle automation	Electrification

We serve over 350 clients across the ecosystem of mobility

Analytics, maps & apps providers



Automotive OEMs & suppliers



Telematics solution providers



Mobile telecom players



Fleet, auto insurance & ITS



Device & location suppliers



Insurers, aggregators & assistance providers



Banks & private equity investors



We have advised many of the world's largest insurance and assistance companies on their connected & digital plans



We help our clients define their strategy...



Appraised future telematics technology & market trends and their impacts



Evaluated UBI market opportunities in Europe, Asia and Latin America



Defined the strategy & business plan of its telematics programme in 5 countries



Helped the company's Board understand the impact of telematics on the insurer's business



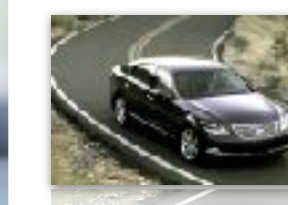
Defined the scoring & pricing of its PHYD programme



Defined its EU insurance telematics market entry strategy



Defined its strategic positioning in the insurance telematics value chain



Helped the company define its strategy towards OEMs



Defined its European connected insurance market entry strategy



Helped Octo define its telematics device strategy and roadmap



Helped our client define its mobile UBI product & go-to-market strategy



Helped the insurer define the main parameters of its UBI programme



... we help financial and trade investors evaluate their insurance plans / M&A targets...



Helped an insurer evaluate an investment in the insurance telematics market

Major insurer



Evaluated an entry into the Norwegian motor insurance market

Leading payment services provider



Conducted the commercial due diligence of Octo Telematics



Performed a global review of the telematics insurance market



Conducted the due diligence of a major mobile UBI solution provider

Private equity fund



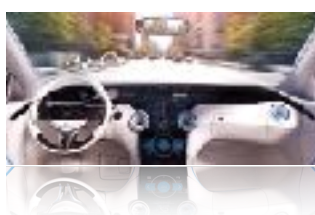
Led technology due diligence of Lytx, a US video-based fleet Telematics Service Provider



Evaluated the analytics solution of a global insurance TSP



Evaluated the impact of telematics on claims losses



Helped the client define the strategy & business case of its new telematics business



Built insurance telematics business plan in 5 EU countries



Performed a market and competitive review of the German, French and Italian telematics insurance market

Private equity fund



Conducted a global review and forecast of the Usage-Based Insurance market



... and we assist our clients in executing their plans



Defined & implemented its partnership strategy in the connected vehicle ecosystem



Assisted in sourcing a driving behaviour database across Europe



Helped the company build its driver behaviour scoring solution

Telematics Service Provider



Helped our client shape its position in x-Call services across 22 European countries



Evaluated the security of the solution of a green driving service provider



Helped the shareholders of the fleet Driving Risk Management provider sell the company to Smith System



Helped the OEM leverage its data for its insurance telematics strategy



Sourced a large scale driving database to build a global auto insurance risk score

Insurance scoring company



Defined its market-entry & partnership strategy for the US commercial insurance market

Commercial insurance MGA



Defined the telematics platform specifications on analytics & driver coaching



Assisted in sourcing an OBD dongle for mass deployment in China



Reviewed & challenged the telematics programme of the bank-insurer before its launch



PTOLEMUS can help you define and achieve your strategy in the domain of connected insurance

- **Strategy definition**

- Market entry assistance
- Data strategy and analysis
- End-to-end UBI programme definition
- Mobile insurance strategy development
- VAS strategy
- Data monetisation strategy
- e-FNOL strategy

- **Innovation management**

- Insurance programme definition
- Integration with fleet telematics
- Telematics pricing strategy
- Reward strategy
- Value added services (VAS) strategy
- Loss reduction plan
- Proof of concept design & launch
- Architecture definition
- Project management

- **Investment assistance**

- Strategic review
- M&A strategy
- Commercial & tech due diligence
- Feasibility studies
- Business case development
- Post-merger integration

- **Procurement**

- Identification of relevant suppliers
- Selection of telematics technology & suppliers

- **Execution**

- Partnership strategy definition & implementation
- Data privacy strategy
- Analytics, scoring and pricing strategy
- Specifications of telematics-enabled products
- Design & deployment of telematics platform



PTOLEMUS has published 32 landmark reports and forecasts on mobility markets

AUTONOMOUS DRIVING



CONNECTED VEHICLE



ELECTRIFICATION



FLEET MANAGEMENT



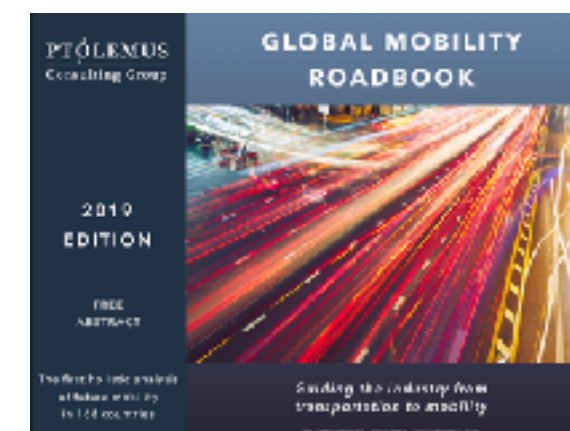
INSURANCE



TOLLING / ITS



MOBILITY



Notes: Most of our reports come with bottom-up market forecasts

I. Introduction to this report

A. Report contents and methodology

B. Introduction to the authors and PTOLEMUS

C. Key insights

D. UBI from a bird's eye view

E. Glossary and companies mentioned

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We provide a glossary of the abbreviations used in this document

(1/3)

Term	Definition	Term	Definition
3G	Third generation mobile networks	CSA	Claim Service Assistant
4G	Fourth generation of cellular wireless standards	CSDD	Corporate Sustainability Due Diligence Directive (UE)
ABI	Association of British Insurers	CSRD	Corporate Sustainability Reporting Directive (UE)
ACC	Adaptive Cruise Control	CV	Connected Vehicle
ACEA	European Automobile Manufacturers' Association	CV-V2X	Cellular Vehicle-to-Everything
ACO	Automated Cockpit of Operations	DADSS	Driver Alcohol Detection System for Safety
ADAS	Advanced Driver Assistance System	DSRC	Dedicated Short-Range Communications
ADDW	Advanced Driver Distraction Warning	DDAW	Driver Drowsiness and Attention Warning
AEB	Autonomous Emergency Braking	DMS	Driver Monitoring System
AMF	Financial Markets Authority (Quebec)	DMV	Department of Motor Vehicles
ANPR	Automatic Number Plate Recognition	DND	Do Not Disturb mode
APAC	Asia-Pacific	DoI	Department of Insurance
API	Application Programming Interface	DoT	Department of Transportation
ARR	Annual Recurring Revenue	DRM	Driving Risk Management
AV	Autonomous Vehicle	DTCs	Diagnostics Trouble Codes
BAC	Blood Alcohol Concentration	DTW	Dynamic Time Warping
bCall	Breakdown call based on the automated positioning of the vehicle	DUI	Driving Under Influence
BYOD	Bring Your Own Device	eCall	Emergency call aka Automated Crash Notification
CapEx	Capital Expenditure	ECU	Electronic Control Unit
CAN-bus	Controller Area Network (the car's network)	ECJ	European Court of Justice
CAS	Collision Avoidance System	EDR	Event Data Recorder
CASCO	Casualty and Collision (equivalent to comprehensive insurance)	eFNOL	Electronic First Notification Of Loss
CBIRC	China Banking and Insurance Regulatory Commission (before 2023)	ELD	Electronic Logging Device (trucks in North America)
CC	Congestion Charging	ETC	Electronic Toll Collection (system)
CCPA	California Consumer Privacy Act	ETSC	European Transport Safety Council
CEE	Central & Eastern Europe	EV	Electric Vehicle
CEN	The European committee of standardisation	ExVe	Extended Vehicle
CLA	Cigarette Lighter Adaptor	FAQ	Frequently Asked Questions
CPI	Consumer Price Index	FCW	Forward Collision Warning
CRA	Consumer Reporting Agencies	FMS	Fleet Management System / fleet telematics
CRM	Customer Relationship Management		

We provide a glossary of the abbreviations used in this document

(2/3)

Term	Definition	Term	Definition
FMSCA	Federal Motor Carrier Safety Administration (USA)	MAU	Monthly Active Users
FMVSS	Federal Motor Vehicle Safety Standards	MBI	Mileage-based Insurance
FSD	Full-Safe Driving	MGA	Managing General Agent
FSRA	Financial Services Regulatory Authority of Ontario	MLFF	Multi-Lane Free Low
GDPR	General Data Privacy Regulation (EU)	MSP	Mobility Service Provider
GIPP	General Insurance Pricing Practices (UK)	MTPL	Motor Third Party Liability
GNSS	Global Navigation Satellite System	MVR	Motor Vehicle Record
GSMA index	Tool developed by GSMA to measure each country's performance on mobile internet adoption	NAIC	National Association of Insurance Commissioners
GSR	General Safety Regulation (EU)	NCAP	New Car Assessment Programs
GWP	Gross World Product	NCD	No Claims Discount
HGV	Heavy Goods Vehicle	NFRD	Non-Financial Reporting Directive (UE)
HoS	Hours of Service (records of a commercial driver's working hours)	NHTSA	National Highway Traffic Safety Administration
HV Vehicle	High-Voltage Vehicle	NIS2 Directive	Network and Information Security 2 Directive (UE)
HVAC	Heating, Ventilation, Air Conditioning	NLP	Natural Language Processing
ICE	Internal Combustion Engine	NPV	Net Present Value
III	Insurance Information Institute	OBD	On-Board Diagnostics
IMU	Inertial Measurement Unit, device providing data on a vehicle's position	OBU	On-Board (telematics) Unit
IoT	Internet of Things, network of objects embedded with sensors, software, etc	OEM	Original Equipment Manufacturer
IPO	Initial Public Offering	OpEx	Operating Expense
ITS	Intelligent Transportation System	OS	Operating System
IVASS	Institute for the Supervision of Insurance (Italy)	OTA	Over The Air
JV	Joint Venture	P&C	Property & Casualty insurance (incl. auto & home insurance)
KDPis	Key Driving Performance Indicators	PAYD	Pay As You Drive insurance, a type of UBI policy where the premium is entirely or partly mileage-based (sometimes combined with location and time data). A device in the vehicle sends mileage data to the insurance company
KPI	Key Performance Indicator	PBD	Privacy by design
LCV	Light Commercial Vehicle	PCW	Price Comparison Website
Leave-in	A monitoring method of UBI where the driver's driving behaviour is continually monitored, with their premium updated in real-time as driving behaviour improves / deteriorates	PHYD	Pay How You Drive insurance, a type of UBI policy where the premium is entirely or partly mileage-based (sometimes combined with location and time data). A device in the vehicle sends mileage data to the insurance company
LiDar	LightDetection and Ranging		
LKA	Lane Keeping Assist		
LOM	Loi d'Orientation sur les Mobilités (Mobility Law, France)		
MaaS	Mobility as a Service		

We provide a glossary of the abbreviations used in this document

(3/3)

Term	Definition	Term	Definition
PIE	Public-Interest Entity	SME	Small or Medium Enterprise
PII	Personally Identifiable Information	SRI	Supply Readiness Index
PIP	Personal Injury Insurance	SVR	Stolen Vehicle Recovery
PIPEDA	Personal Information Protection and Electronic Documents Act (Canada)	SVT	Stolen Vehicle Tracking
POI	Point of Interest		
PPP	Purchasing Power Parity		
PR	Public relations		
PWYD	Pay When You Drive, a type of UBI policy where the premium depends on the amount of time the insured vehicle is driven	TBYB	Try Before You Drive, a format of administering UBI where the driver first undergoes a driving behaviour monitoring period to determine their premium, and then decide whether or not to continue with the programme
RFP	Request for proposal, formal document that organizations use to invite insurance providers to bid for their business.	TCO	Total Cost of Ownership
RHYD	Reward How You Drive, UBI policy type where the driver earns rewards based on safe driving behaviour. Involves a device or smartphone being fitted inside the vehicle and sending driving data to the insurance company	Telematics Insurance	A type of usage-based insurance where the driving data required to price premiums is collected using telematics devices including smartphones or vehicles
Rollover	A monitoring method of UBI where the driver's premium is determined from an initial monitoring period, and then applied for the duration of the policy's life. The driver usually returns the monitoring device to the insurer following the monitoring period	TMC	Traffic Message Channel, technology who send real-time traffic information
RPI	Retail Price Index	TMS	Tire Managing System
RPM	Revolution Per Minute	TPM(S)	Tire Pressure Monitoring System
RSA	Roadside assistance	TSP	Telematics Service Provider
RSE	Roadside Equipment	UBI	Usage-Based Insurance, type of auto insurance in which the policyholder's premium is dependent on driving distance, time, and/or behavior
RUC	Road User Charges	UTMC	Urban Traffic Management and Control, a UK initiative for developing open standards in Intelligent Transport Systems
SAAS	Software As A Service	VAS	Value Added Services
SAE levels	Society of Automotive Engineers defines 6 levels of automation	VDH	Vehicle Data Hubs
SAFETY & SECURITY	Telematics programmes that offer safety & security services e.g emergency call (eCall), breakdown recovery (bCall), safe driving coaching, SVT, etc.	VIN	Vehicle Identification Number
SDK	Software Development Kit	VRUs	Vulnerable Road Users e.g. pedestrians, cyclists, bikers, etc.

The report mentions over 600 companies and organisations (1/8)

Company	Country	Type
123.ie	Ireland	Insurance company
AA	New Zealand	Roadside assistance
AAA	USA	Roadside assistance
AAMI	Australia	Online assistance service
Abarth	Italy	OEM
Absa	South Africa	Banking service
ACA	Argentina	Automobile club
ACEA	Belgium	Trade association
Achmea	Netherlands	Insurance company
AcommeAssure	France	Online insurance broker
Acorn		Insurance company
Acuity Insurance	USA	Insurance company
ADAC	Germany	Roadside assistance
Adira Dinamika Insurance	Indonesia	Insurance company
Admiral	UK	Insurance company
Adrian flux	UK	Insurance brokerage firm
Adriatic Osiguranje	Croatia	Insurance company
Advantage Insurance	UK	Insurance company
Advantage One	USA	Credit Union/Financial
AF Insurance	Italy	Insurance company
AGC	Japan	OEM supplier
Agero	USA	Roadside assistance
AIICO Insurance	Nigeria	Insurance company
AIG	USA	Insurance company
Aioi Nissay Dowa	Japan	Insurance company
ALD Automotive	France	Fleet & Automotive
Alert Driving	Canada	Risk management solutions
Alfa Romeo	Italy	OEM
Alka	Denmark	Insurance company
ADAC	Germany	Roadside assistance

Company	Country	Type
Allianz	Germany	Insurance company
Allstate	USA	Insurance company
Altech Netstar	South Africa	SVR provider
Amadeus IT Group	Spain	Technology provider
Amaguiz	France	Insurance company
Amaline	France	Insurance company
Amazon	USA	E-commerce
Amazon Web Services	USA	Cloud provider
America móvil	Mexico	Telecommunication
American Family	USA	Insurance company
Amerisure Mutual Insurance	USA	Insurance company
Amissima Insurance	Italy	Insurance company
AND Digital	UK	Digital consulting
AND-E	EU/UK	Insurance company
Aniasa	Italy	Mobility service provider
ANWB	Netherland	Roadside assistance
AnyDATA	USA	Device provider
Aon	UK	Insurance brokerage firm
Apple	USA	Technology/OEM
Aptiv	Ireland/USA	Automotive supplier
Arity	USA	Analytics provider
Asia Pacific Resources International Holdings	Singapore	Pulp & paper mills owner
Assimoco	Italy	Insurance company
Assurant	USA	Insurance company
AT&T	USA	Connectivity provider/
Audi AG	Germany	OEM
Autonet	UK	Broker
autoSense	Switzerland	Connected car platform
Auto tekne	USA	Automotive Assistance
Auto-Owners Insurance	USA	Insurance company

Company	Country	Type
Aviva	UK	Insurance company
AXA	France	Insurance company
Ayalon Insurance	Israel	Insurance company
Ayvens	Netherlands	Leasing company
Azuga	USA	Fleet TSP
Bain Capital Insurance	USA	Insurance company
Baloise	Switzerland	Insurance company
Bambi Dynamic	Israel	Telematics system
Bangkok Insurance	Thailand	Insurance company
Banorte	Mexico	Banking & financial services provider
Baseline Telematics	Canada	UBI tech provider
BavariaDirekt	Germany	Insurance company
Beacon Mobility	USA	Passenger transportation
Beans.ai	USA	Geospatial data systems
Beema	Qatar	Insurtech
Belair Direct	Canada	Insurance company
Belfius Insurance	Belgium	Insurance company
BeRebel	Italy	Insurance company
Bima Leo	Kenya	Insurance company
Bimaléo	France	Fleet management
Bina-Istra d.d. and	Croatia	Road operator
BlaBlaCar	France	Mobility service provider
BlackBerry	Canada	Software & Cybersecurity
BlueWire	USA	MSP
BMW	Germany	OEM
BNP Paribas	France	Bank insurer
Bolt	Estonia	Mobility service provider
Bosch	Germany	Technology solutions
Brightmile	UK	DRM provider
BusPlanner	Canada	Mobility software systems

Note: Companies in **bold** are profiled; Companies in **semi bold** have a case study in the report.

The report mentions over 600 companies and organisations (2/8)

Company	Country	Type
BYD	China	OEM
ByMiles	UK	Usage-based Insurtech
CAA Insurance	Canada	Insurance company
CalAmp	USA	Telematics/IoT solutions
Cambridge Mobile Telematics (CMT)	USA	Insurance TSP
Canal Insurance	USA	Insurer
CARIAD	Germany	Vehicle data hub
Carpeesh	Australia	Insurtech
CarriersEdge	Canada	Training tools provider
Carrot Insurance	South Korea	Insurance company
Carrot Insurance	UK	MGA
Caruso	USA	Vehicle data provider
Carvana	USA	Online used car retailer
CAT	Morocco	Insurance company
Catalana Occidente	Spain	Insurance company
Cathay Century Insurance	Taiwan	Insurance company
Cattolica Assicurazioni	Italy	Insurance company
Caura	UK	Insurtech
CCC Intelligent Solutions	USA	Vehicle data provider
CDW	USA	IT services & hardware
Cellocator	Israel	Telematics hardware
Central Insurance	USA	Insurer
CerebrumX	USA	Vehicle data provider
Chevrolet	USA	OEM
China Pacific Insurance	China	Insurance company
Chrysler	USA	OEM
Church Mutual Insurance	USA	Insurance company
Churchill Insurance	UK	Brokerage firm
Cincinnati Insurance	USA	Insurance company
Cinven	UK	PE firm

Company	Country	Type
Citroën	France	OEM
Cliff Insurance Agency	USA	Insurance company
CMS Supatrak	UK	Fleet TSP
CNA Financial	USA	Insurance company
CNIL	France	Regulatory authority
Co-Operators	Canada	Insurance company
Cobra	Malaysia	Security system provider
Cocogen Insurance	Philippines	Insurance company
Compare the Market	UK	Comparator
Compredict	Germany	AI-based system provider
Concirrus	UK	Brokerage firm
Confused.com	UK	Insurance comparator
Connexion Mobility	Australia	Fleet TSP
ConTe	Italy	Insurance company
Continental	Germany	OEM supplier
Covéa	France	Insurance company
Cover Whale Insurance	USA	MGA
Coverbox		MGA
Covercube	USA	Insurance platform
Crédit Agricole	France	Bancinsurer
Credit Karma	USA	Personal finance services provider
Crédit Mutuel Arkéa	France	Bancinsurer
Cruise	USA	Autonomous vehicle technology provider
CSAA	USA	Insurance company
Ctrack	South Africa	Fleet TSP
Cupra	Spain	OEM
Cuvva	UK	Insurance company
CVC Capital Partners	Luxembourg	PE firm
Cytora	UK	Insurtech
Dacia	Romania	OEM

Company	Country	Type
DAF Trucks	Netherlands	OEM
Danlaw	USA	Telematics device supplier
Darwin Seguros	Brazil	Insurtech
Datafolio	France	MGA
Daytona Beverages	USA	Beverage distributor
DB Insurance	South Korea	Insurance company
DBW-Winterthur	Switzerland	Insurance company
Definity Financial	Canada	Insurance company
Descartes Systems	Canada	Logistics solution provider
Desjardins	Canada	Insurance company
DEVK	Germany	Insurance company
Diconium	Germany	Software technology
Die Bayerische	Germany	Insurance company
Direct Assurance	France	Insurance company
Direct Line	UK	Insurance company
Discovery Insure	South Africa	Insurance company
DITAT	USA	Trucking software supplier
DKG Insurance Brokers	Australia	Insurance brokerage firm
Dodge	USA	OEM
Dolphin Technologies	Austria	Mobility data platform
Doozy	UAE	Digital Insurance
Draivn	USA	Fleet data platform
Drive Capital	USA	VC firm
Drive Factor	UK	UBI analytics company
DriveQuant	France	Insurance TSP
Driveway	USA	Insurance TSP
Drivit	Portugal	UBI platform
DS Automobiles	France	OEM
DST Global	UK	Investment/ VC firm
Dubai Insurance	UAE	Insurance company

Note: Companies in **bold** are profiled; Companies in **semi bold** have a case study in the report.

The report mentions over 600 companies and organisations (3/8)

Company	Country	Type
Duck Creek Technologies	USA	Software provider
Earnix	Israel	Software provider
EBE Technologies	USA	Insurance company
Echelon Insurance	USA	Insurance company
Edulog	USA	Mobility management solution provider
El Aguila	Mexico	Insurance company
EMC Insurance	USA	Insurer
Encontract	Mexico	TSP
Encore Protection	USA	Roadside assistance
Encova Insurance	USA	Insurance company
ERGO	Germany	Insurance company
Erie Insurance	USA	Insurance company
ETAP Insurance	Nigeria	Insurtech
Eucon	Germany	Automotive software systems provider
Europ Assistance	Belgium	Roadside assistance
Eurowag	Czech Republic	Fleet TSP
FairConnect	Switzerland	Insurance TSP
Fairfax	Canada	Insurance company
Fairmatic	USA	Insurtech
Farmers Insurance	USA	Insurance company
FBTO	Netherlands	Insurance company
FIA	France	NGO
FedEx	USA	Logistics company
FHWA	USA	Government agency
FIAT	Italy	OEM
Finda	Finland	Toll Service Provider
FinTech Innovation Lab	USA	Fintech
Flitter	France	Insurtech
FlixBus	Germany	Mobility service provider
Flock	UK	MGA

Company	Country	Type
Floow, The	UK	Insurance TSP
FMG	New Zealand	Insurance company
Folksam	Sweden	Insurance company
Ford	USA	OEM
Fosun International	China	Holding company
Frankenmuth Insurance	USA	Insurance company
Freedom Services Group	UK	MGA
FRIDAY	Germany	Insurance broker
FSCA	South Africa	Independent public entity
Fulli	France	Toll Service Provider
FuseFlee	Australia	EV fleet services
Gallagher	USA	Insurance Brokerage
GasBuddy	USA	Fuel price provider
GEICO	USA	Insurance company
Generali	LATAM	Insurance company
G-Evolution	Italy	Telematics Service Provider
General Motors (GM)	USA	OEM
Generali	Italy	Insurer
Genertel	Italy	Insurance company
Genesis	South Korea	OEM
Geotab	Canada	Fleet TSP
Gjensidige	Norway	Insurance company
Global One Automotive	Germany	Automotive parts supplier
GNP Seguros	Mexico	Insurance company
Go Compare	UK	Price comparator
Godfrey Morrow Insurance	Canada	Insurance company
GoFleet	Canada	Fleet TSP
Google	USA	Tech company
Gosuncn	China	Telematics device supplier
Grab	Singapore	Mobility services provider

Company	Country	Type
Great American Insurance	USA	Insurance company
Greater Than	Sweden	AI-based insurtech
Greenval Insurance	Ireland	Insurance company
GreyLock Partners	USA	VC firm
Groupama	France	Insurance company
Grupo SURA	Colombia	Insurance company
GuideOne Insurance	USA	Insurance company
Guidewire	USA	Insurance company
H2O.ai	USA	IA researcher & provider
Hachshara	Israel	Insurance company
Harel	Israel	Insurance company
Hana Financial Group	Korea	Financial services/Banking/
Hanwha General Insurance	South Korea	Insurance company
Hartford, The	USA	Insurance company
Hastings Direct	UK	Insurance company
HDI	Germany	Insurance company
Hella Gutmann Solutions	Germany	Automotive diagnostics
Hello Auto	Spain	Insurtech
Helvetia	Switzerland	Insurance company
Heritage Insurance	USA	Insurance company
Heungkuk Fire & Marine	South Korea	Insurance company
HDVI	USA	MGA
High Mobility	Germany	Automotive data platform/
HiMEX UBI	USA	UBI technology provider
HiRoad	USA	Insurtech/UBI
Hiscox	Bermuda	Insurance company
Hollard Group	South Africa	Insurance company
Honda	Japan	OEM
Hub International	USA	Insurance brokerage firm
Hughes Telematics	USA	Telematics services provider

Note: Companies in **bold** are profiled; Companies in **semi bold** have a case study in the report.

The report mentions over 600 companies and organisations (4/8)

Company	Country	Type
HUK-Coburg	Germany	Insurance company
Human	UK	Health tech
Hyundai	South Korea	OEM
Hyundai Marine & Fire	South Korea	Insurance company
IAG	Australia	Insurance company
IBM	USA	Technology IT / provider
ICBC	Canada	Insurance company
ICICI Lombard General	India	Insurance company
Igloo	Singapore	Insurtech
Iké asistencia	Argentina	Roadside assistance
Imetrik	Canada	IoT device operator
IMS	Canada	Telematics Service
Ingenie	UK	MGA
Inigo	UK	Insurance company
Inrix	USA	Mobility & traffic data
Inseego	USA	IoT solutions provider
InShare	UK	Shared mobility platform
Inshur Insurance	USA	Insurtech
Institute Mihailo Pupin	Serbia	R&D Institute
Insurethebox	UK	Insurtech
Intact Financial	Canada	Insurance company
IntelliDrive	USA	UBI platform
Interamerican	Greece	Insurance company
Intesa Sanpaolo	Italy	Bancassurer
Inthinc	USA	Fleet safety solutions provider
Intuit	USA	Personal finance &
Isuzu	Japan	OEM
Italiana Assicurazioni	Italy	Insurance company
Ituran	Israel	TSP
Iveco	Italy	OEM

Company	Country	Type
J.D. Power	USA	Data analytics company
Jeep	USA	OEM
Jerry	USA	Insurance comparator
Jonel Engineering	USA	Construction services
Jooycar	Chili	Insurtech/Vehicle data & analytics provider
Just	USA	AI-based insurtech
jUSTOS	Brazil	AI-based insurtech
Justransform	USA	Supply chain platform
Kakao	South Korea	Tech conglomerate
Kasa	South Korea	Smart home system provider
KB Insurance	South Korea	Insurance company
KBC	Belgium	Bancassurer
Kemper	USA	Insurance company
Kia		OEM
Kingsway General	Canada	Insurance company
KnowYourDrive	USA	UBI platform
Koba	Australia	Insurtech/UBI
Koffie Labs	USA	Insurtech
Konnex Services	Germany	Smart mobility provider
Kroger	USA	Retail/Supermarket chain
Kwik Fit		Maintenance services
L'Olivier Assurance	France	Insurance company
La Caja	Argentina	Insurance company
La Personnelle	Canada	Insurance company
Lærerstandens Brandforsikring	Denmark	Insurance company
Lähi Tapiola	Finland	Insurance company
LAKA	UK	Insurtech
Lancia	Italy	OEM
LB Forsikring	Denmark	Insurance company
Leadway Assurance	Nigeria	Insurance company

Company	Country	Type
Lemonade	USA	Insurance company
Leocare	France	Insurtech/Digital insurance
Levl	USA	Insurtech/Digital insurance
LexisNexis	USA	Risk analytics provider
Lexus	Japan	OEM
Leytro	Nigeria	Insurtech
Liberty Mutual Insurance	USA	Insurer
Libra Seguros	Brazil	Insurer
Life360	USA	Safety driving app
Lightfoot	UK	Driver behaviour analytics
Linea Directa Aseguradora	Spain	Insurance company
Linear Assicurazioni	Italy	Insurance company
Lippo General Insurance	Indonesia	Insurance company
LKQ	USA	Vehicle parts supplier
Locationworld	Colombia	IT solutions provider
Lockton	USA	Insurance broker
LOOP	USA	Insurtech/UBI insurance
Lotte Insurance	South Korea	Insurance company
LV		Insurance company
LVM Versicherung	Germany	Insurance company
Lyft	USA	Mobility Service Provider
Lytx	USA	Fleet TSP
MACIF	France	Mutual insurance company
MAIF	France	Insurance company
Mapfre	Spain	Insurance company
Mappus Insurance	USA	Insurance company
Marmalade		MGA
Marsh	USA	Insurance brokerage firm
Maserati	Italy	OEM
Matt	France	Insurtech

Note: Companies in **bold** are profiled; Companies in **semi bold** have a case study in the report.

The report mentions over 600 companies and organisations (5/8)

Company	Country	Type
May Mobility	USA	Autonomous MSP
Maxpar	Brazil	Roadside assistance
Mazda	Japan	OEM
Mercedes-Benz	Germany	OEM
Merchants Insurance	USA	Insurance company
Mercury Insurance	USA	Insurance company
Meritz Fire & Marine	Italy	Insurance company
Meta	USA	Tech company
Meta System	Italy	Device maker
MetLife	USA	Insurance company
Metromile	USA	MGA
Michelin	France	Tier-1 supplier
Michigan Farm Bureau	USA	Insurance company
Microsoft	USA	Technology company
Microsoft Azure	USA	Cloud computing platform
Migdal	Israel	Insurance & financial
Miituo	Mexico	Insurtech
Milliman	USA	Actuarial firm
Mini	Germany/UK	OEM
Minuto Seguros	Brazil	Insurtech
Mitchell International	USA	Software provider
Mitsubishi	Japan	OEM
Mitsui Sumitomo Insurance	Japan	Insurance company
MiWay	South Africa	Insurance company
Mobilisights	Italy/USA	Telematics data
Mobiliz	Turkey	Fleet TSP
Mobilize Financial	France	Insurance broker
Mobivia Groupe	France	Automotive maintenance
Moderna Försäkringar	Sweden	Insurance company
Modus	USA	TSP

Company	Country	Type
Momentum	South Africa	Insurance company
Metropolitan Holdings	South Africa	Insurance company
MOIA	Germany	MSP
MoneySuperMarket	UK	Insurance comparator
Mooney go	Italy	Telematics Service Provider
Motion-S	Luxembourg	Insurance TSP
Motive	USA	Fleet TSP
Motorq	USA	Vehicle data API platform
Movelo AB	Sweden	Insurance TSP
Movingdots	Germany	Telematics Service Provider
MS Amlin	UK	Insurance/brokerage company
Mua	Mauritius	Insurance company
Mulligan Medical	USA	Medical insurance company
Munic	France	Tech devices supplier
Munich Re	Germany	Reinsurer
Mutua Madrileña	Spain	Insurance company
MyDriveHero	Australia	Insurtech
MyPolicy	UK	MGA
NAFA	USA	Trade association
Najm	UAE	Insurance company
Nationwide Mutual	USA	Insurance company
Nauto	USA	Telematics Service Provider
NaviExpert	Poland	Telematics Service Provider
Nebula Systems	UK	Vehicle diagnostics provider
Neta	China	OEM
Netradyne	USA	Fleet TSP
NH P&C Insurance	South Korea	Insurance company
Nirvana Insurance	USA	Insurance company
Nissan	Japan	OEM
Nobis	Italy	Insurance company
Noblr	USA	Insurance company

Company	Country	Type
Northland Insurance	USA	Insurance company
Norwich Union	UK	Insurance company
Novatel Wireless	USA	Telematics device supplier
Octo Telematics	Italy	Insurance TSP
OHRA	Netherlands	Insurance company
Old Mutual	South Africa	Insurance company
Old Republic	USA	Insurance company
One Tierra	Mexico	Fleet management &
Onlia Insurance	Canada	Insurance company
Onstad	USA	Insurance company
OnStar	USA	Connected car services
Opel	Germany	OEM
OPES Insurance Joint	Vietnam	Insurance company
Orange	France	Telecom operator
Orca Security	USA	Software solutions provider
Orion	USA	Fleet management & GPS
ÖSA Versicherungen	Germany	Insurance company
OSeven Telematics	UK	Fleet TSP
Osram	Germany	Automotive electronics
Otonomo	Israel	Mobility data platform
OUTsurance	South Africa	Insurance company
P&V	Belgium	Insurance company
PayDrive	Sweden	Insurance company
PayU	Netherlands	Fintech
PICC	China	Insurance company
Permira	UK	PE firm
Peugeot	France	OEM
Phoenix Insurance	USA	Insurance company
Ping An Group	China	Insurance company
Pioneer	Japan	Automotive device provider

Note: Companies in **bold** are profiled; Companies in **semi bold** have a case study in the report.

The report mentions over 600 companies and organisations (6/8)

Company	Country	Type
PlaxidityX	Israel	Cybersecurity supplier
Plug and Play Tech Center	USA	Startup accelerator/VC
Plymouth Rock Assurance	USA	Insurance company
Policybazaar	India	Insurance company
Policywise	UK	Insurance comparator
Pony.ai	China	Autonomous MSP
Porsche	Germany	OEM
Porsche Insurance	UK	Insurance company
Porto Seguro	Brazil	Insurance company
Pouch Insurance	USA	MGA
PowerFleet	Canada/USA	Fleet TSP
Privilege	UK	Insurance company
Progressive	USA	Insurance company
PSA Insurance	France	Insurance company
Qualitas	Mexico	Insurance company
QBE Insurance	Australia	Insurance company
Queclink	China	Telematics device provider
Quixa Assicurazioni	Italy	Insurance company
Quote Me Happy	UK	Digital insurance platform
RAC	UK	Roadside assistance
RAC WA	Australia	Roadside assistance
Radius Insurance	UK	Insurance company
RAM Trucks	USA	OEM
Rand McNally	USA	Fleet management & mapping tech provider
rastreator.com	Spain	Digital Insurance Broker
RCIB	UK	Insurance brokerage firm
Real Insurance	Australia	Insurance company
Reale Group	Italy	Insurance company
Red Hat	USA	Software provider
Redtail Telematics	UK	Insurance TSP

Company	Country	Type
Renault	France	OEM
Ribbit Capital	USA	Fintech investor
RightTrack	USA	Telematics programme provider
RISK	Netherlands	Insurance & risk management
Rivian	USA	OEM
RLI Insurance	USA	Insurance company
Roadside Masters	USA	Roadside assistance
Roadzen	USA	Insurtech
Robinhood	USA	Fintech
ROLLIN' Insurance	Australia	Insurance company
Root Insurance	USA	MGA
RSA Insurance Group	UK	Insurance company
Ryder System	USA	Insurance company
Safeco	USA	Insurance company
Safetrac Pty	Australia	Safety training software provider
SafePilot	USA	Insurance app
SAL/AMP	USA	Automotive software
SambaSafety	USA	Data provider
Samsara	USA	Fleet TSP
Samsung Fire & Marine	South Korean	Insurance company
Sancor Seguros	Argentina	Insurance company
Sara Assicurazioni	Italy	Insurance company
SAS	USA	Software provider
Scania	Sweden	OEM
Scope Technology	South Africa	Insurance TSP
Secura Insurance	USA	Insurance company
Segurosolivar	Colombia	Insurance company
SEAT	Spain	OEM
Seguros Bilbao	Spain	Insurance company
Select	Germany	Automotive services cooperative



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Company	Country	Type
Sentiance	Belgium	Insurance TSP
Sfara	USA	Insurance TSP
SHI International	USA	IT solutions provider
Shift Technology	France	Insurtech
Shipwell	USA	Logistics solutions provider
Signal	USA	UBI provider
Signal Iduna	Germany	Insurance company
Silverlake	USA	PE firm
Simpego	Switzerland	Insurance company
Sixt	Germany	Car rental provider
Škoda	Czech Republic	OEM
SK Telecom	South Korea	Telecom operator
Smartcar	USA	Vehicle data provider
SmartMile	Netherlands	Last-mile delivery platform
Société Générale	France	Bancinsurer
SoftBank	Japan	PE firm
Sompo	Japan	Insurance company
Sonnet Insurance	Canada	Digital insurance company
SOS International	Denmark	Roadside assistance
Southern Farm Bureau	USA	Insurance company
Sovereign Trust	Nigeria	Insurance company
Splunk	USA	Software solution provider
SsangYong	South Korea	OEM
Star Casualty Insurance	USA	Insurance company
STAR Insurance	Tunisia	Insurance company
State Auto	USA	Insurance company
State Farm	USA	Insurance company
Stellantis	Netherlands	OEM
STG	Morocco	TSP
Subaru	Japan	OEM

Company	Country	Type
Suravenir Assurances	France	Insurance company
Swan Insurance	Ghana	Insurance company
Swiss Re	Switzerland	Reinsurance company
Sycada	Netherlands	Fleet TSP
T-Mobile	Germany	Telecom operator
Tableau Software	USA	Software solution provider
Tantalum	UK	TSP
Targa Telematics	Italy	Fleet / insurance TSP
TARIC	USA	Insurance company
Tawunija	Saudi Arabia	Insurance company
TAXIECO	Hong Kong	Green mobility services
TD Insurance	Canada	Insurance company
TecAlliance	Germany	Automotive data solutions
TechEngines AI	Italy	AI software provider
Telefónica	Spain	Telecom operator
Telematics Technologies	Poland	Insurance TSP
Telenor Connexion	Sweden	IoT connectivity solutions
Telepass	Italy	Mobility services provider
Telia Company	Sweden	Telecom operator
Teltonika	Lithuania	IoT device provider
Telus	Canada	Telecom operator
Tesla	USA	OEM
Texas Farm Bureau	USA	Insurance company
Thingkseg	Brazil	Insurance company
Ticker	UK	MGA
Tiger Global	USA	VC/PE firm
TimeClock Plus (TCP)	USA	Software provider
Tivitri	USA	Telematics supplier
TMAP	South Korea	Mobility platform
Tokio Marine	Japan	Insurance company

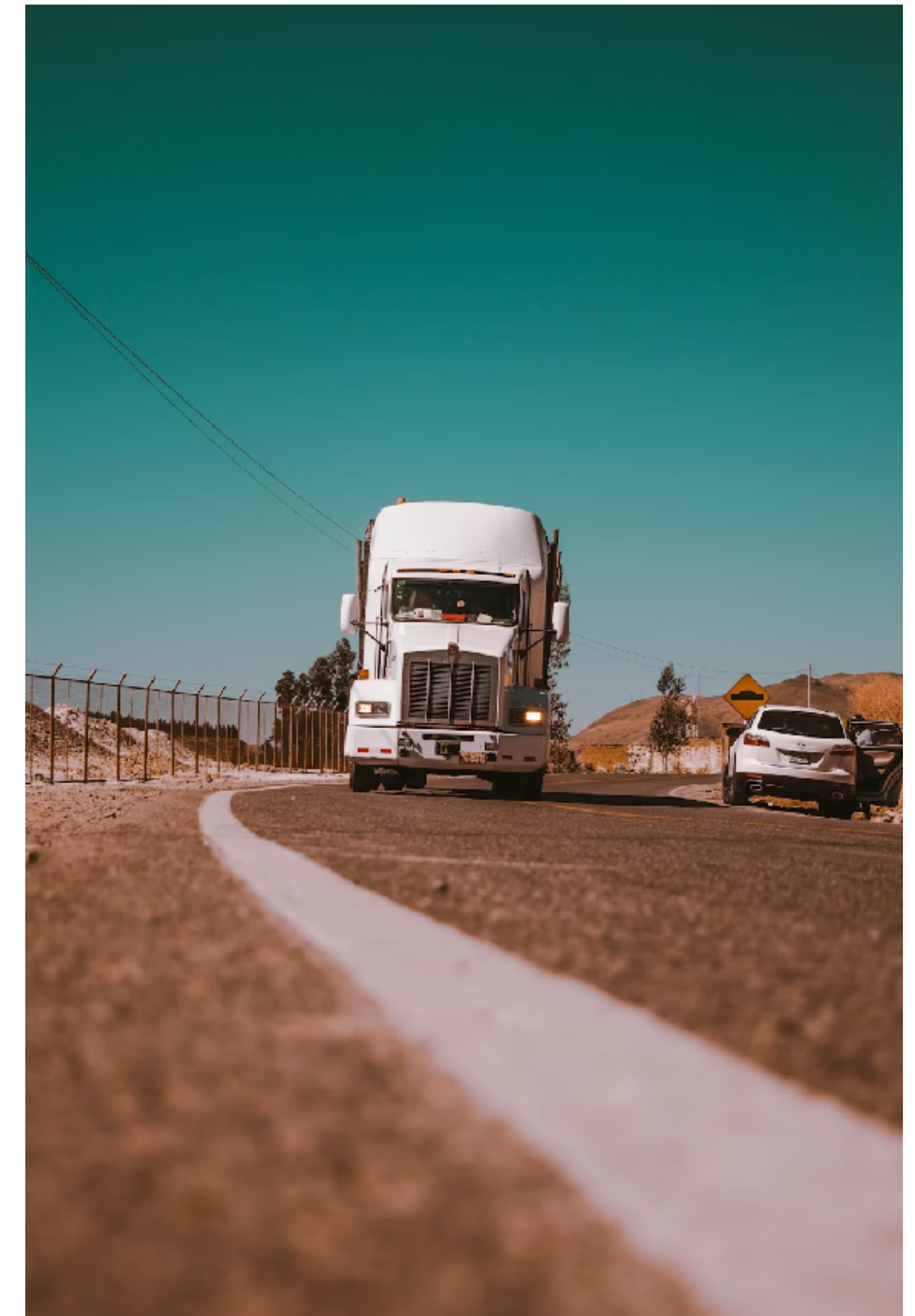
Company	Country	Type
TomTom	Netherlands	OEM/Navigation tech
Topdanmark	Denmark	Insurance company
Toss	South Korea	FinTech
Tower insurance	New Zealand	Insurance company
Towergate Insurance	UK	Insurance company
Toyota	Japan	OEM
Toyota Insurance	Japan	Insurance broker
Trade Guarantee	Nigeria	Insurance company
Track	Taiwan	IoT solutions provider
Trakm8	UK	Telematics service provider
Tracker Connect	South Africa	SVR provider
Tractable	UK	Claims solution provider
Trak Global	UK	Insurance TSP
Transport Canada	Canada	Government agency
Transunion	USA	Data provider
Travelers	USA	Insurance company
Trimble	USA	GPS technology provider
TrueMotion	USA	Insurance TSP
Tryg Trade België	Belgium	Insurance company
Trygg-Hansa	Sweden	Insurance company
Tua Assicurazioni	Italy	Insurance company
Tugu Insurance	Indonesia	Insurance company
Turien & Co.	Netherlands	Insurance underwriting
Tu Tutu	Argentina	Mobility platform
Uber	USA	MSP
Ubimet	Austria	Weather data provider
Unigarant Insurance	Netherlands	Insurance company
Unipol Move	Italy	Toll service provider
UnipolSai	Italy	Insurance company
UnipolTech	Italy	Insurtech

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The report mentions over 600 companies and organisations (8/8)

Company	Country	Type
Uniq Insurance	Austria	Insurance company
Univé	Netherlands	Insurance company
Urgently	USA	Roadside assistance
US DoT	USA	Government agency
USAA	USA	Insurance company
Valeo	France	Automotive Supplier
Vanguard Assurance	Ghana	Insurance company
Vauxhall Motors	UK	OEM
Venom	USA	Automotive tuning
Verisk Analytics	USA	Data provider
Verizon Connect	USA	Fleet TSP
Verra Mobility	USA	ITS provider
Verti	Germany	Digital insurer
Veygo	UK	Short-term insurance
VHV Group	Germany	Insurance company
Viasat	Italy	Insurance TSP
Vidmatics	USA	Risk management
Vienna Insurance	Austria	Insurance company
Vinli	USA	Vehicle data API
VÍS	Iceland	Insurance company
VisionTrack	UK	Fleet TSP
Vittoria Assicurazioni	Italy	Insurance company
Vivium	Belgium	Insurance company
Vodafone Automotive	Italy	Insurance TSP
Volkswagen	Germany	OEM
Volvo	Sweden	OEM
Walaa	Saudi Arabia	Insurance company
Walmart	USA	Retailer

Company	Country	Type
Waste Management	USA	Fleet operator/ Environmental services
Wawanesa Mutual	Canada	Insurance company
Waymo	USA	Autonomous MSP
Wayve	UK	Autonomous MSP
Waze	Israel	Mobility & navigation services provider
Webfleet	Germany	Fleet TSP
Wejo	UK	Data analytics platform
WeRide	China	Autonomous MSP
West Bend Mutual	USA	Insurance company
Western National Mutual	USA	Insurance company
Willis Towers Watson	UK	Insurance firm
Willov	France	MGA
Wunelli	UK	Insurance firm
X	USA	Social media platform
XirgoX	USA	Telematics device supplier
YEET-VTC	France	Ride-hailing & VTC operator
YouTube	USA	Video-sharing platform
Zaman	Azerbaijan	Insurance brokerage firm
Zego	UK	MGA
Zelros	France	AI software provider
Zendrive	USA	Insurance TSP
ZhongAn Insurance	China	Digital insurance company
Zipcar	USA	Rental solution provider
Zonar Systems	USA	Fleet TSP
Zoox	USA	Autonomous MSP
Zuno General Insurance	India	Insurance company
Zurich Insurance	Switzerland	Insurance company



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V. North American markets at the top of the world

VI. European markets on the road to mass market

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