

MOBILE INSURANCE

Global Study

2018
EDITION

The updated reference
report on UBI and
digital insurance



*How smartphones put insurance
in the drivers' hands*

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

Consulting services

Strategy definition	Investment assistance	Procurement strategy
Innovation management	Business development	Deployment

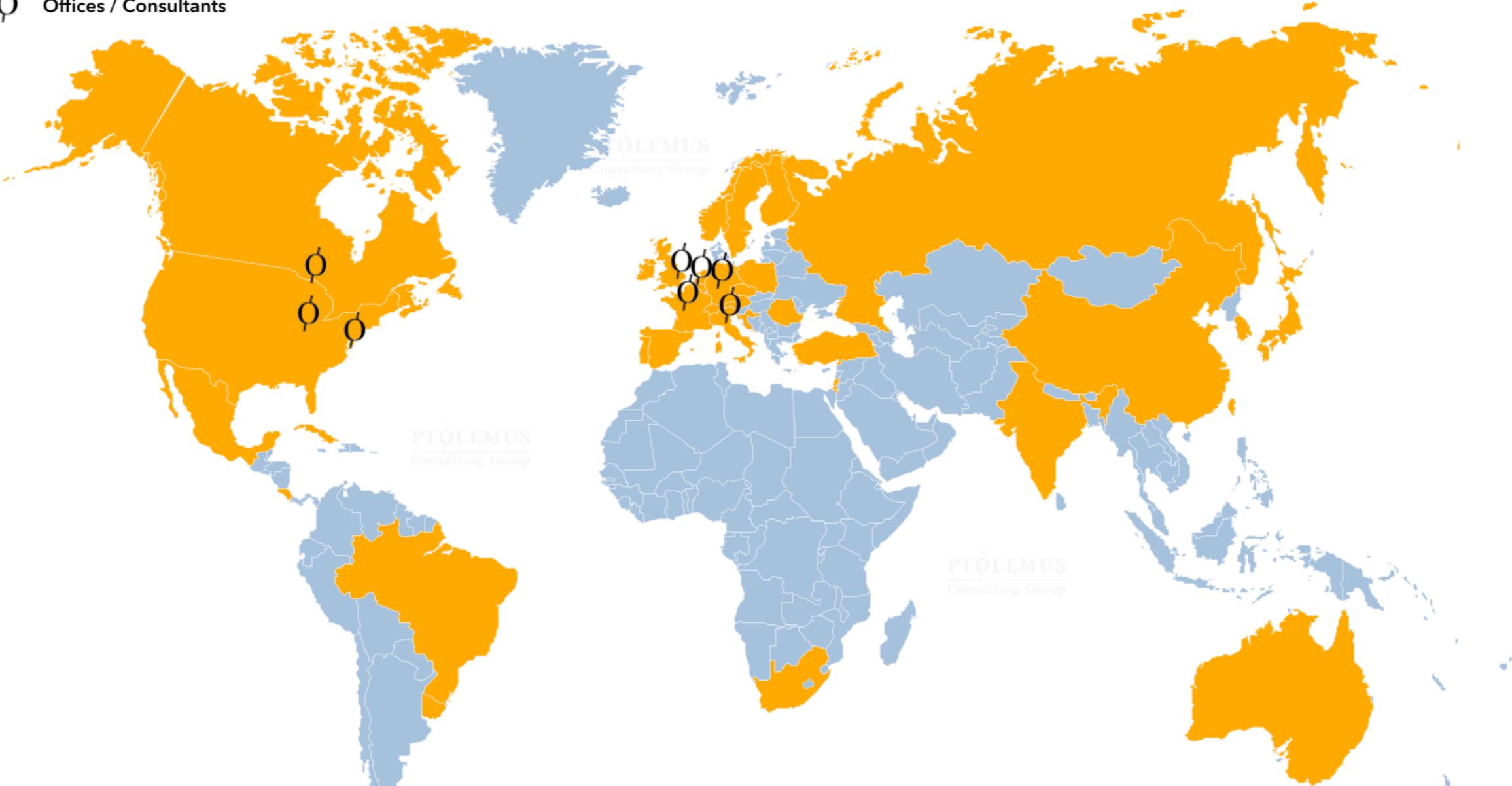
Market research services

Fields of expertise

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

Our team of 30 consultants, experts & researchers including 18 nationalities serves our clients worldwide

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- ⓪ Offices / Consultants



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Our clients come from across the mobility ecosystem

Analytics, maps & applications providers



Automotive manufacturers & suppliers



Mobile telecom operators



Fleet & fuel, ITS & regulators



Device & location suppliers



Insurers, aggregators & assistance providers



Banks & private equity investors



120 strategy consulting assignments to help our clients define their mobility & digital strategies...



Defined strategic positioning in insurance telematics value chain



Defined the company's fleet telematics strategy & services dashboard specifications



Defined strategy & business plan of its telematics business



Defined its future vehicle connected services global strategy

Global roadside assistance group



Appraised future telematics technology & market trends and their impacts



Developed 5-year insurance telematics device strategy & roadmap

Telematic Service Provider



Evaluated the EU & US markets for smartphone-enabled UBI & fleet management solutions



Defined connected vehicle data strategy for innovative telematics services provision and monetisation

Vehicle data aggregator



Conducted the commercial due diligence of Octo Telematics



Helped define the insurance and fleet management specifications of its eCall on-board unit

Global automotive OEM



Helped the company define its strategy towards OEMs

Major insurance TSP



Helped the insurer define its mobile UBI strategy

US insurance carrier

... and perform market sizing, due diligence & business planning & pricing projects



Evaluated UBI market opportunities in Europe, Asia and Latin America

Mid-sized insurance group



Assisted in sourcing a driving behaviour database across Europe

Global tier-1 automotive supplier



Evaluated the technical & safety characteristics of a telematics solution using an OBD dongle

Mid-sized insurance group



Helped the technical team identify valuable OBD data for its future telematics diagnostics offering

Roadside assistance operator



Assisted in sourcing an OBD dongle for mass deployment in China

Major connected platform provider



Performed the vendor due diligence of Cobra Automotive prior to its acquisition by Vodafone

INTEK GROUP



Conducted the sourcing of the end-to-end OBD solution for remote diagnostics & driving monitoring

Roadside assistance operator



Defined the telematics platform specifications on analytics & driver coaching

Consumer electronics player



Conducted a global review and forecast of the UBI market

Cinven



Assessed the global market trends and built forecasts of over 10 connected mobility services globally

OCTO



Assisted in evaluating the opportunity of investing into Octo Telematics

HELLMAN & FRIEDMAN



Built insurance telematics business plan in 5 EU countries



This global report was written by a team of European, American and Asian experts



Frederic Bruneteau

Managing Director - PTOLEMUS Consulting Group, Brussels

Frederic has become one of the world's foremost experts of digital insurance and is interviewed on the subject by publications such as the *Financial Times*, *Forbes*, the *Wall Street Journal* and *The Economist*.

He has performed over 100 strategy consulting assignments for leaders such as **Admiral**, **AGC Automotive**, **Aioi Nissay Dowa**, **Allianz**, **AXA**, **Baloise**, **Bridgestone**, **Danlaw**, **Generali**, **HERE**, **Liberty Mutual**, **Macif**, **Matmut**, **Michelin**, **Octo**, **Qualcomm**, **Scania** and **Toyota**.

Frederic has published multiple reports on the digital insurance market and performed a complete review of this study.



Thomas Hallauer

Research & Marketing Director, London

Thomas Hallauer has gained 17 years of strategy, research and marketing experience in the domain of insurance, fleet telematics, autonomous vehicles and mobility from companies such as **Admiral**, **LexisNexis**, **Liberty Mutual**, **Michelin** and **Octo**.

Thomas is the lead author of the UBI Global Study 2013 and 2016, the Connected Insurance Analytics Report and the Autonomous Vehicle Global Study.

Thomas led the research, writing and publishing of this report.



Joe Pietraszewski

Senior Expert, Seattle

Joe has more than 16 years experience in the insurance industry. He specialises in personal lines actuarial services, product management, and launching UBI programs in the US and internationally.

Mr. Pietraszewski worked at **Liberty Mutual Insurance**, where he held a variety of actuarial and product development roles. Joe designed, launched, and ran numerous UBI programs for Liberty Mutual, **Safeco**, as well as brands such as **RightTrack** and **Rewind**.

For this report, Joe analysed all key North American insurers and their mobile apps and contributed to our guide to devise a successful mobile insurance strategy.



Marissa Burkett

Senior Business Analyst, Paris

Marissa has more than 3 years experience in management consulting. She has specialised in human capital planning and project management in projects related to organisational planning and design, operations excellence, and business analytics.

Within PTOLEMUS, she has started developing an expertise in UBI and mobile insurance, analysing 16 UBI insurers and 20+ UBI apps.

For this report, she also specifically analysed the human factors involved in mobile insurance.



Chirag Ramesh Kalose

Business Analyst, Brussels

An engineering and business graduate, Chirag has gained experience in market research and development projects mostly in the automotive industry for companies such as Faurecia Interiors, **Toyota Motors** and Sansera Engineering.

Chirag contributes to our quarterly global UBI market dashboard. As such, he monitors all key telematics insurance markets globally. For this report, he led our quantification and forecasting work.



Tong Wang

Business Analyst, Paris

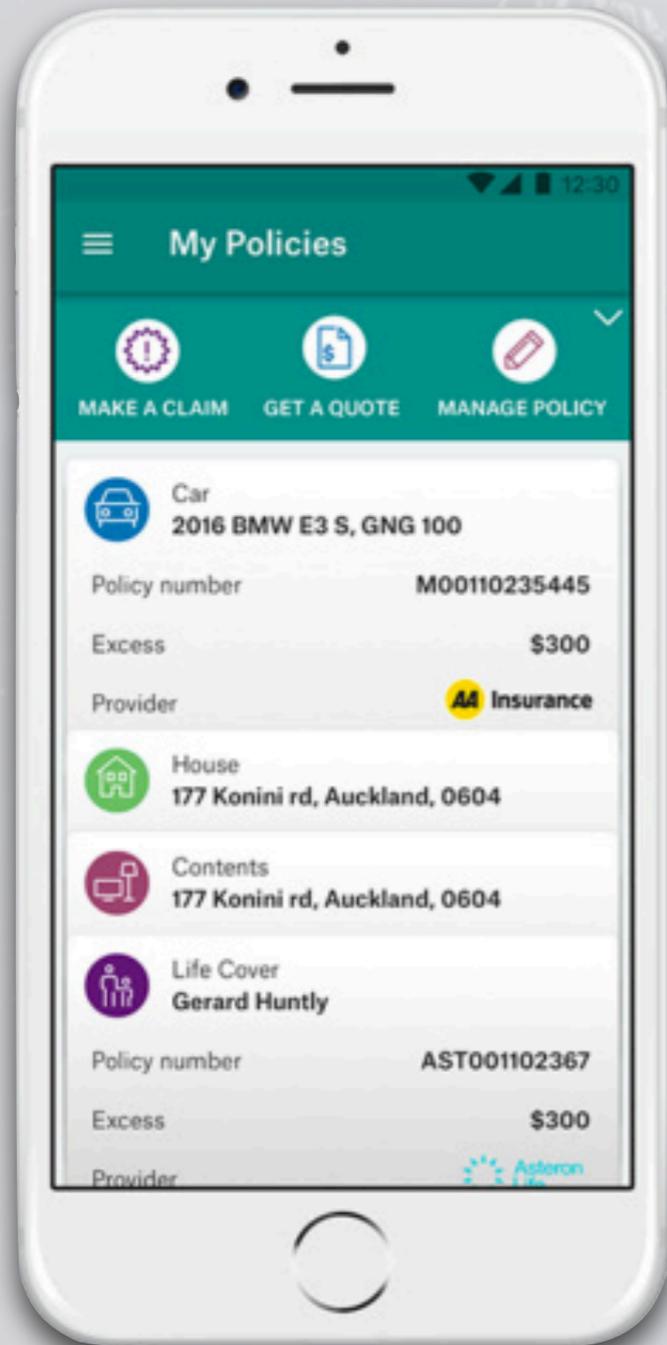
Tong Wang has experience in strategy and management consulting in both China and Europe.

She helped a consortium of car manufacturers and mapping companies forecast the HD map market.

She assisted a **global assistance provider** to assess the eCall, bCall and concierge services market and built a competitive benchmark.

For this report, Tong led our research on the Chinese market.

Smartphonisation is transforming banking and is now reaching the insurance industry



In the UBI Global Study 2012, we already predicted that mobile would radically change the UBI market. It has done much more.

Smartphone apps are triggering several major shifts, including:

1. Challenging traditional insurance business models and **profit schemes** (Lemonade)
2. **Transforming the customer relationship** through automation during quoting and claim submission (Aviva, PingAn)
3. **Expanding the range of insured products** through micro-, on-demand or parametric insurance (Trov, ZhongAn)
4. **Integrating** insurance coverage into **existing services** (banking, navigation)

Simultaneously, machine learning and **AI** are compounding the potential impact new technologies have across business lines. AI applications have already been found in **risk management, loss adjustment, notification of loss and claims management**. Augmented underwriting will make direct insurance more attractive, especially for **re-insurers and some manufacturers** (Note how Samsung and Ikea have also entered the fray).

On the other hand, **new challenges are emerging. Operational inefficiencies** in connected insurance markets are **hindering growth**. Commercial and home insurance, for example, are facing significant issues related to **technical standards, value chain models and data access**, which are reminiscent of the UBI market 10 years ago.

Insurers must stop considering apps as a window to their antiques shop

What is clear is that the above **challenges** and **solutions** are **colliding in the mobile space**. The customer relationship is increasingly managed through an app. **Products and services are being integrated** within a single app.

Vast new datasets are now flowing to insurers and used to solve issues of fraud and operational inefficiency. More importantly, driver's risk data has never been so accurate, granular and personal.

The wind is turning fast and the leaders have shown the direction already. Apps will be used to **integrate insurance products** into a single mobile platform adding new complexities. Data from a variety of sensors will need to be managed on a **secure platform** in order to facilitate analysis and

scoring, as well as to bring new insights.

But first, mobile insurance needs to **provide benefits to the user**.

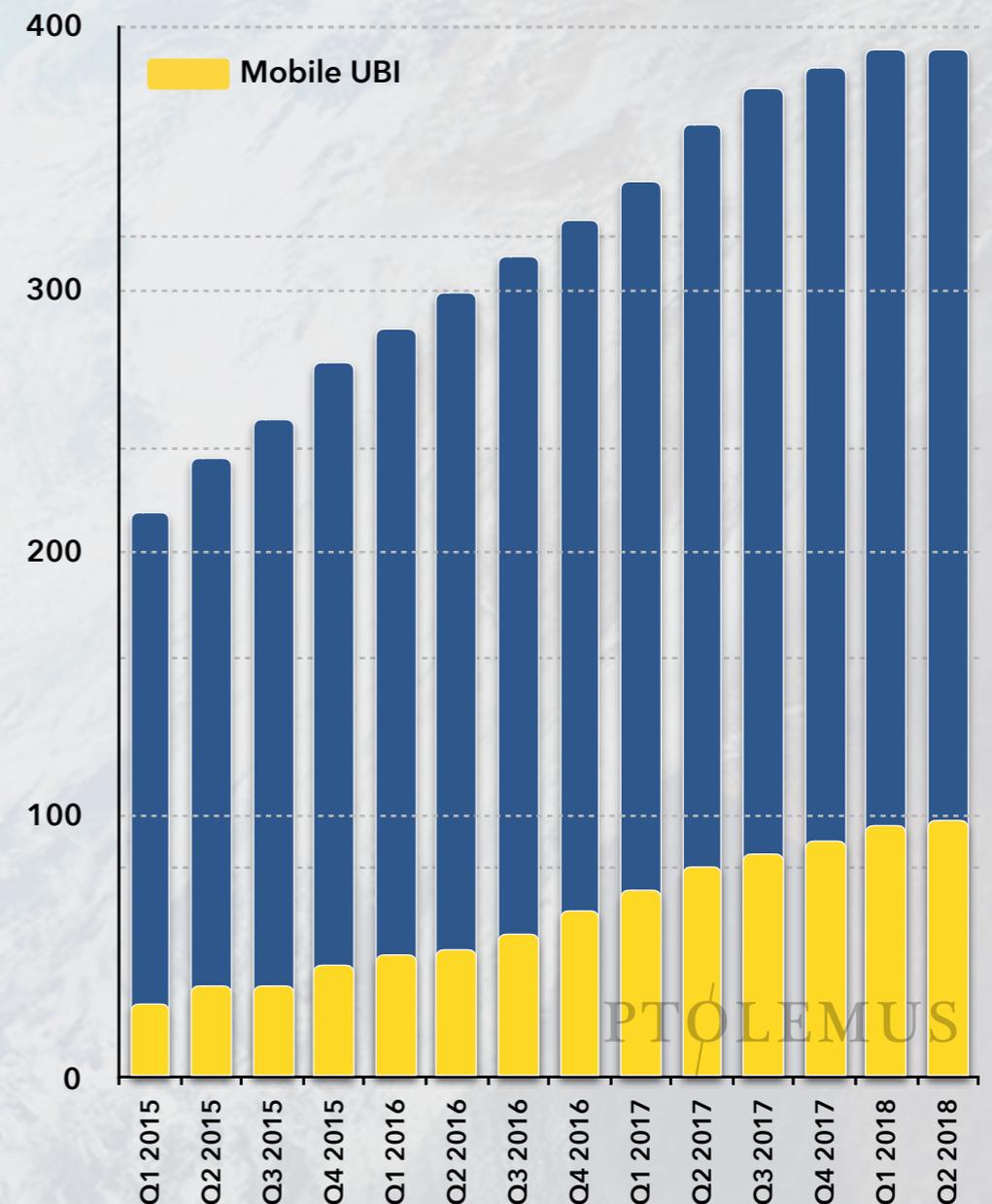
None of the wonderful promises of big data analytics-powered on-demand insurance will happen until the customer downloads the app, starts it and most importantly **continues to use it**.

In this study we look at how mobile insurance strategies are formed, what they contain and what they will become.

Taking the **motor insurance market as a starting point**, we use usage-based insurance as a demonstrator of the perils and opportunities in mobile-centric services.

We then provide a complete **assessment of the present and future** of the mobile UBI market.

Number of active UBI programmes worldwide



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

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

Our best practice study sample



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

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

Our best practice study sample



The reports covers more than 140 companies (1/2)

Company	Type	Country	Company	Type	Country	Company	Type	Country
AAA	Insurer	USA	Carrot Insurance	Insurer	UK	Generali	Insurer	Italy
Agero	TSP	USA	Cattolica	Insurer	Italy	Gift Cloud	Reward platform	UK
AIG	Insurer	USA	CCCis	TSP	USA	Groupon	Reward platform	USA
Alibaba	Online retailer	China	China Life	Insurer	China	Guidewire	Integrator	USA
Allianz	Insurer	Germany	Clarion	Tier 1	Japan	Hanover Insurance	Insurer	Germany
Allstate	Insurer	USA	CMT (cambridge Mobile Telematics)	TSP	USA	Hastings Direct	Insurer	UK
Altima (MAIF)	Insurer	France	Coop	Insurer	UK	Hellas Direct	Insurer	Greece
America Express	Reward platform	USA	CPIC	Insurer	China	HERE	TSP/TTP	Germany
Amodo	TSP	Croatia	CSC	TTP	USA	Honda	OEM	Japan
AntFinancial	Insurer	China	Ctrip	Online service provider	China	Huawei	Telecom/ TTP	China
Arity	TSP	USA	Cuvva	Insurer	UK	Hyundai	OEM	South Korea
Atlas Financial Holding	Insurer	USA	Desjardins	Insurer	Canada	IBM	TSP	USA
Autoline	Insurer	UK	Direct Line	Insurer	UK	If Insurance	Insurer	Sweden
Aviva	Insurer	UK	Discovery	Insurer	South Africa	IMS	TSP	Canada
AXA	Insurer	France	DNB Skadeforsikring	Insurer	Denmark	Ingenin	Innovation Consultancy	UK
Axon Telematics	TTP/TSP	Northern Ireland	Dolphin	TSP	Germany	Inrix	Traffic providers	USA
Baloise AG	Insurer	Switzerland	Drivequant	TSP	France	Intact	Insurer	Canada
Baseline telematics	TSP	Canada	Driveway Software	TSP	USA	Inzura	TSP	UK
Bavaria Direkt	Insurer	Germany	DXC	Integrator	USA	JooCar	TSP	Chile
Be-mobile	MNO	Belgium	Farmers Insurance	Insurer	USA	La Capitale	Insurer	Canada
Blablacar	Car Pooling	France	Flink	Insurer	Switzerland	LexisNexis (Wunelli)	TSP	USA
By Miles	Insurer	UK	Friday (Baloise)	Insurer	Germany	Liberty Mutual	Insurer	USA
Cadoo	Reward platform	UK	GEICO	TSP/Insurer	USA			

The reports covers more than 140 companies (2/2)

Company	Type	Country	Company	Type	Country	Company	Type	Country
LocX	TTP	USA	Raxel Telematics	TSP/TTP	Singapore	Tesco Bank	Insurer	UK
Loylty Rewardz	Reward platform	Croatia	Ridecell	Mobility	Germany	The Co-operative Insurance	Insurer	UK
Metlife	Insurer	USA	Risk Technologies	TSP	USA	The Floow	TSP	UK
Milliman	Actuaries	USA	ROOST	TTP	USA	Towers Watson	Insurer	UK
Modus	TSP	USA	ROOT	Insurer	USA	Travelers	Insurer	USA
MOJIO	TTP/TSP	Germany	SalesForce	Integrator	US	Traverse (Travelers)	Insurer	USA
Munich RE	Re- Insurer, TSP	Germany	RedTail	TTP	UK	Triglav	Insurer	Slovenia
MyDrive Solutions	TSP	UK	SAS	Integrator	US	Trov	Insurer	USA
Nationwide	Insurer	USA	Scope Technologies	TSP	South Africa	TrueMotion	TSP	USA
Navmii	TTP	UK	Sentiance	TSP	Belgium	UnipolRE	Insurer	Italy
Nectar	Reward platform	UK	Si.mobil	MNO	Austria	Uniqa	Insurer	Austria
Norman Spencer	Insurer	USA	Sierra Wireless	TTP	Canada	USAA	Insurer	USA
Octo Telematics	TSP	Italy/UK	Sompo	Insurer	Japan	Verex Group	Affinity insurer	UK
OKChexian	Insurer	China	State Farm Insurance Company	Insurer	USA	Verizon Telematics	TSP	US
Payback	Reward platform	Germany	StateFarm	Insurer	USA	Vodafone Automotive	TSP	UK
PICC	Insurer	China	Swiss Re	Reinsurer/TSP	Switzerland	Volkswagen Financial Services	Leaser	EU
PingAn	Insurer	China	Sygic	TSP	Slovakia	wejo	TSP	UK
Plymouth Rock	Insurer	USA	TaiAn	Insurer	Taiwan	Whoosnap	TSP	USA
Points	Reward platform	EU	Tango Card	Reward platform	US	Willis Towers Watson	Actuaries	USA
Progressive	Insurer	USA	Taobao	Online retailer	China	Wilov	Insurer	France
Progressive	Insurer	USA	Tapoly	Insurer	USA	Wunelli	TTP/TSP	UK
QBE	Insurer	Canada	Teltonika	TTP	Italy	ZhongAn	Insurer	China
			Tencent	Online service provider	China			

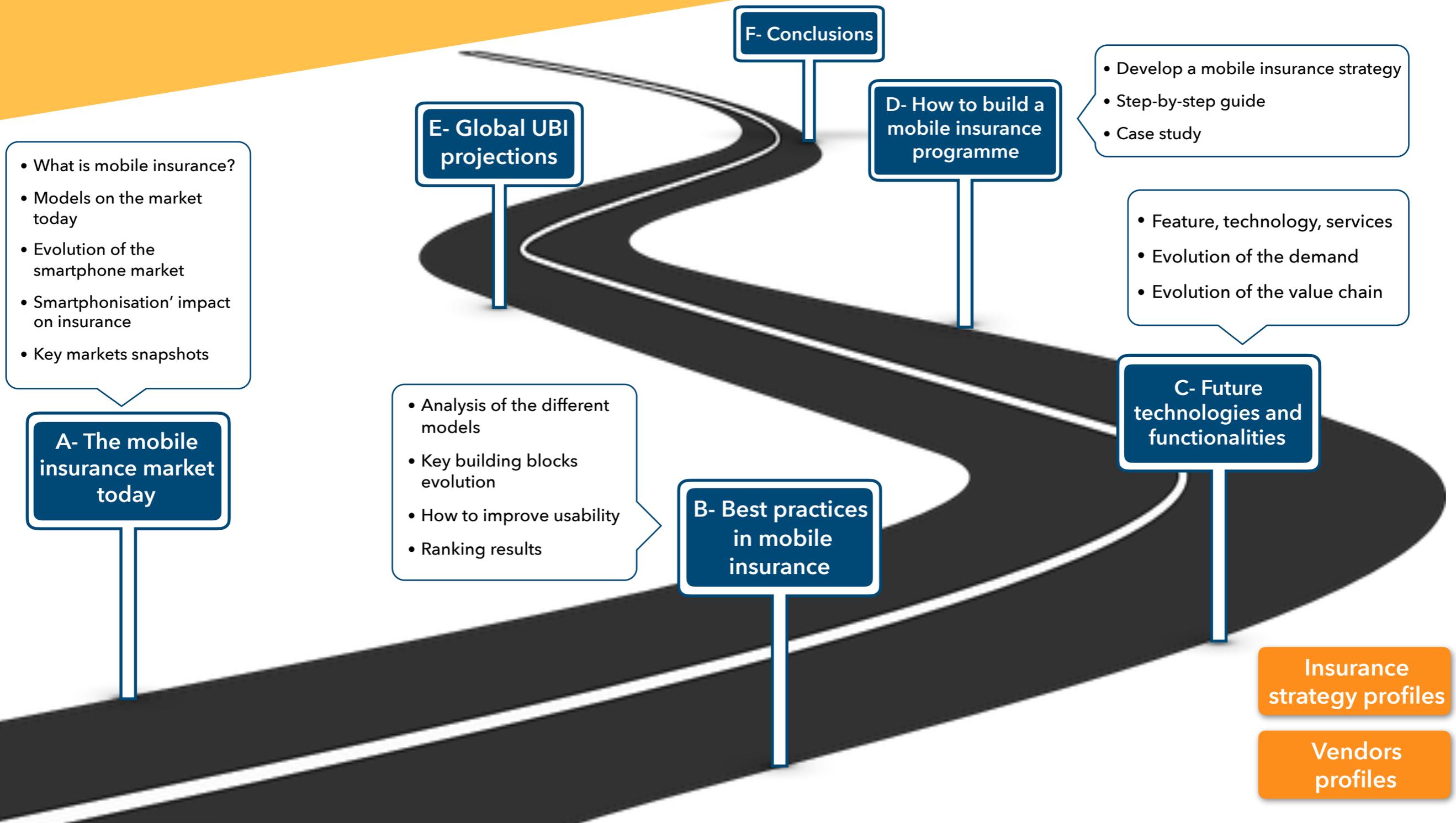
This study analyses the mobile insurance market, defines best practices and quantifies each use case



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

- An update to the UBI Global Study 2016, this report analyses the transformational impact of smartphone apps on motor insurance
- **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
- A **global scope** focused on the US and Europe and with case studies on 2 spearheading markets: Italy and China
- **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 a period of 6 months
 - Insights from over 60 consulting projects on future insurance strategy and UBI
- **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
- In-depth analysis of the **insurance app strategy** today by models, functions and geographies
- **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 table of contents will guide your strategic evaluation



Copyright notice

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Disclosure

The recommendations and opinions expressed in this study reflect PTOLEMUS' independent and objective views. However, PTOLEMUS cannot provide any guarantee as to the accuracy of the information provided or the reliability of its analyses and forecasts.

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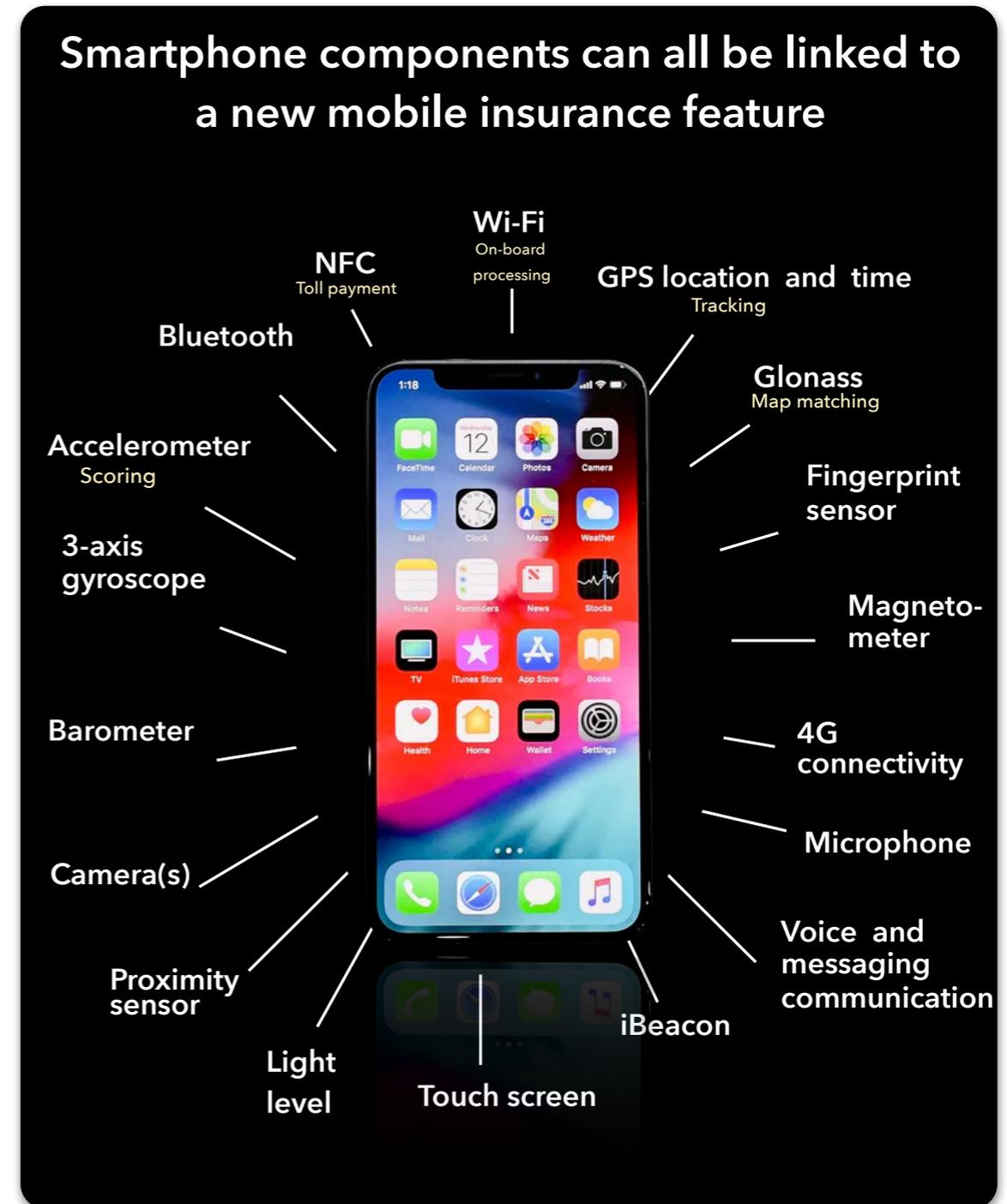
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Mobile phones are now the #1 platform for connected vehicle services

- Every mobile evolutionary step has become a **new insurance product opportunity**.
 - Smartphones can be used to detect crash and driver style but also weather, vehicle class or differentiate passengers than the drivers.
- Insurers have been slow at defining their mobile strategy; only **28%** of the top insurers worldwide **provide a basic service app**.
- For the majority, the first step has been to **extend** off-line services to mobile and to **convert** UBI programmes using apps-as-a-sensor.
- Yet, this study demonstrates that the switch to smartphone apps **should not be considered as a device replacement strategy**.
- Smartphones apps in insurance are at the same time:
 - A **risk** assessment tool
 - A new **customer relationship** tool
 - A **sales** and marketing tool
 - A **claims** management tool
 - And the only way to detect and address **driver distraction**



The smartphone is not only a sensor, it is a new CRM tool

Mobile insurance use cases categories



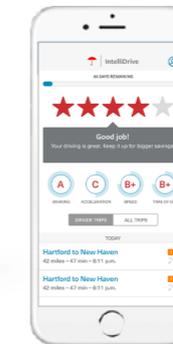
Policy services



- Digital insurance ID
 - Customer relation management
 - Policy change
- Later discussed as "Corporate app"



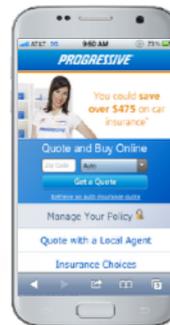
Cross line and banking



- Other P and C lines: Home, content insurance...
- Health
- Banking



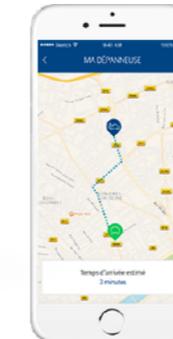
Quote / renewal



- Potential customers acquisition
- New customer engagement
- Retention mechanism



Value added services



- Gamified features
- Value added services
- Ecosystem of values*



Claims



- Claims management
- Claim assistance
- AFNOL



Driver monitoring



- Driving data collection and scoring
- PAYD, PHYD
- Pay when you drive

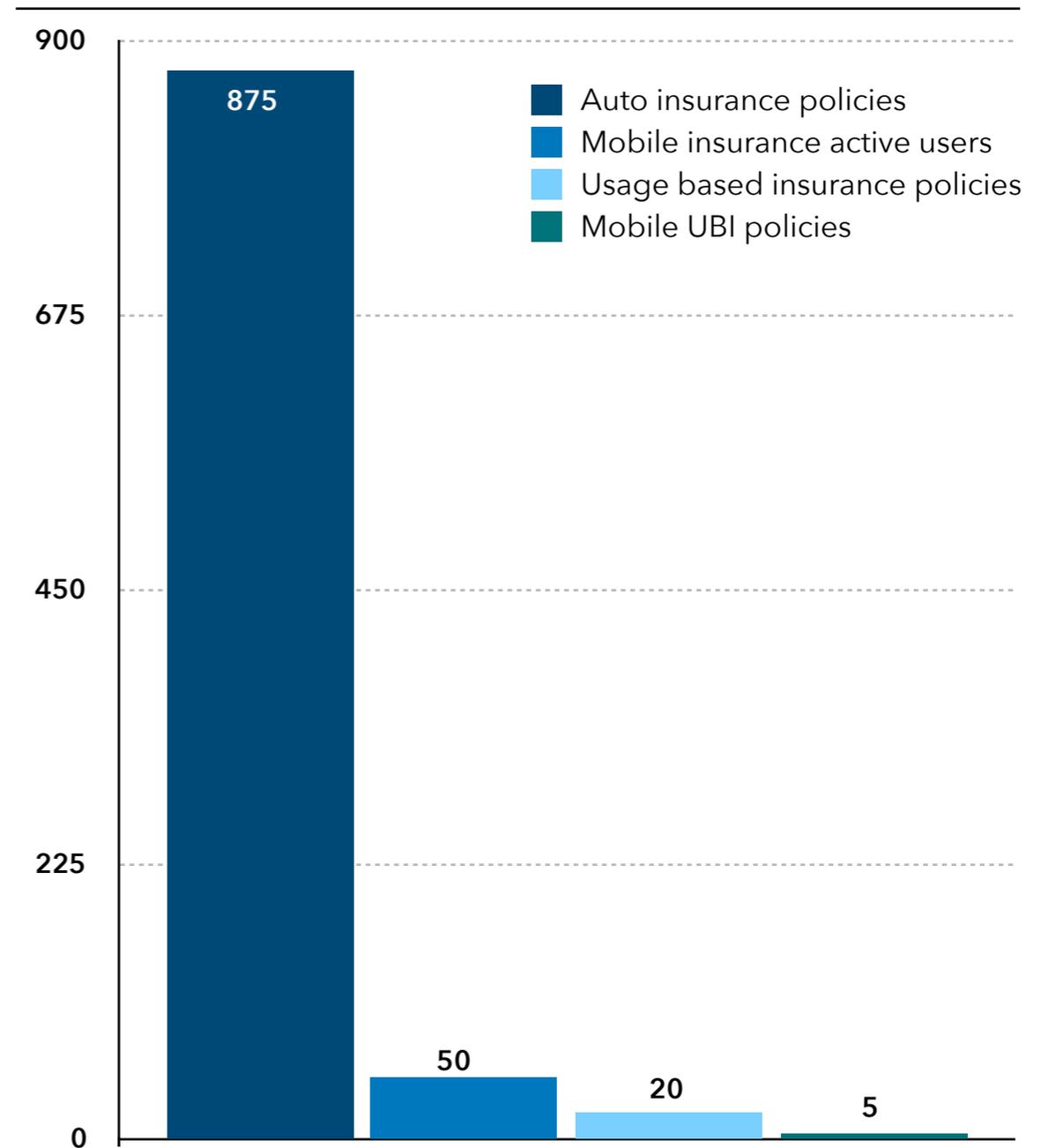
Surprisingly, insurers are still beginners at connected services

Insurtech has been a buzz-word for years, with expectations of mobile-centric on-demand coverage.

In motor insurance, we predicted mobile would take a central role 6 years ago. The race has just started for the 200 top auto insurers worldwide:

- Smartphone insurance can enable radically **new products on all business lines**:
 - On-demand coverage, insurance by the day, hour or even minute
 - Parametric insurance on a wide range of risk
- Insurance will become **embedded in the transaction process**. Today, 40% of all transactions are made on smartphones.
- In motor, smaller and riskier segments, such as small fleets, car sharing, ride hailing or motorcycle will be transformed by the integration of **insurance as a feature** in the core service app.
- **Try Before You Buy (TBYB)** is becoming a central customer acquisition model.
- The model is also heralding the birth of **insurance-free consumer apps**.

Policies using apps are still a minority (million)



Some US insurance giants are showing the way

Drive Safe & Save Mobile is the most successful mobile insurance app with driver monitoring



- Launch date: **September 2015**
- Apps installed: **2 million**
- Service provider: **Cambridge Mobile Telematics**
- Model: **PHYD, with ongoing monitoring**

A powerful value proposition

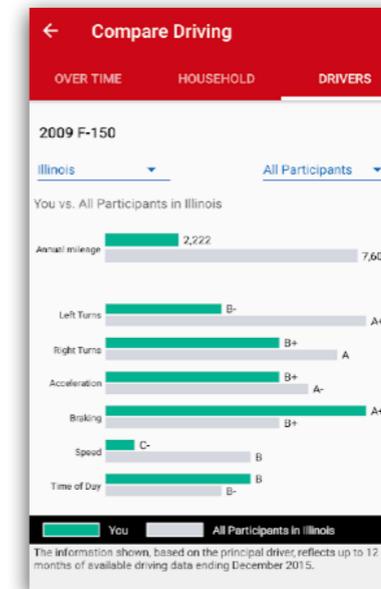
- **The discount is appealing:** Customers receive a 5% discount for enrolling, and can earn up to 50% discount at renewal
- **Scoring uses industry standards:** criteria include acceleration, braking, speed, mileage, and time of day. **Left and right turns** are also monitored.
- **Drivers are engaged in different ways:**
 - They can **compare their grades** to others on their policy and to all programme participants.
 - They can **view historical grades** by category by month.
 - They can access their **trip log** showing the date, time, and distance of each trip.



Instructions for activating the Bluetooth beacon (tag).



Friendly welcome screen summarises the value proposition



Users can compare their driving in each category to others.

Date	Time	Distance	Duration
Wed, Feb 05	1:23 PM	14.4 mi	0h 10m
Sat, Feb 01	11:45 PM	55.8 mi	0h 45m
Sat, Feb 01	3:23 AM	15.4 mi	0h 10m
Sat, Feb 01	3:23 AM	15.4 mi	0h 10m

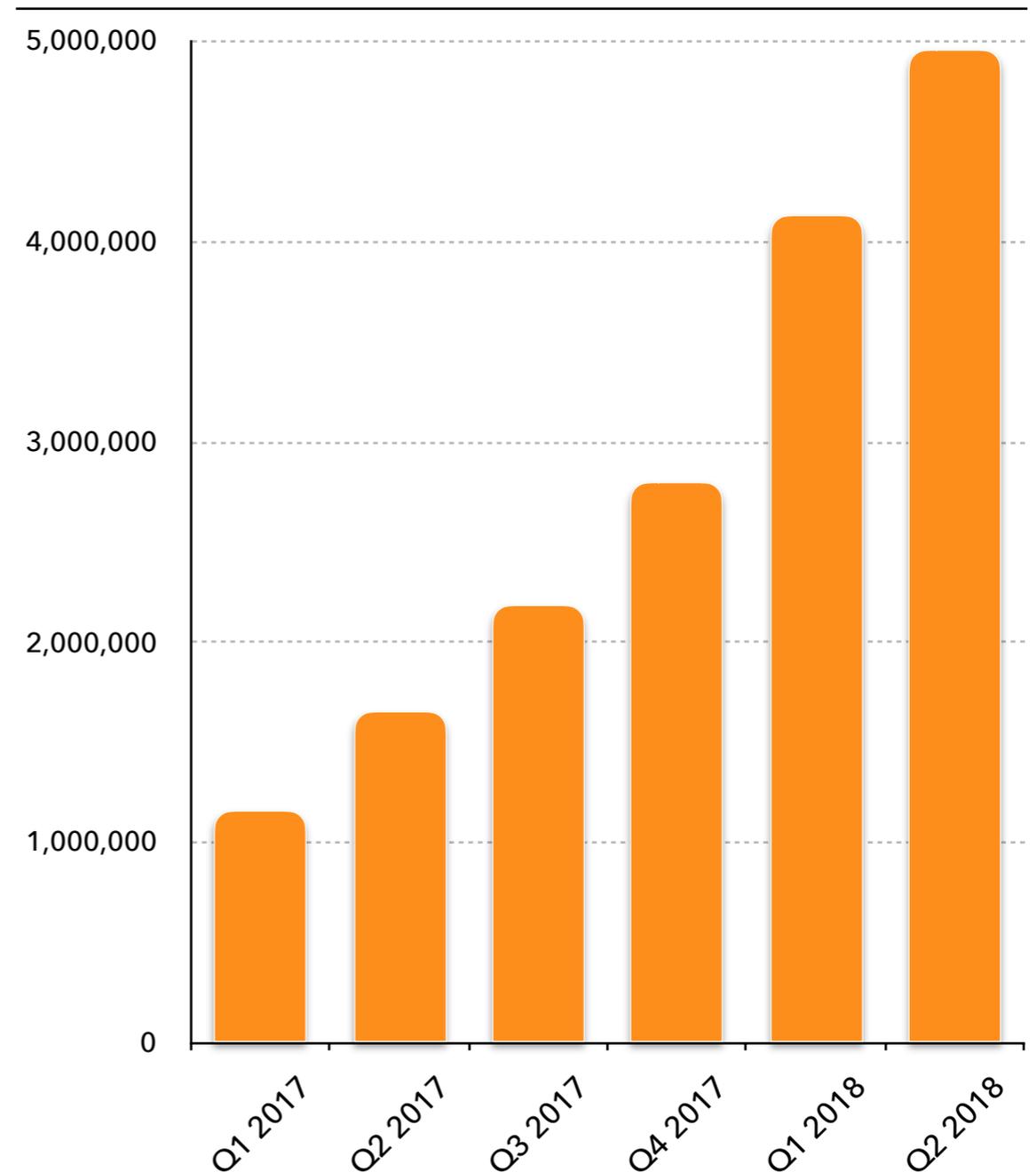
The Trips Log page shows total mileage by month

Smartphones will provide context to risk management

Apps are providing a new lease of life in risk monitoring:

- The first generation driver monitoring was unable to understand **context**. As a result,
 - **Events** such as harsh braking and acceleration were simply counted.
 - The **criteria** included drive time and mileage that the driver could not control.
 - There was no understanding of special **circumstances** and behavioural change could not take place.
- The second generation insurance programmes included external databases that would **add context from the location and time** (black spots, traffic, weather). These have mostly been used **post crash**.
- Today's third generation programmes are providing **real-time context through smartphone sensors, including** distraction, weather, vehicle type.
- Insurers have only scratched the surface of mobile insurance today. Only **10 apps worldwide integrate monitoring functions into their main corporate app**.

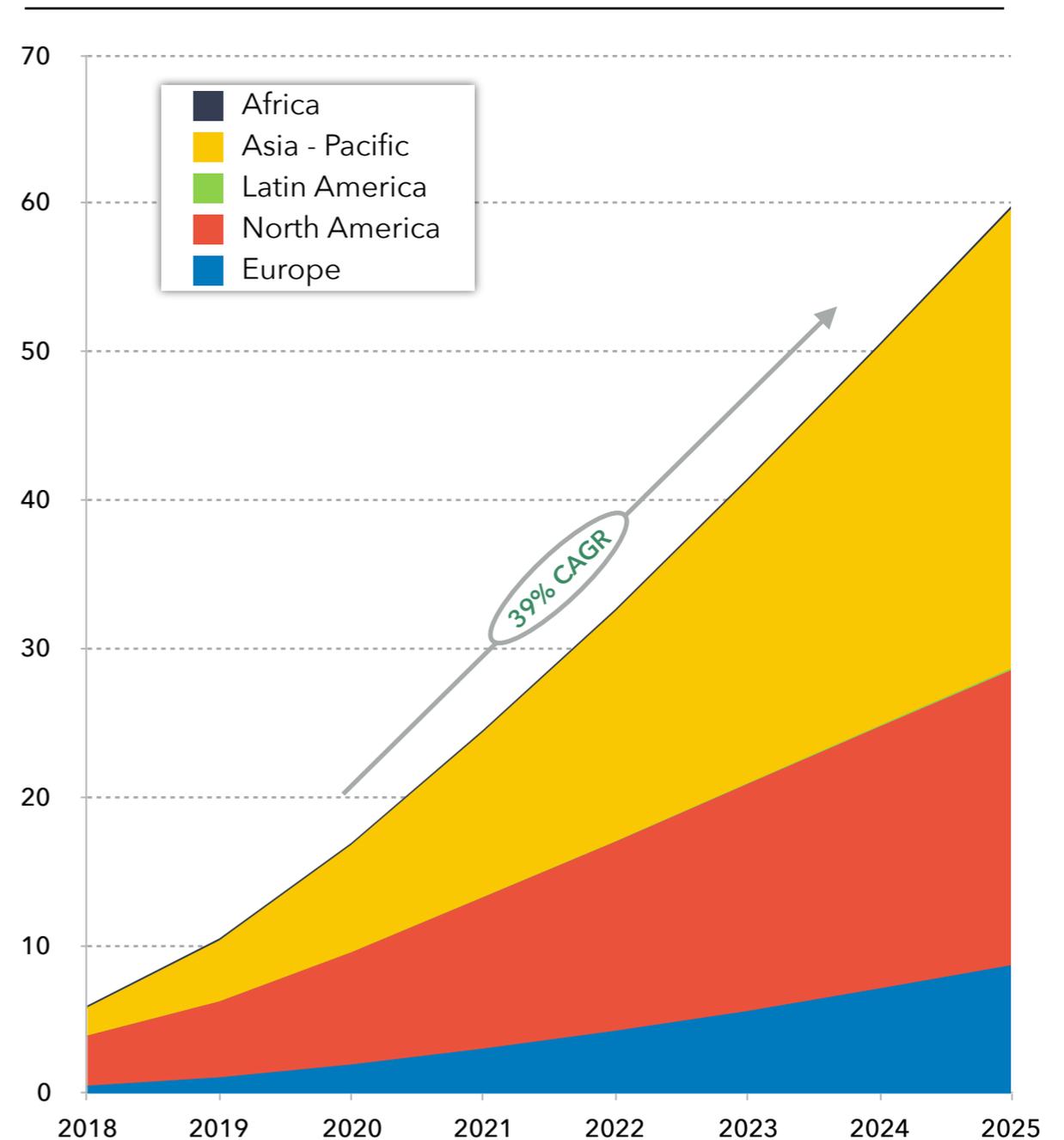
Number of active UBI policies worldwide



The mobile UBI market will reach 60 million subscribers by 2025

- Mobile insurance programmes are now **used actively by an estimated 50 million drivers** worldwide.
- Only **13% of the active app users in the 245 programmes** that we reviewed are Usage-based Insurance (UBI) customers.
- Both globally and in North America, the **UBI market has grown by 34% annually in the last 3 years**
 - Asia, led by China but also Korea and Japan has the potential to reinvigorate the global market
 - Many European markets are still untouched by mobile insurance. Today, large insurers are actively trialing new offers
 - Past unsuccessful trials in Germany and France have highlighted what works. We are now seeing real growth in these markets
- The UBI app market has grown by **324%** over the last 18 months to **4.8 million policyholders in Q2 2018**. It now represents almost a **quarter of the UBI market**
- The global market for mobile UBI is **expected to grow at an impressive 39% CAGR up to 2025**.

Active mobile UBI policies worldwide (personal line, million)



The study responds to many more strategic questions

Why will mobile apps become the heart of the insurance business?

What will be the size of the mobile insurance opportunity today? How will it grow?

What are the different types of mobile insurance use cases in insurance today? What are the numbers?

What makes a mobile strategy successful? Who is setting the trend?

Where is the market going to next? What are the OEMs planning on car data?

Has the mobile insurance model been demonstrated by real successes already?

Can smartphone-based programme include reliable crash detection already?

How to position my corporate app to make it a win for the customer?

Have the mobile insurance operating issues been solved?

How to score driving risk using apps?

Is the whole UBI market going to switch to apps & tags?

What are the new requirements on TSPs today? Which vendors are most experienced/ successful?



We identified the best practices for all insurance app challenges



A step by step strategic guide to evaluate and update your mobile insurance strategy

Our mobile strategy implementation plan can be matched with the study's core research

Action plan in Section D

- **Develop a mobile insurance strategy before pursuing an insurance app:**
 - Will you simply recreate **existing services**?
 - Will you introduce **mobile-only** features?
 - Will you offer **mobile UBI**?
- **We recommend a 9-step action plan:**
 1. Determine what **unmet needs** you are solving
 2. Develop the **value proposition**
 3. **Prototype** and test the value proposition
 4. Determine **how to build** the solution
 5. Define business model and KPIs, estimate budget, and **obtain approval**
 6. **Organise** mobile teams and select internal / external partners
 7. **Define** requirements, **implement**, and test internally
 8. **Launch** and run a pilot
 9. **Decide** whether to expand, revise, or end pilot

Report sections to match with

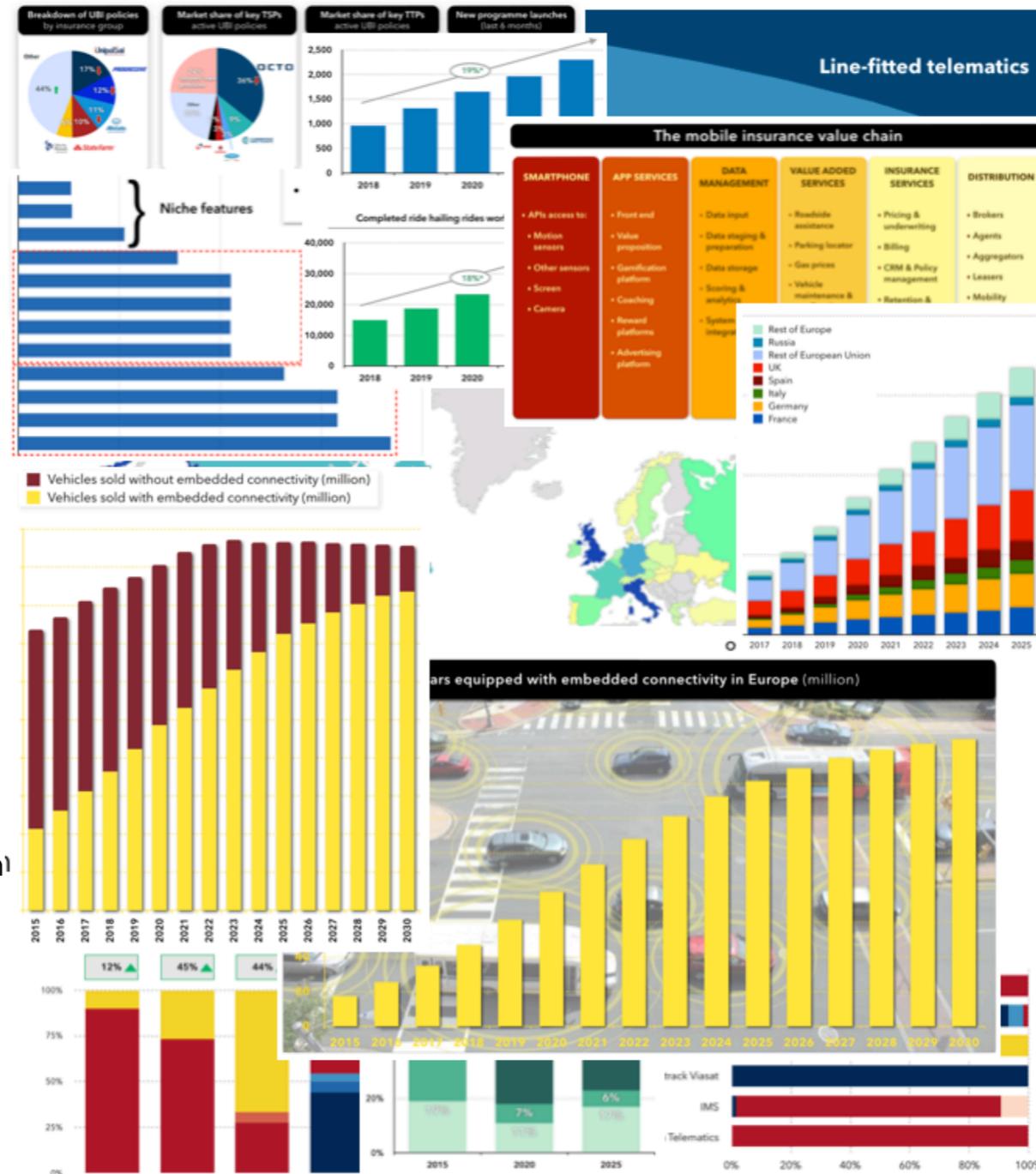
- Test the use cases that fit your segment. Identify the competition and opportunities from the volumes estimates in Section A.
- Identify the models options, the key trends and the best practices from other insurers, as well as TSPs. Use Section A and the company profiles.
- Decide on your strategy model from the 5 categories in section B1.

- Investigate reward models, on-demand insurance, commercial motor from Section B1.

- Confirm the type of scoring criteria you need to collect.
- Then identify all the operational and technical issues early. Use Section B2.

- Compare your pilot result with the best practices in driver management from Section B3.

A fully illustrated research with global market projections



Market projections' scope:

- Global overview, key players strategies
- UBI and mobile UBI volumes
- UBI and Mobile UBI penetration
- UBI and Mobile UBI revenues for insurers and for service providers
- Technology breakdown forecast by geographies

Geographical scope

European Union

- France
- Germany
- Italy
- Spain
- UK
- Rest of EU

Rest of Europe

Russia

North America

- USA
- Canada

Latin America

Asia Pacific

- China
- India
- Japan
- Australia
- Rest of APAC

South Africa

Rest of Africa

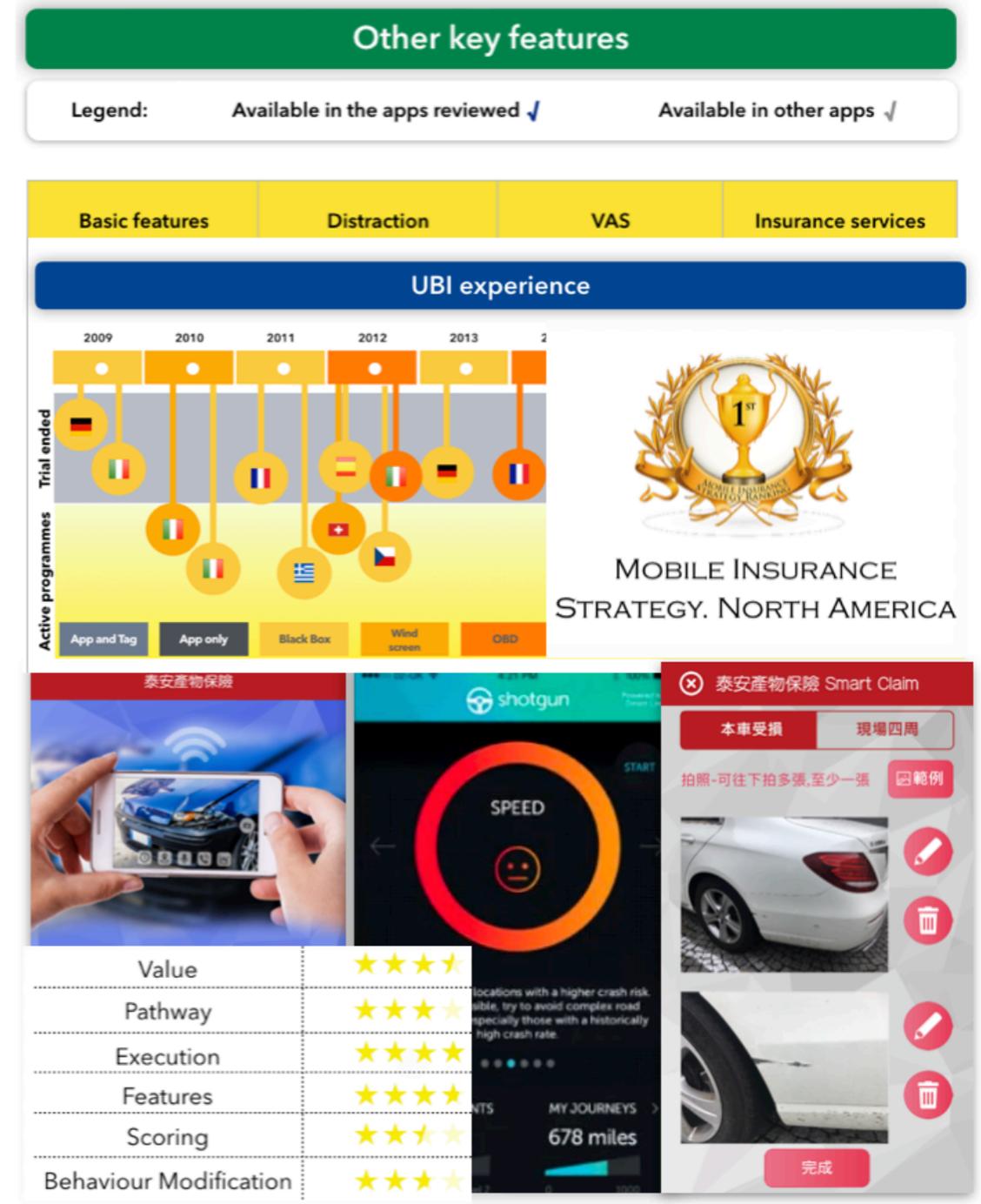
The new UBI Handbook analyses dozens of insurers and apps...

26 Insurers strategy assessed:

- Company basic facts
 - Company overview: offering, targets, partners, channels
 - App services provided today
 - Insurance lines covered
 - Estimated volumes of mobile insurance subscribers (UBI)
- Scoring methodology
 - Key features available
 - UBI experience
 - Mobile insurance strategy analysis, scoring and ranking based on:
 - Overall value proposition
 - Experience
 - Integration
 - Focus

30 Mobile insurance apps analysed:

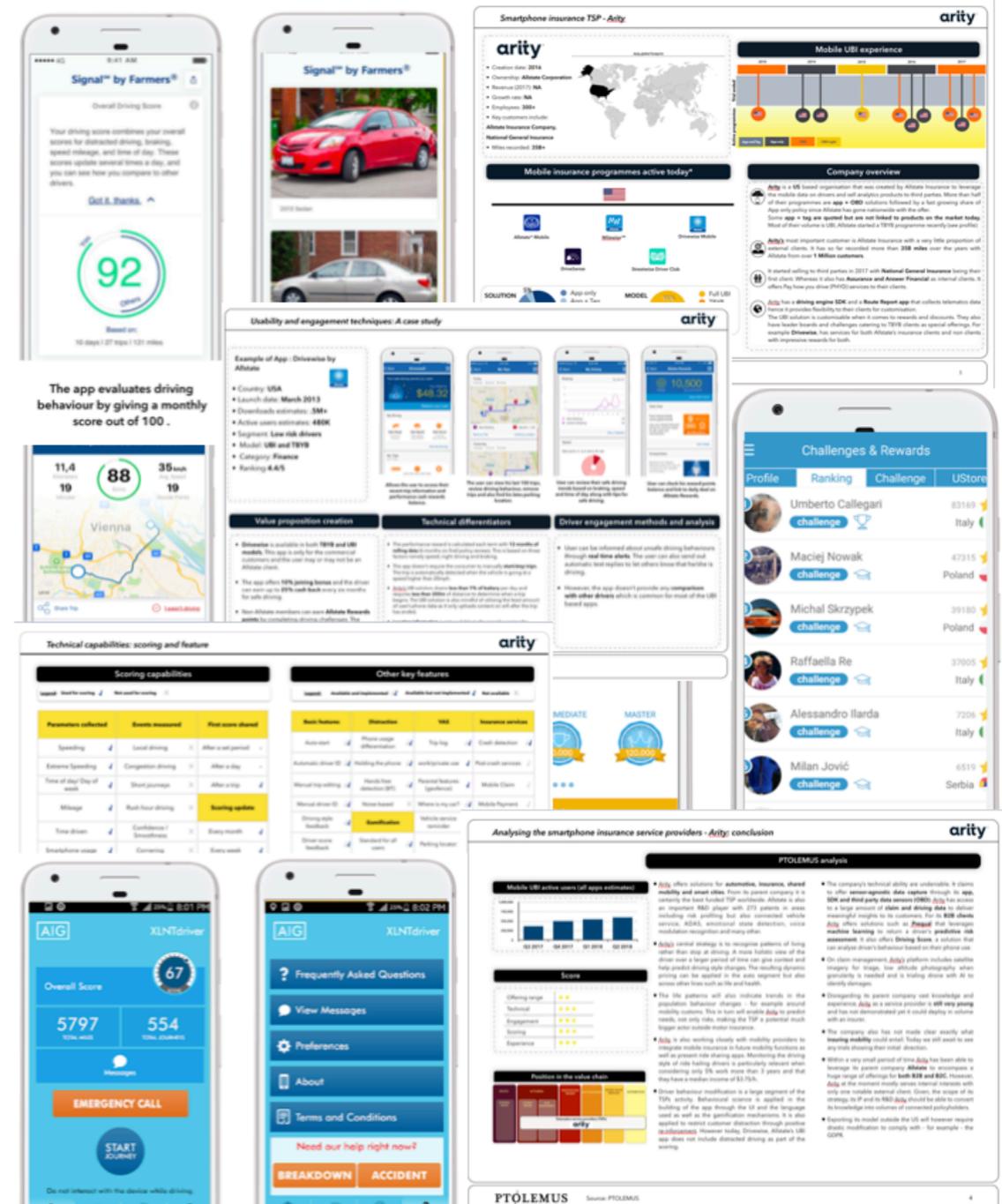
- App basic facts
 - User interface analysis
 - Value proposition assessment
- Appstore rating
 - Scoring and ranking based on: value, pathway, execution, features, scoring and behaviour modification sub-scores



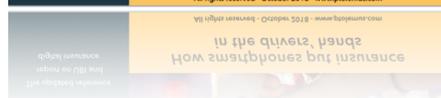
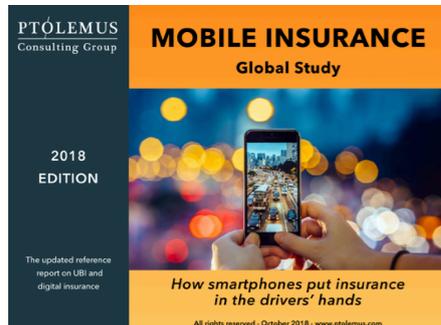
It also investigates the supply side

14 Vendors profiled:

- Company basic facts
 - Company overview: offering, targets, partners, channels
 - Value proposition creation
 - Technical differentiators
 - Driver engagement methods
 - Mobile insurance programmes active today
 - UBI experience
- Estimated volumes of mobile insurance subscribers (UBI)
 - Scoring capabilities
 - Key features available
 - Mobile insurance strategy analysis, scoring and ranking based on:
 - Offering range,
 - Technical abilities,
 - Engagement methods,
 - Scoring
 - Experience.



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

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- **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)

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