

**Mobile
Insurance
Strategy
Ranking**

MOBILE INSURANCE

Global Study



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

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

Strategy consulting services



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	Tracking VRM 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 clients come from across the mobility ecosystem

Analytics, maps & applications providers



Automotive manufacturers & suppliers



Telematics solution providers



Mobile telecom operators



Fleet & fuel, ITS & regulators



Device & location suppliers



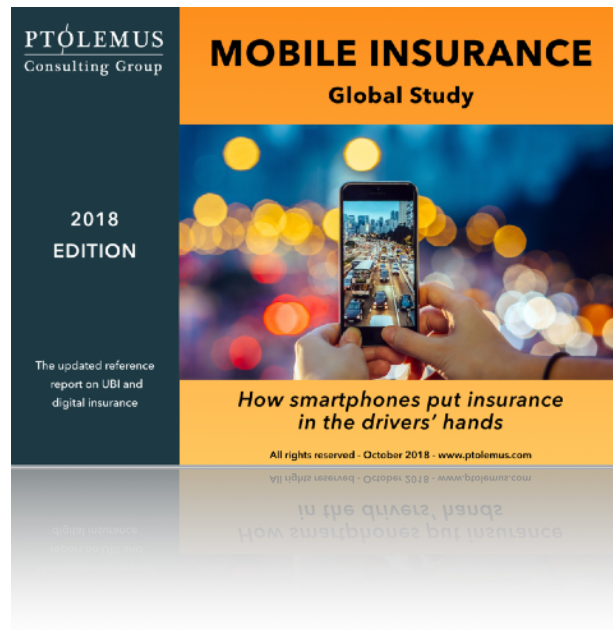
Insurers, aggregators & assistance providers



Banks & private equity investors



This company ranking is the result of PTOLEMUS' Mobile Insurance Global Study's research



*A study already
purchased by 7 out of the
top 20 insurers worldwide*

- **The full study is a 600-page searchable document** providing:
 - A quantified assessment of the mobile insurance app market based on the review of 245 apps
 - Best practices derived from successful real-world programmes
 - An analysis of the key insurance features and services evolution
- **A global competitive analysis**
 - The analysis is global with a specific focus on the US, Europe and China
 - 26 insurance companies worldwide profiled
 - 30 insurance apps assessed and ranked
 - 15 Telematics Service Providers profiled and ranked
- It makes an **impact assessment of the key trends in mobile insurance**:
 - Changing value propositions
 - Reward mechanisms
 - On-demand and parametric insurance
 - Mobile fleet insurance
 - Mobile crash & claims management
 - Risk scoring of distracted driving
- **2018 - 2025 global UBI market projections**
 - Bottom-up forecasts of policy volumes and revenues
 - UBI and mobile UBI
 - Device breakdown forecast
- **You can download the study's abstract directly here**

Our Mobile Insurance Ranking is based on the assessment of more than 200 insurance apps worldwide

- PTOLEMUS has been surveying the mobile insurance market for 8 years
- As part of our quarterly tracking of UBI programmes, we identified 245 mobile insurance schemes worldwide
- 26 insurance companies stood out for their innovation and experience
- We then analysed their mobile strategy, app offering and value propositions and compared them to determine trends and best practices globally
- The insurers were ranked based on **10 sub-scores** made from a total of **75 criteria**

Top 26 mobile insurers



All areas of insurers' apps creation, execution and planning were assessed

Insurer ranking criteria

Purpose

- Is the app clear in its benefit definition and communication
- Does it provide clear advantages
- Do drivers receive what they have been promised?

Pathway

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

User Interface (UI)

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

Features

- What key features and services are offered in the app?
Account management, renewal, value added services but also distraction, claims management and gamification

Discounts and rewards

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

Scoring

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

Out of 130 vendors, we short-listed the 26 most advanced

- We benchmarked the technical and strategy offering of **130 telematics service providers**
- Out of those, we analysed 26 with activity in the mobile UBI segment and profiled 15
- The Telematics Service Providers (TSPs) were ranked based on **10 sub-scores** made from a total of **57 criteria**
- **Apps were also ranked individually.** Both insurers and vendors scores were impacted by the resulting apps rating.

Top 26 mobile insurance vendors



Similarly, we assessed mobile UBI suppliers along 4 factors

UBI supplier ranking criteria

Offering

- Range of service
- Models
- Ability to go beyond providing an SDK
- Type of features offered including claims, fraud, gamification

Technical abilities

- How is the TSP able to recognise and handle distraction?
- How is battery consumption managed?
- What are the technical options to deal with driver ID, trip ID and data safety?
- Etc.

Scoring

- Ability to deliver top of the range mobile driving scoring solutions from the type of dataset used and the quality of the analytics
- Breadth of types of events and parameters included
- Ability to calibrate the algorithm with large driving datasets and with actual claims

Experience

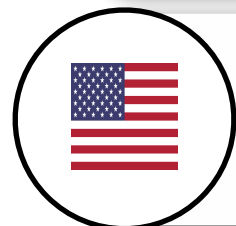
- Volume of active users today
- Historical path and progression rate.
- Viability of the company
- Global footprint
- Level of innovation in mobile UBI

All winning insurers have fully embraced the mobile platform



Desjardins offers a wide variety of insurance policy services and other innovative value-added services to their policyholders via mobile apps.

Some services are also available to non-members, which further extends their reach and can generate additional insurance and banking leads. They are a leader in this space.



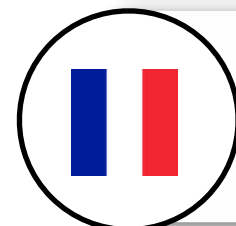
Allstate offers a compelling mobile value proposition to customers and prospects, with a good variety of core policy services and other value-added services.

Allstate could reduce clutter in the app stores by removing obsolete apps or merging those features into the corporate app, like Drivewise.



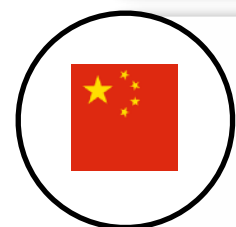
Discovery was one of the first carrier to deploy insurance telematics and is still the leader in monitored health applications. The company has

managed early to make a move in exporting their know-how and platform. Something that Allstate, Generali, and Allianz are now emulating.



AXA is on the path to becoming a mobile-first insurance company armed with a well-integrated global mobile strategy that features

compelling offers, frequent updates, and consistent communication and marketing.



Ping An offers a wide range of cross-line insurance policy services using a few super apps, as well as a number of creative value

added apps across all lines. PingAn's integration of services into its own ecosystem including payment and communication is exemplar.



Although GEICO does not have an UBI app and was not ranked, its overall mobile insurance strategy is still stellar.

GEICO offers 10 mobile services that are not available in any other platforms - a true sign of mobile innovation.

Mobile insurance strategy ranking - Europe



Mobile insurance strategy ranking - North America



Mobile insurance strategy ranking - Asia, Middle East & Africa



Mobile insurance app ranking - Europe



Mobile insurance app ranking - North America



Mobile insurance app ranking - Asia, Middle East, Africa



Telematics service provider ranking - Europe



Telematics service provider ranking - North America



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