

Usage-Based Insurance (UBI)

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UBI Today



Great drivers get
GREAT RATES with
Snapshot®



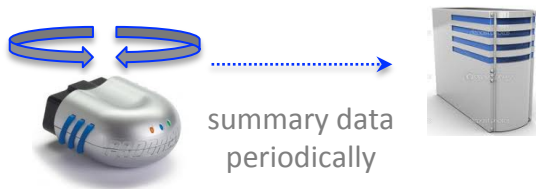
Discounts up to 30% based on:

- 1) Mileage
- 2) Time of Day
- 3) Hard Braking

The Next Evolution of UBI

ISSUE 1: Privacy

intelligent devices



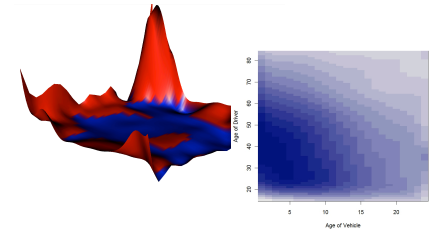
ISSUE 2: Cost

transfer technology



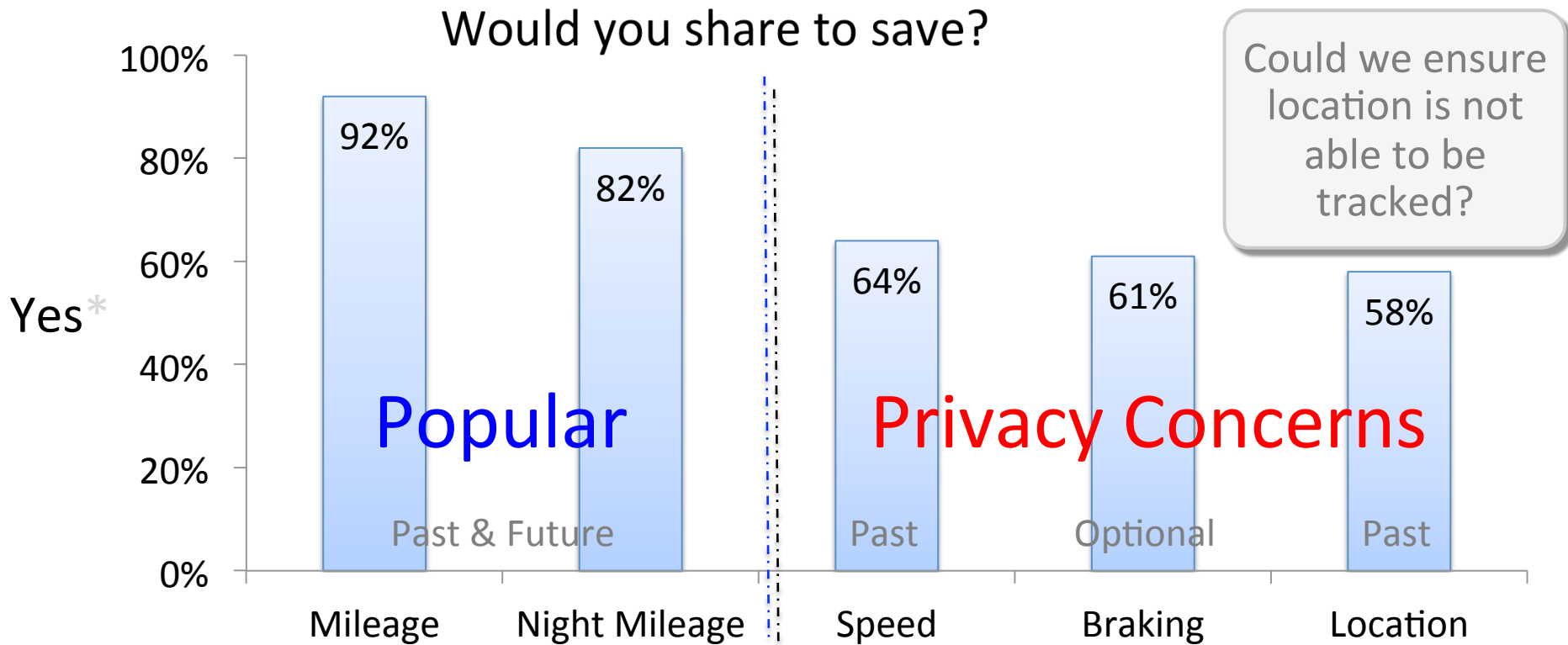
ISSUE 3: Analytics

data & models



ISSUE 1: Privacy

Data of the Future



*Of 64% open to a vehicle device.
(applied-informatix survey 2010)

Approach of the Future

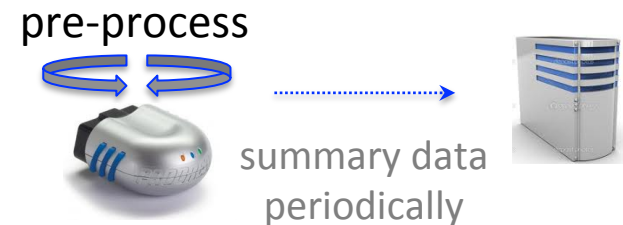
Today: **Basic Device**

- Transfer all data via modem
- Cost, privacy, data delay



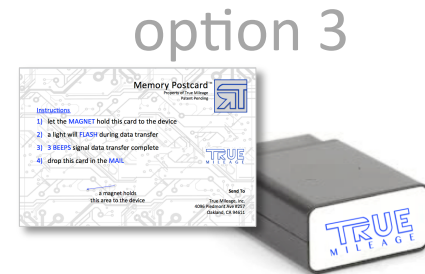
Future: **Intelligent Device**

- Various transfer mechanisms
- Reduced cost, privacy, delay
- Detailed data retrievable from device



Devices of the Future

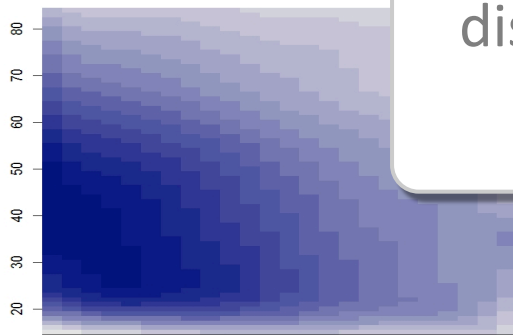
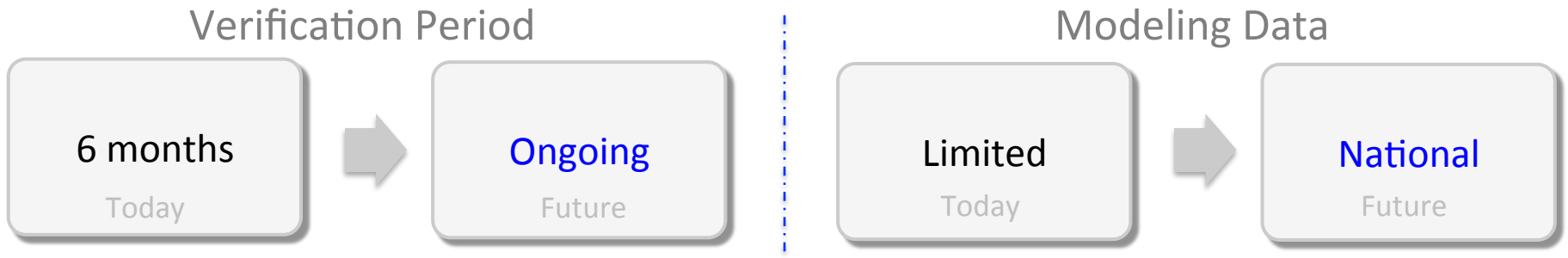
Removing cellular modems and pre-processing data opens up low cost, privacy sensitive, approaches.



Advantages:

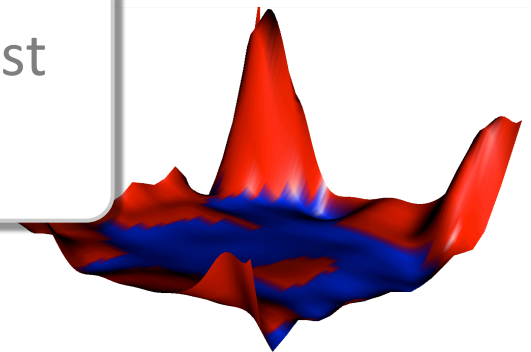
- 1) Lower device & data transfer costs,
- 2) Speed data optional & location secure.

Analytics of the Future



Mileage Analytics

discounts insurers can trust from day one

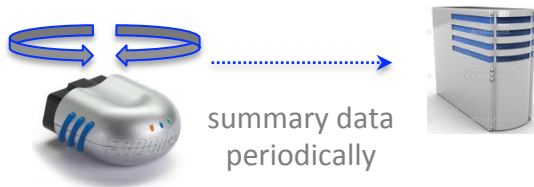


Night Mileage Analytics

The Next Evolution of UBI

ISSUE 1: Privacy

intelligent devices



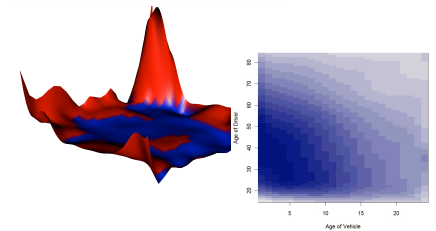
ISSUE 2: Cost

transfer technology



ISSUE 3: Analytics

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