



UBI Operational Roadmap

March 2014

How does UBI fit?

30%+

60%+

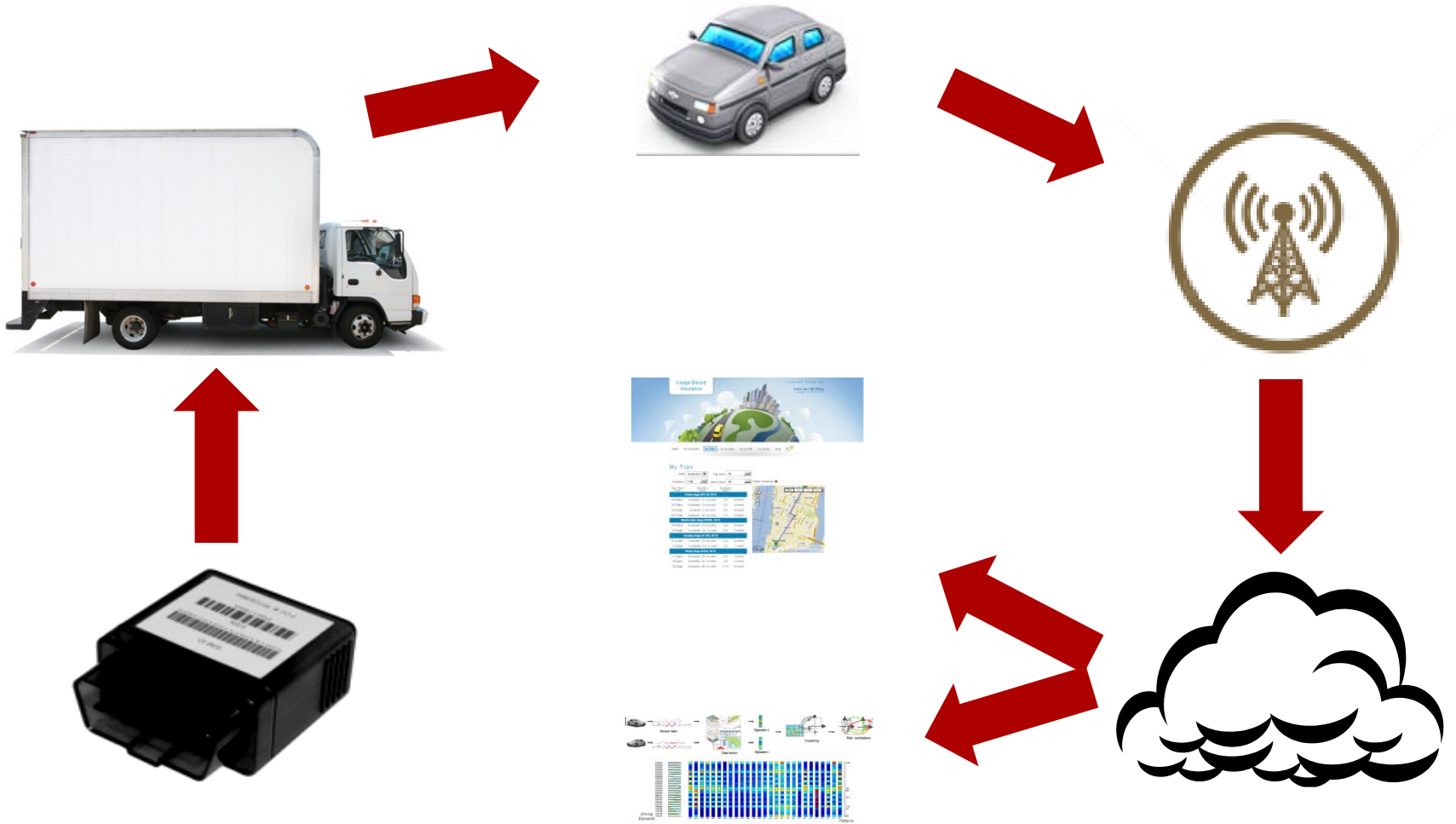


What's Left?

**Expense
Ratio**

**Loss
Ratio**

Telematics Ecosystem



Support

How do I
see my
data?



Customer Support Representative

**Are you
sharing
this with
the police?**

*How do I install the
device?*

How does the
device work?

When do I
get my
discount?

The device somehow
caused my rear-view
mirror to fall off

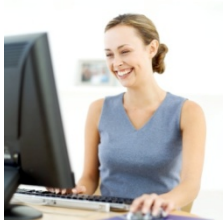
My data must
be wrong

What data is the
device pulling from
the car?

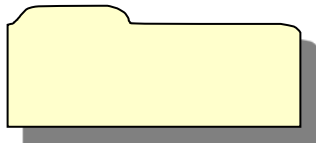
Support



Customer Support Representative



Technical Support

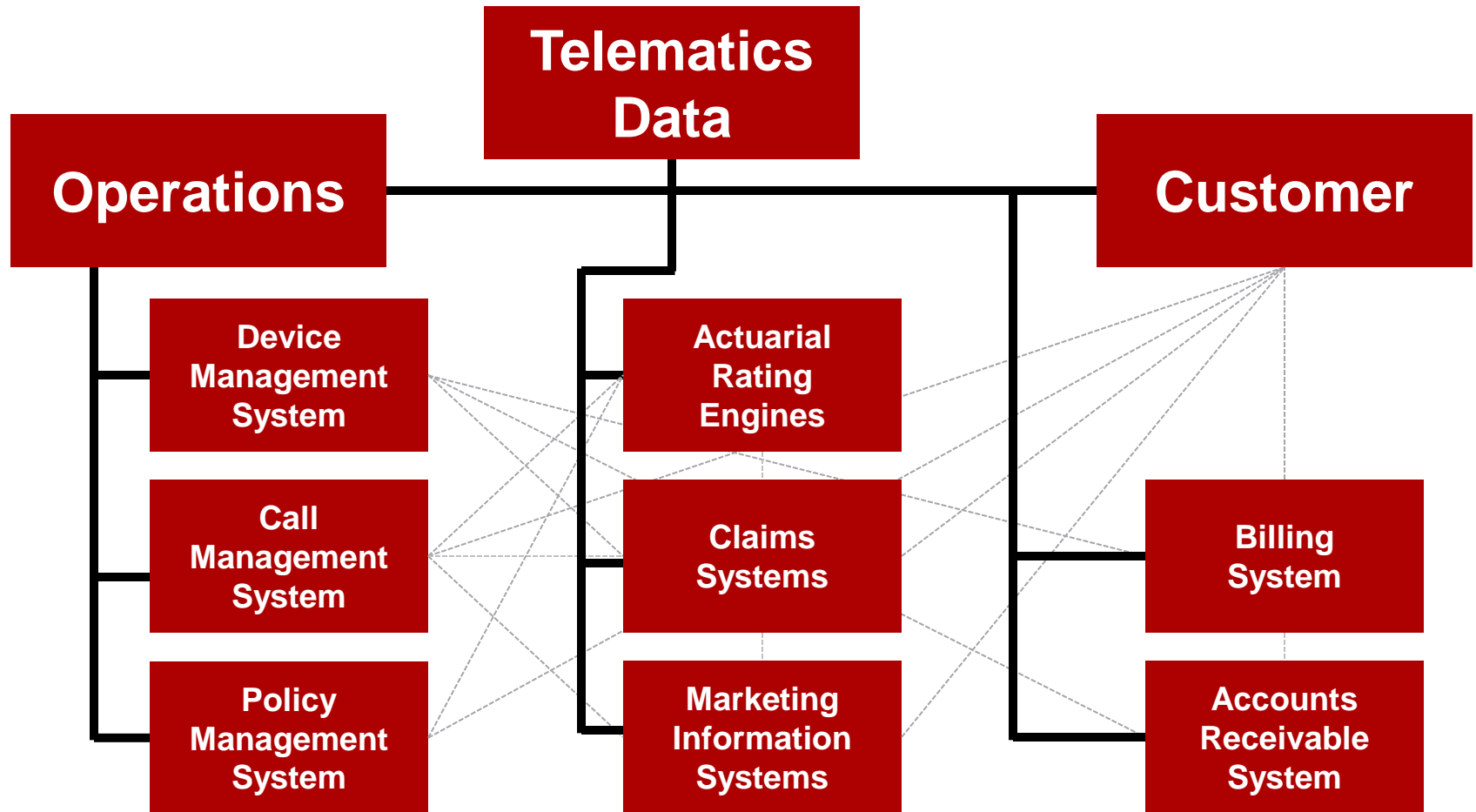


Claims Support

Resources

- UBI Call Training
- Troubleshooting Specialists
- Claims Data Training
- Education Training Materials
- Education Training Resources

Systems Integrations



Other Organizational Considerations

Distribution

How are you going to sell this?

How hands-on do you want your sales force to be in the program?

How much sales training do you need to provide?

Distribution	Actuarial	Marketing	Legal	Consumer Research	Management	Communication	Education
<ul style="list-style-type: none">•Direct•Agent network•Sales Training	<ul style="list-style-type: none">•Expertise•Data needs•Research•Modeling	<ul style="list-style-type: none">•Market strategy•Advertising•Positioning	<ul style="list-style-type: none">•Terms and conditions•Privacy	<ul style="list-style-type: none">•Pre-launch research•Post-launch	<ul style="list-style-type: none">•Business partners•Vendors•Industry	<ul style="list-style-type: none">•Launch•Post-Launch•Press Releases	<ul style="list-style-type: none">•Sales Training•Consumer•Company

Other Organizational Considerations

Actuarial

How much data do you need?

How often do you need it to report?

What additional data do you need for further research?

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Other Organizational Considerations

Marketing

Who is the target market?

What position is the program taking in the market place?

How are you going to market this?

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Other Organizational Considerations

Legal

How are you protecting the consumer's privacy?

How long will you require the device in the vehicle?

How do you handle data disclosure?

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Other Organizational Considerations

Consumer Research

What kind of research will you conduct to determine your target market?

How will you garner customer feedback?

How will you measure customer satisfaction?

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Other Organizational Considerations

Program Management

How does this fit into the structure of your organization?

How do you develop your ecosystem?

Who will monitor industry developments?

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Other Organizational Considerations

Communications

How will you communicate to your customers about their status in the program?

How do you share developments in the program internally?

To your vendors?

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Other Organizational Considerations

Education

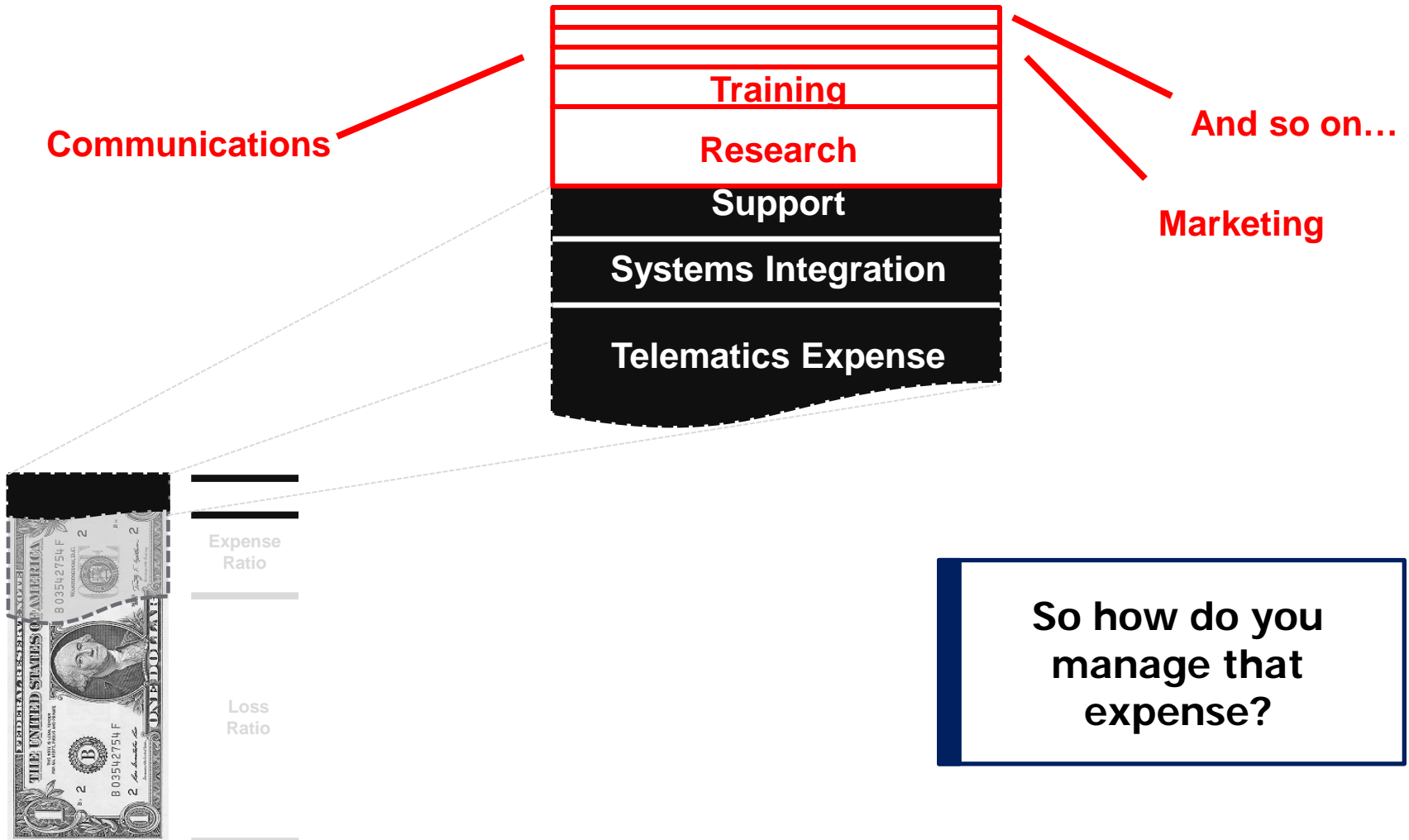
How do you train various units of your organization?

How do you educate the consumer?

How do you manage continuous education on program developments?

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Expense Load



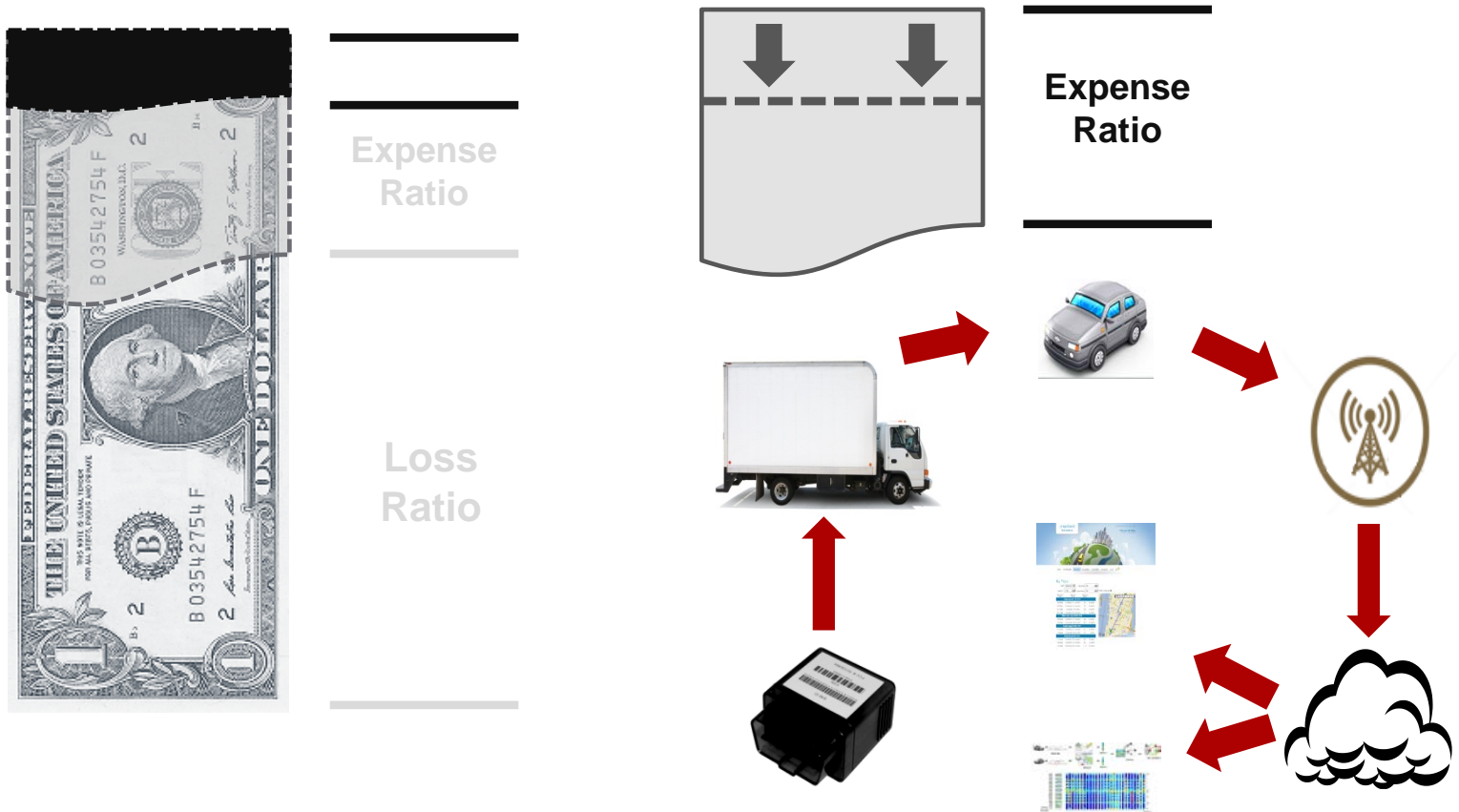
Increase Premium



Improve Risk



Technology Advancements





Questions?

Thank you!
