

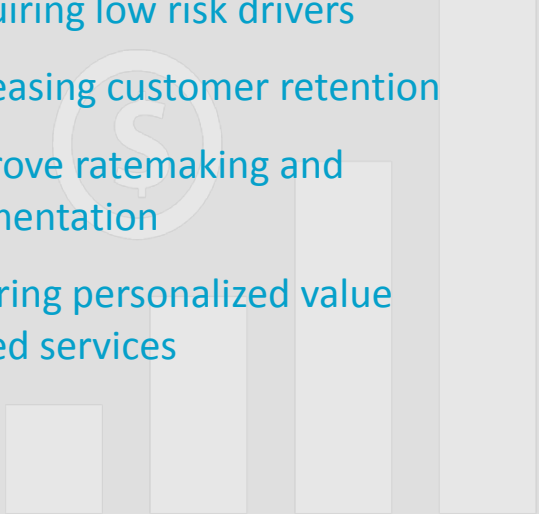


“U FOR UBIQUITOUS”

[www.intellimec.com](http://www.intellimec.com)

# Why UBI

## Revenue Generating Opportunities

- Acquiring low risk drivers
  - Increasing customer retention
  - Improve ratemaking and segmentation
  - Offering personalized value added services
- 

## Cost Savings Opportunities

- Reducing the frequency and magnitude of claims
  - Improving accident detection
  - Encouraging better driver behavior
  - Reducing claims costs and fulfilling claims promptly
  - Increasing client engagement to reduce claims
- 

# What is the current market size (Personal Lines)?

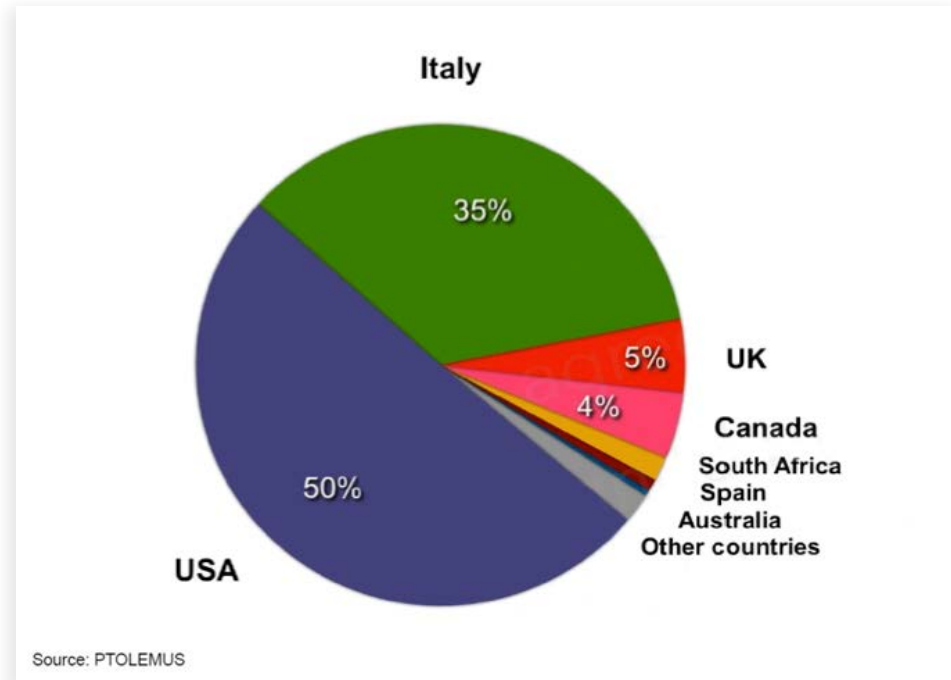
Ptolemus estimates that the worldwide number of telematics-enabled auto insurance policies now exceeds 12 million ( end of 2015).

## The US represents half of worldwide telematics-enabled policies in 2015

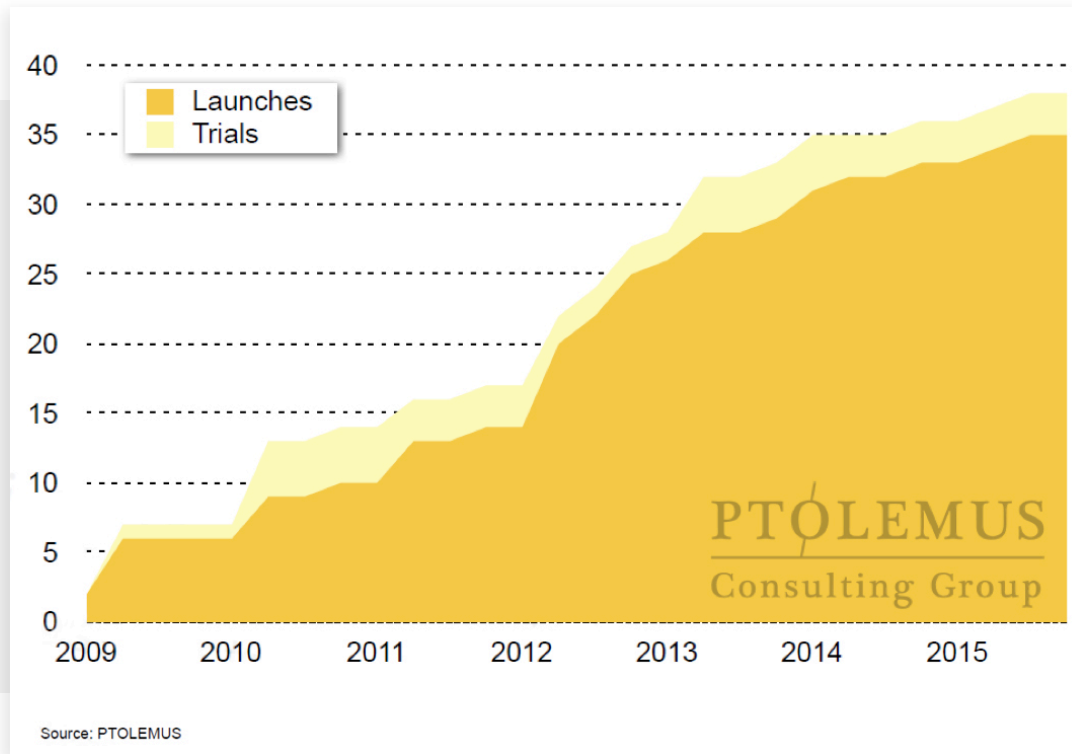
- UBI represents 25-33% of new business among insurers prioritizing UBI

### **Example UBI take rates:**

- Progressive: 25% overall and 33% in direct channel
- Allstate: 33% of new business
- Intact: 50% of new business



# Number of active UBI programs in the USA



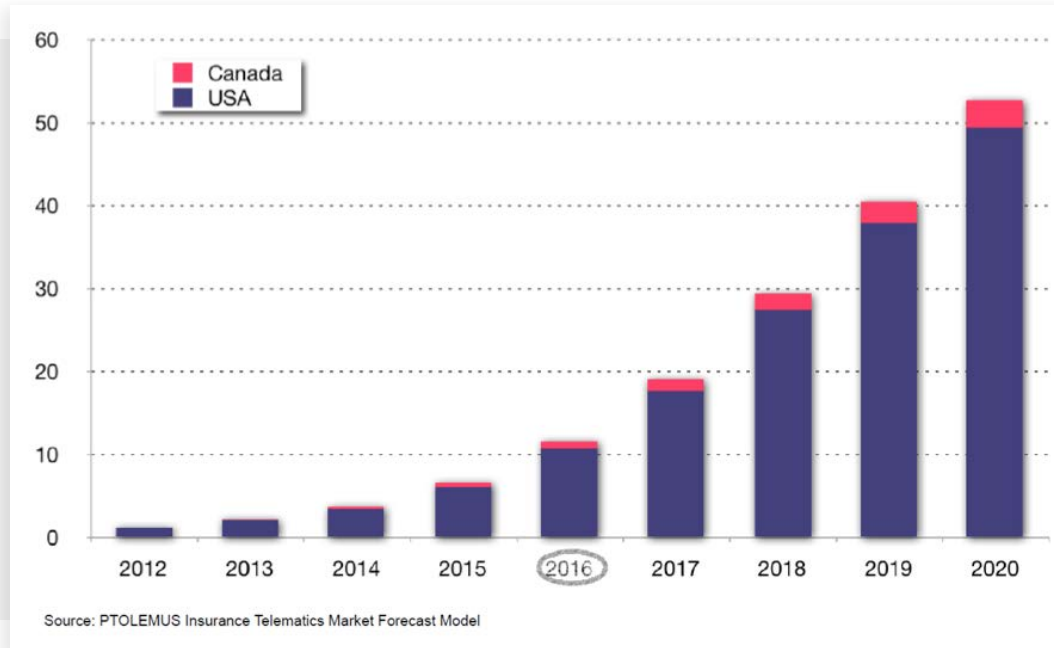
“By 2020, we expect that every top tier insurer in North America and in the 5 biggest economies in Europe will have launched UBI products and those already in the market will look to ramp up their operations and add more products to their PAYD portfolio.”

Source: Ptolemus, UBI Global Study, 2016

# How will grow in North America (Personal Lines)?

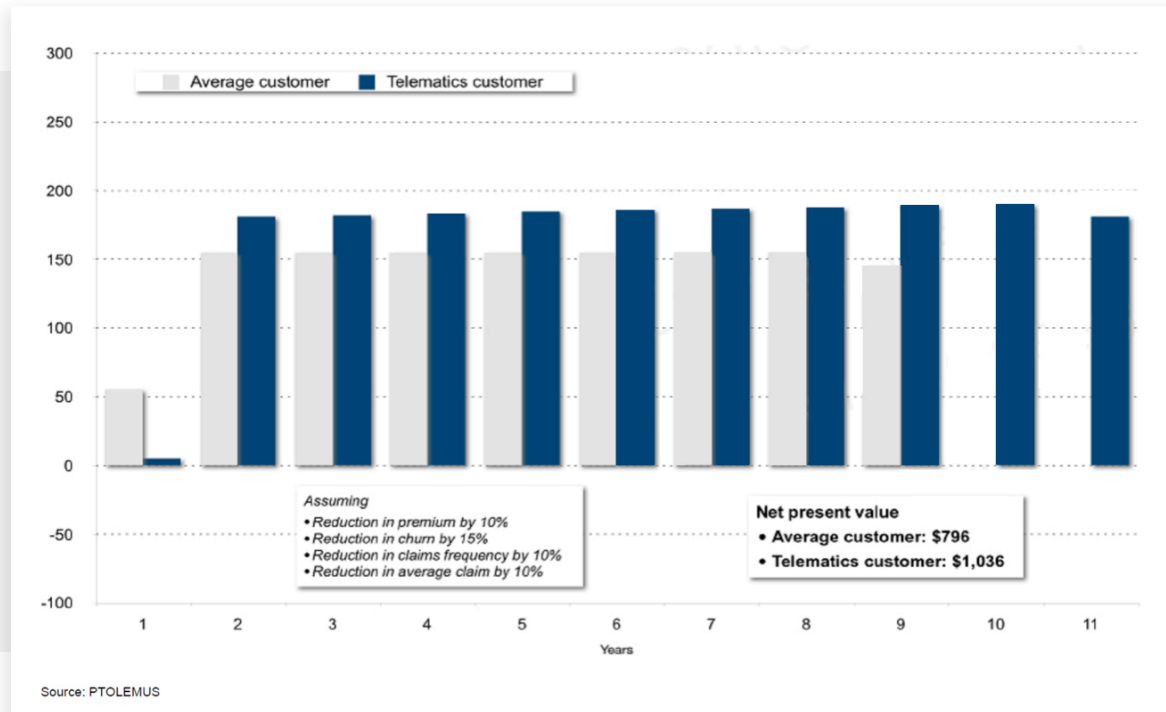
Ptolemus estimates that the worldwide number of telematics-enabled auto insurance policies now exceeds 12 million ( end of 2015).

(percentage) (millions)	2015	2016	2020
<b>US</b>			
UBI Share	3.58%	6.21%	29.07%
UBI Policies	6.10	10.66	49.41
<b>Canada</b>			
UBI Share	3.16%	5.53%	20.92%
UBI Policies	0.53	0.94	3.34



# What is the impact of UBI in terms of NPV?

Customer lifetime cash flows for a US auto insurance carrier (in Dollars)

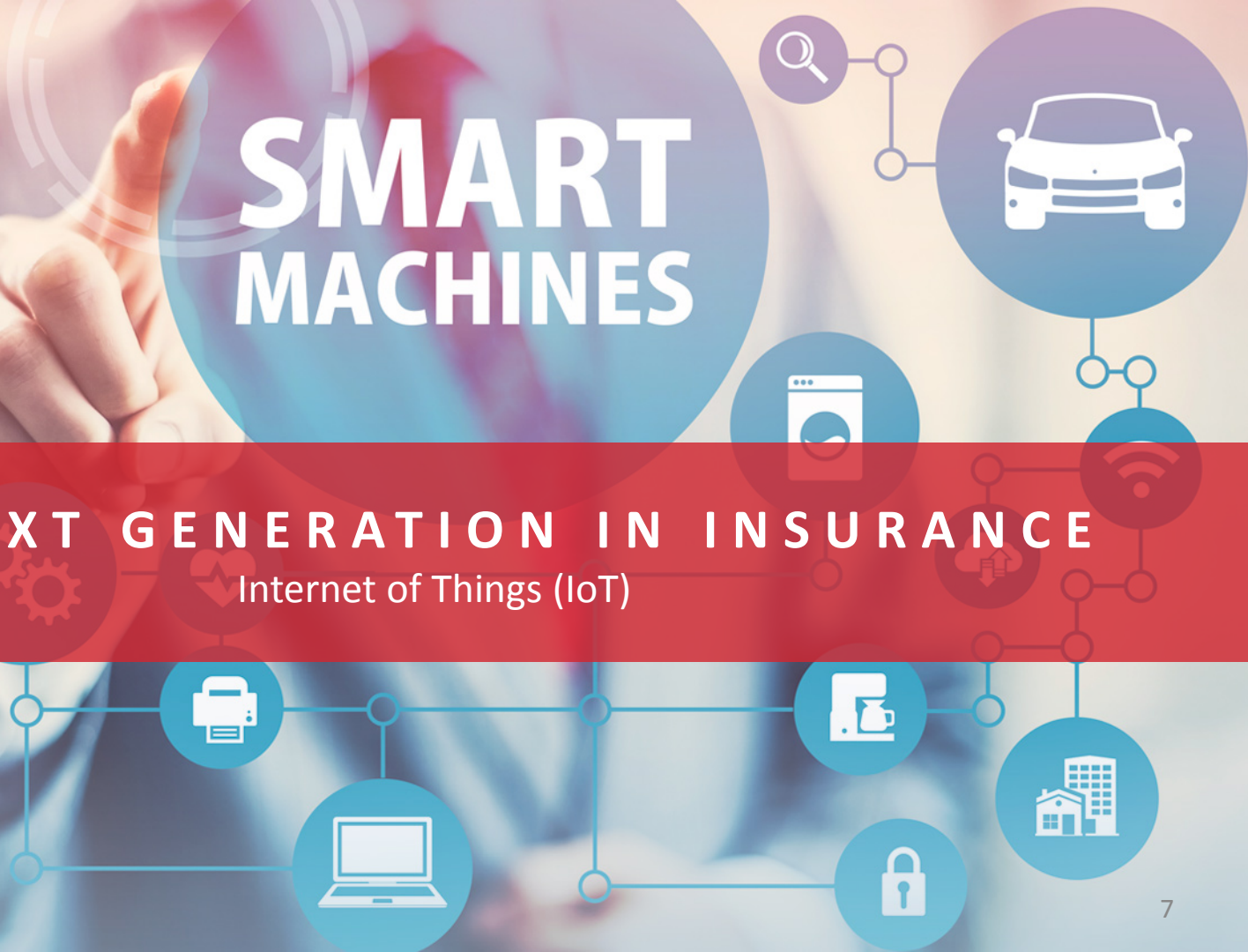


The average lifetime of US telematics insurance customer is 11 years (vs. 9 yrs for standard customer)

# SMART MACHINES

THE NEXT GENERATION IN INSURANCE

Internet of Things (IoT)

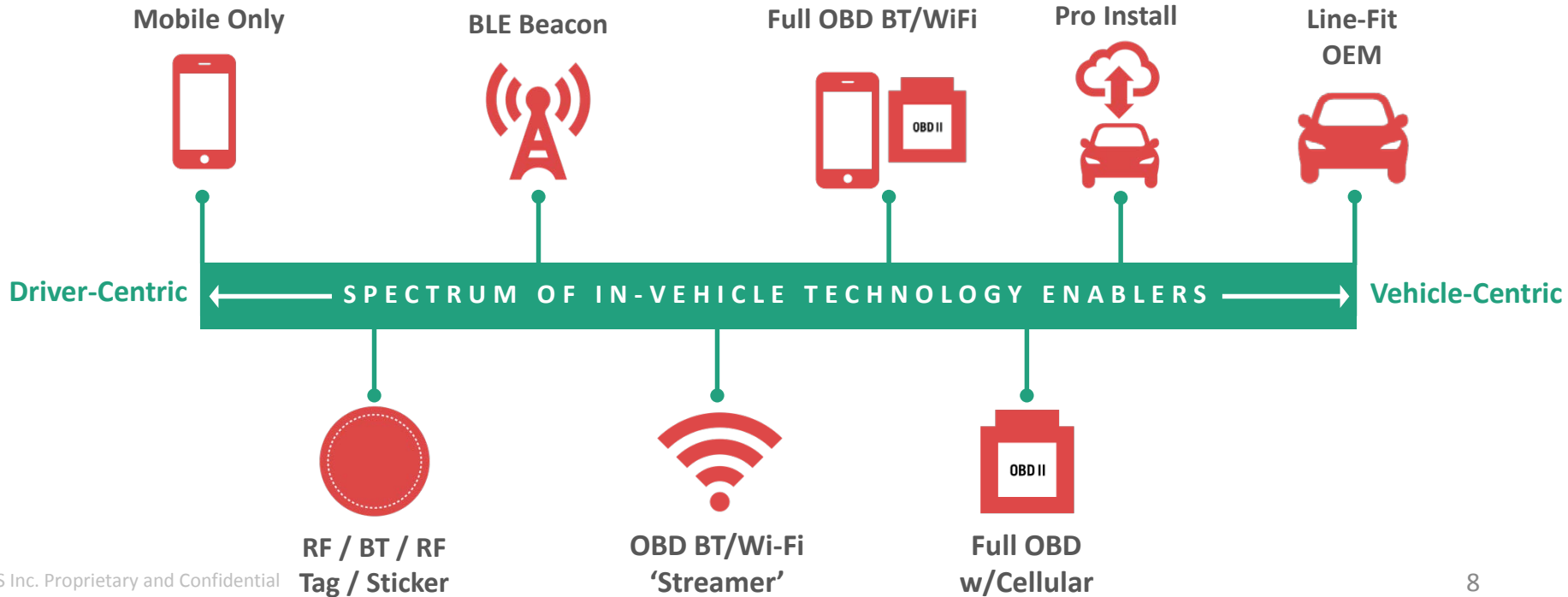




# Diverse Data and Feedback Sources

## IoT Device Enablers

Through IoT technology, insurers have full access to multiple device types for data sources and driver feedback.

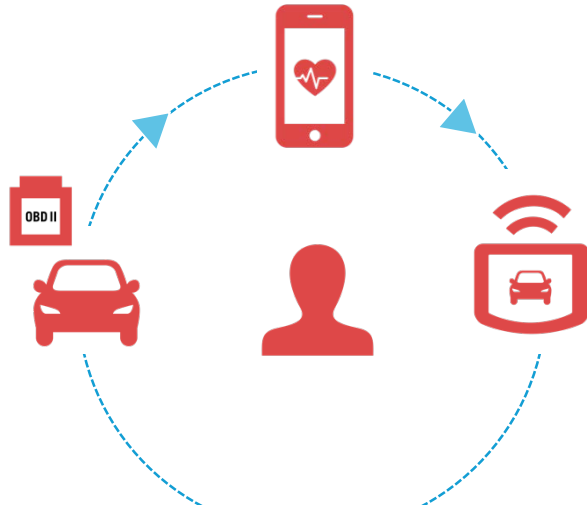




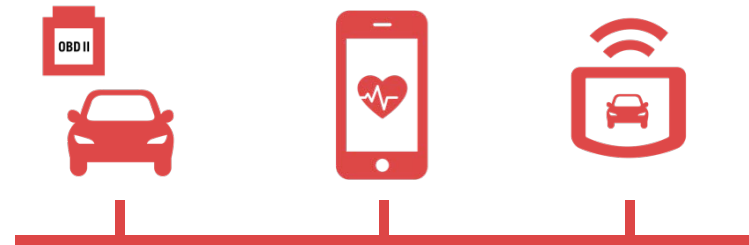
# Optimizing Program and Policyholder Experiences

## Our Platform Approach

1. Seamlessly transition a policyholder from technology options based on changes in their lifestyle.
2. Optimize your program by enabling the same UBI services across multiple data collection technologies.



**Customer Lifecycle**



POWERED BY  
**DRIVESYNC**

**One Platform – Multiple Technologies**

# Economical Ways to Monetize Services from IoT

## IMS IoT Marketplace





Thank you