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BUSINESS BENEFITS

Attracting low risk drivers

Enhancing loyalty/retention

Reducing claims & claims costs

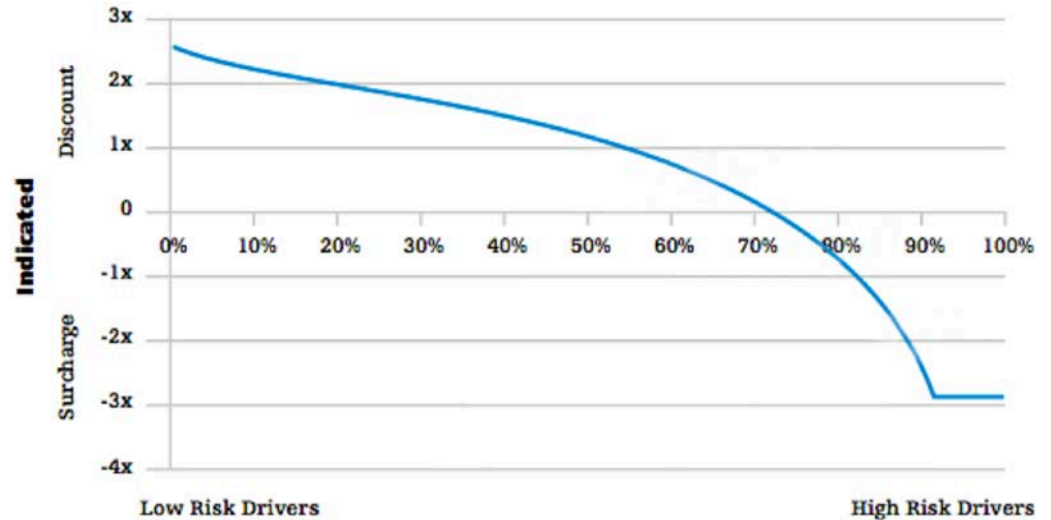
Increasing touch points

Personalized VAS

Attracting Low Risk Drivers

Share of customers who benefit from usage-based insurance (%)

Estimates by Progressive show that nearly 75% of the consumers would receive at least marginal benefit while the remaining 25% would see an increase in their current premiums.

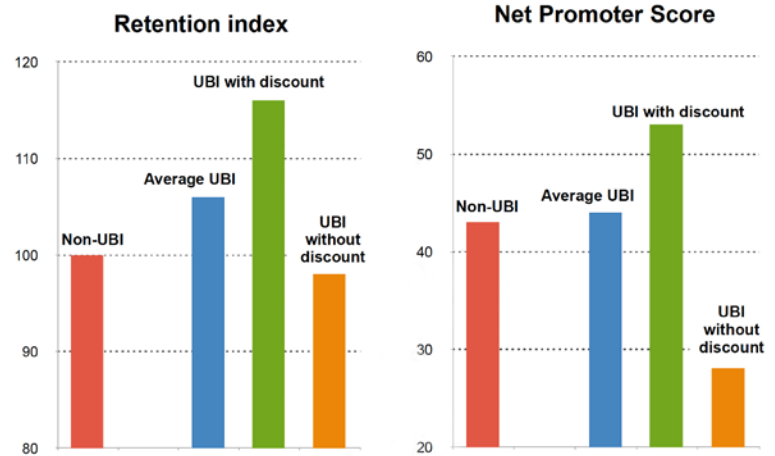


Source: Progressive Insurance

Enhancing Loyalty/Retention

Ptolemus Consulting says it has been proven that telematics can reduce the customer churn rate by 18-20%

UBI products have higher customer retention rates than standard insurance products. For example, the lifetime of Progressive's UBI customers exceeds the average lifetime of its standard automobile customers by 20%.



Notes:

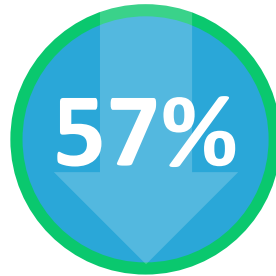
- Retention is measured at the first renewal;
- The Net Promoter Score is an indicator developed by Satmetrix Systems to measure customer loyalty. It represents the response to the question: "How likely is it that you would recommend [Company X] to a friend or colleague?" Here, customers respond on a 0-to-100 point rating scale.

Source: Progressive Insurance

Reducing Claims and Claims Costs

“The churn of the 25% most risky customers results in a **51% decline in claims for the overall portfolio**”

Assuming UBI leads to more careful driving and reduced risks of remaining customers, generating a 10% decline in the average risk of these customers, we achieve a



Decrease in
claims costs!

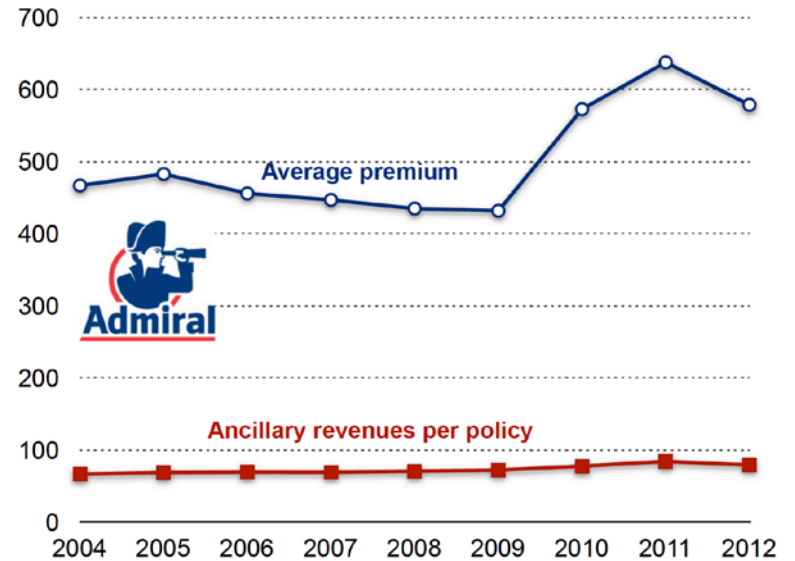
Source: Ptolemus Consulting Group, Usage Based Insurance, Global Study, 2016

Personalized VAS

The best insurers have already made VAS a profit center

While not new, the trend towards will continue to develop, in part due to the growth of telematics.

Ancillary revenues have provided predictable profits to Admiral (in £)



Source: Admiral, PTOLEMUS

Corporate Strategy

MARKET POSITION

What are your growth goals?

SEGMENT POSITION

Is your value proposition aligned with a certain segment UBI can improve?

CHANNEL POSITION

Can you leverage your current sales model to dominate?
(independent vs. captive)

DISCIPLINE STRENGTH

Known as the leader in technology, actuarial prowess, other?

CONSUMER PERCEPTION

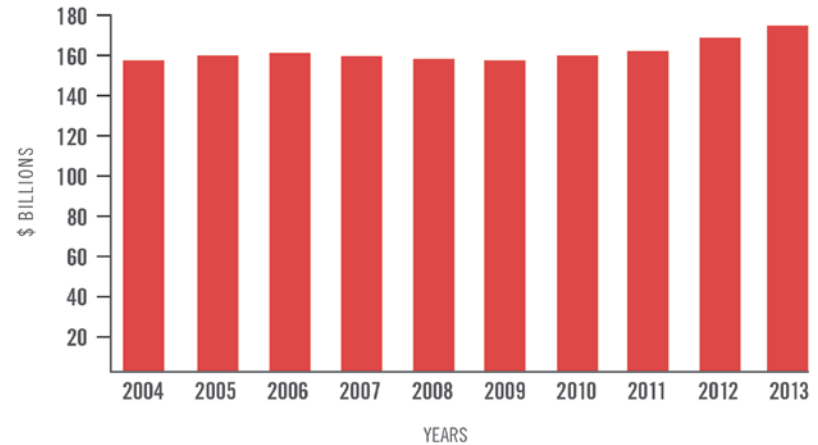
Lowest price, available discounts, service and support?

GET IN THE GAME.

Total premiums have only grown from \$158B to \$175B in last decade¹

Slow-to-stagnant market growth in US auto insurance market has intensified competition amongst insurers, as most carriers try to sign the low-risk drivers.

Total private passenger auto direct written premiums



DEFINE. DESIGN. MEASURE. ADJUST.



Focus on those UBI benefits that align with your corporate strategy.



Make sure you evaluate partners who can accommodate your near and long term strategies, and show both diversity of offerings and experience.

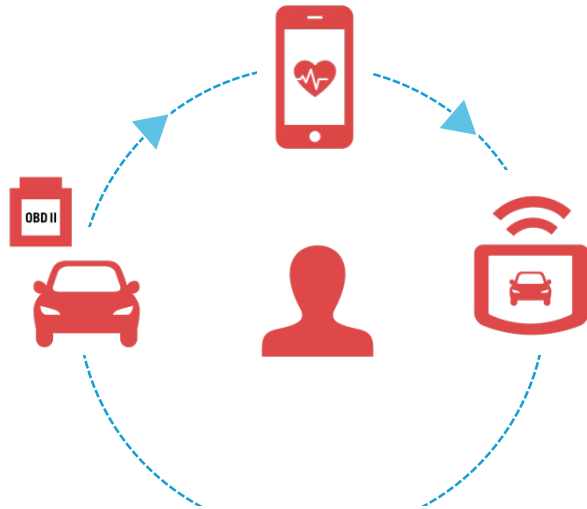


Same policyholder/multiple technologies?

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



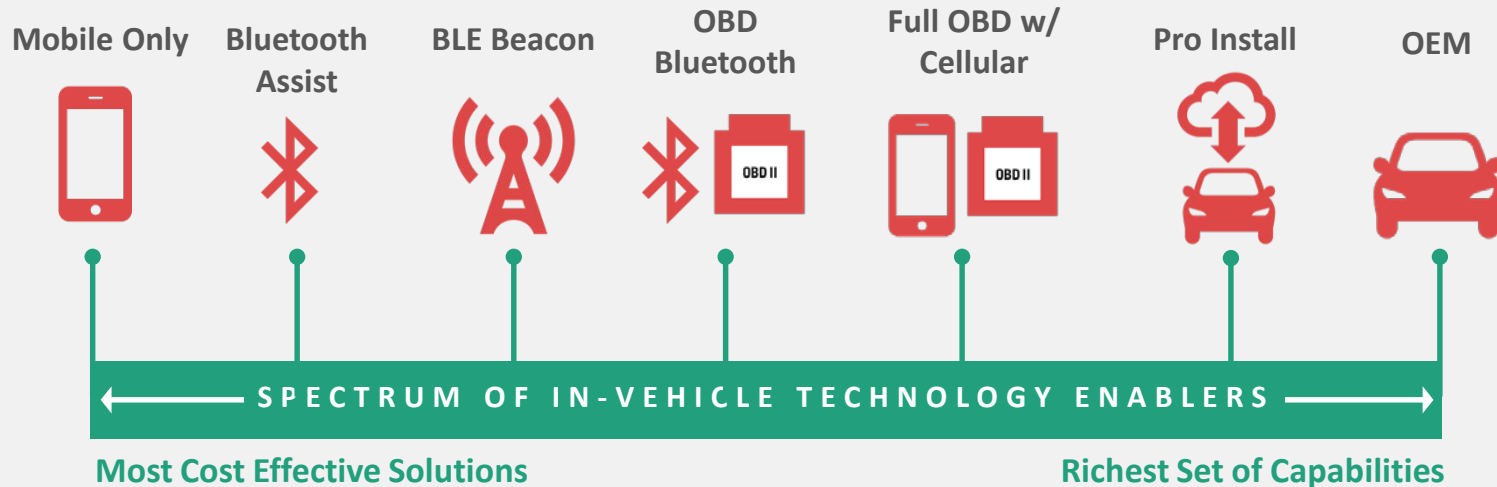
POWERED BY
DRIVESYNC

One Platform – Multiple Technologies

A Smarter, More Flexible Approach to Data Connectivity

Multiple In-vehicle Enabler Options

Our DriveSync platform gives you the flexibility to align the data collection technology for the customer segments you are targeting.



Customer Retention and Revenue Strategies that work

Value Added Services

Value-added services help grow a sustainable business by improving retention and revenue opportunities.

- Drives incremental revenue and reduces the dependency on discounts or refunds.
- Provides an engaging relationship with policyholders resulting in a differentiated experience for insurers.
- Provides convenience, safety and security to policyholders.





Thank you