

TRUE
MILEAGE



Usage-Based Auto Insurance Solutions

UBI Mobile Apps

CAS RPM 2017
San Diego

Ryan N. Morrison

CEO - True Mileage, Inc.

ryanmorrison@truemileage.com

+1 206.755.5280

Jamie Cox

VP Business Development – True Mileage, Inc.

jcox@truemileage.com

+1 310.200.2145



Agenda

- I. Why UBI? Why Apps?
- II. UBI Apps Review
 - 1) Allstate
 - 2) State Farm
 - 3) Five Other Insurers
- III. Conclusions

UBI App Issue

Does auto insurance follow drivers or vehicles?



Using app data leads to **missing trips** and **extra trips**.

UBI App Research

- We found 7 live UBI apps in our research
- All were released on iOS and Android
- Android always had vast majority of downloads
- Results focused on Android
- Data comes for Google Play Store as of early 2017



Allstate – Drivewise App

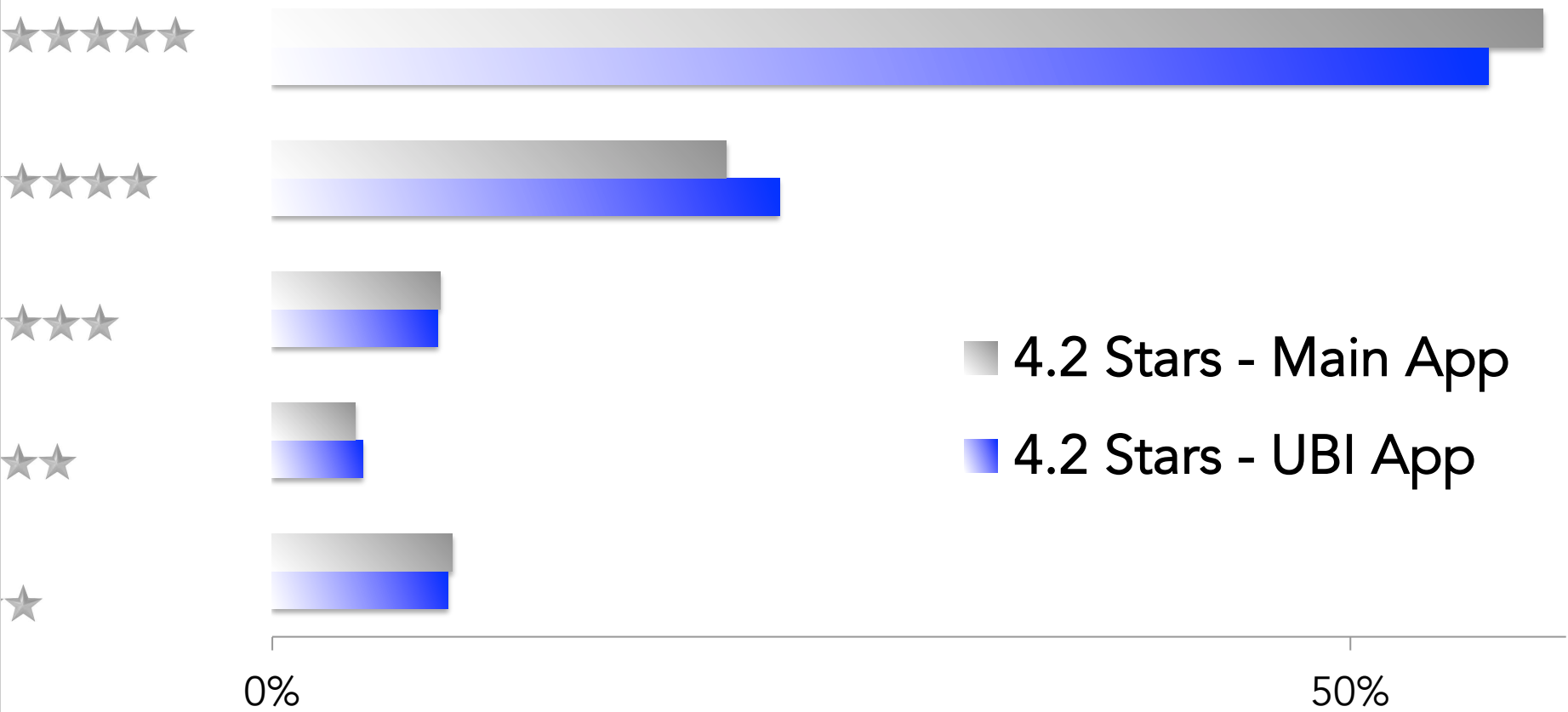
The focus of Drivewise is to give you feedback that can only help your driving, and your rates.

The information collected includes:

- Driving time of day
- Hard and extreme braking
- Speeds at or above 80 mph



Allstate – Drivewise App



■ 4.2 Stars - Main App
■ 4.2 Stars - UBI App



Allstate – Drivewise App



Extra Trips
Delete extra trips.



Missing Trips
Delete any trip you want.



Discounts
Max discount of 20%, no mileage discount.



Incentive
Drive more and delete all the bad trips.

Real User Comment?

Comment:

- 1) I work nights so I'm always high risk. I hope that doesn't count against me... wish turning it off in settings was easier to get to.
- 2) I can drive as much as I want then just like delete the trip if it catches anything bad

State Farm – Drive Safe & Save App

Discounts
Up to 50%



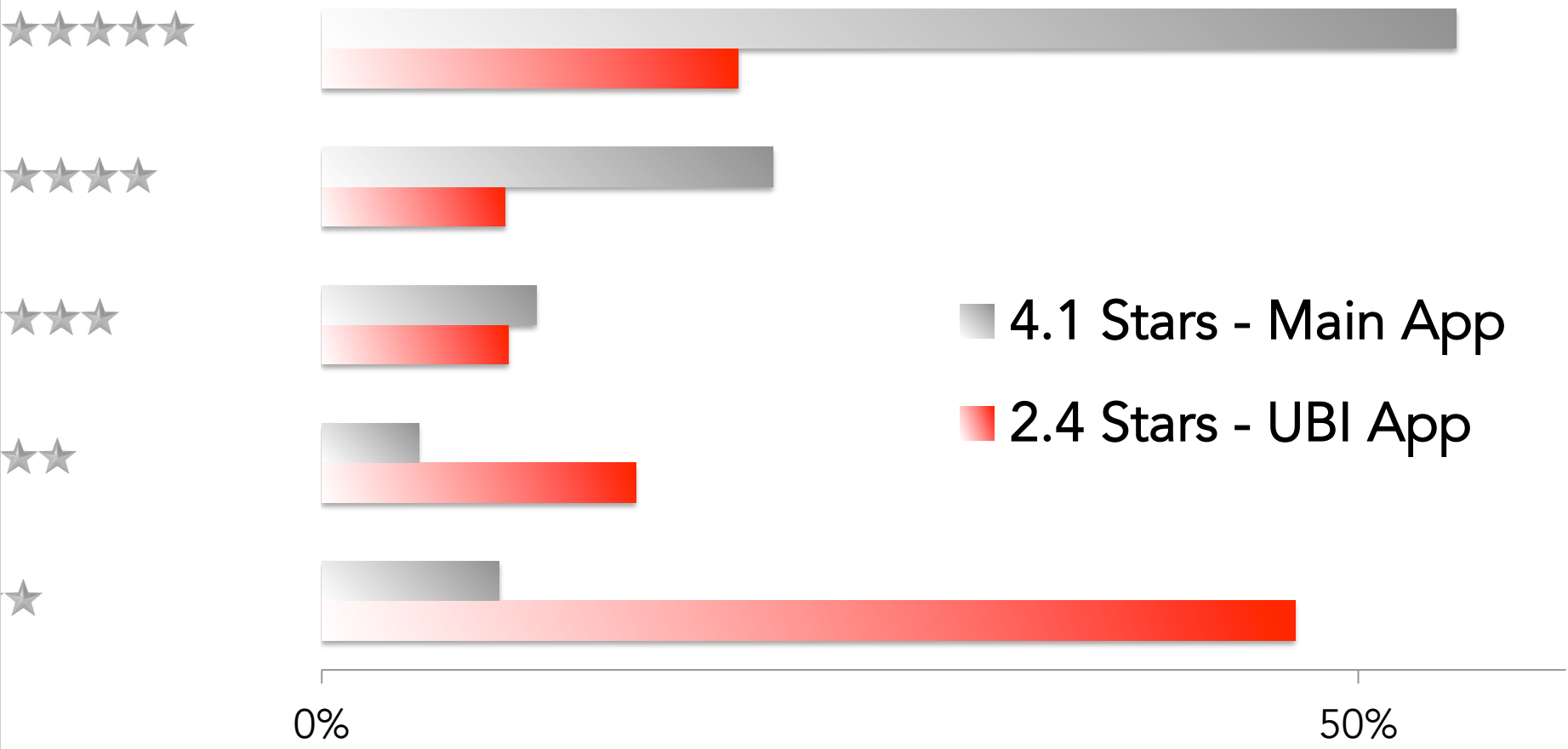
Extra Trips
Bluetooth Beacon



Missing Trips
Odometer Images



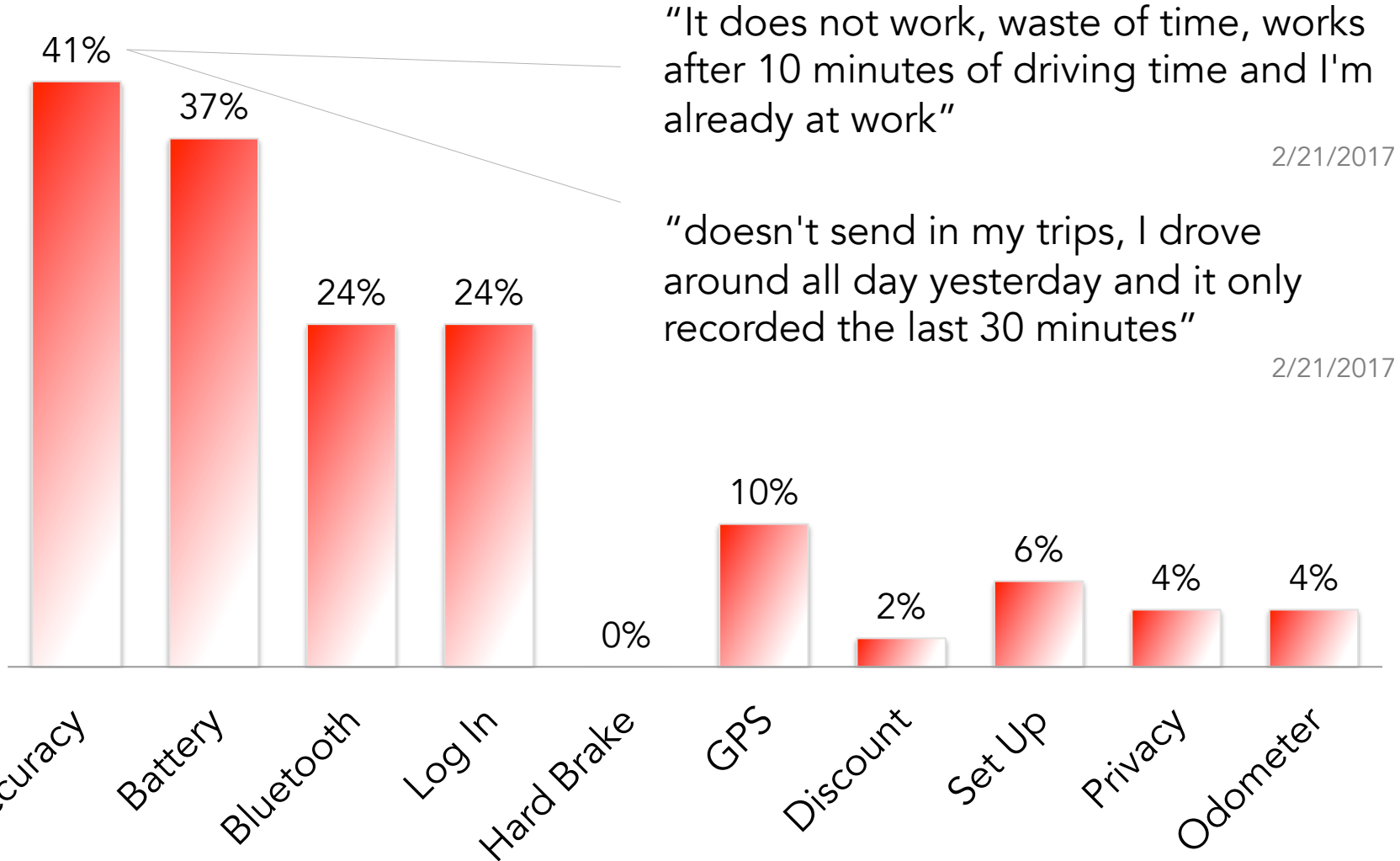
State Farm – Drive Safe & Save App



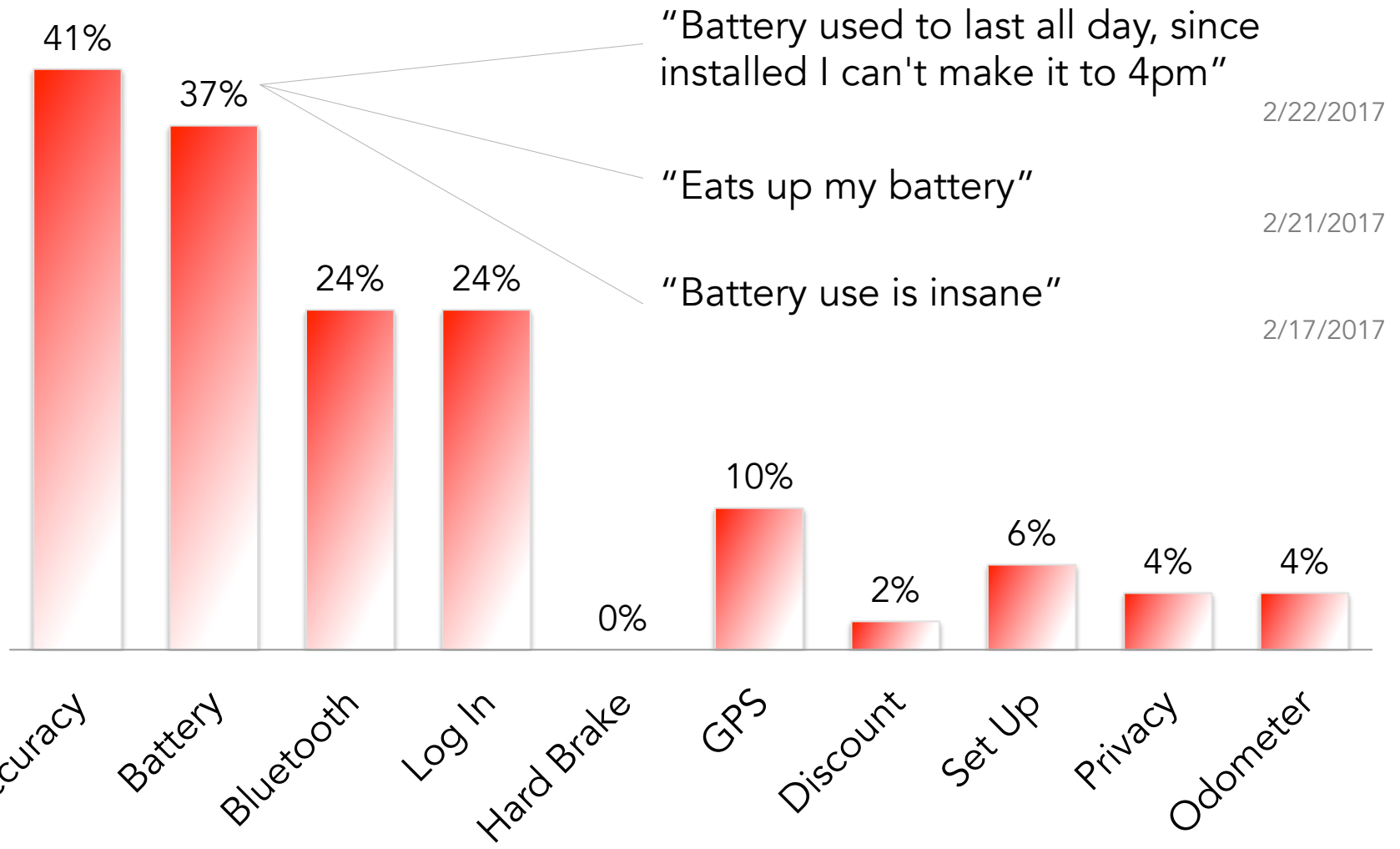
■ 4.1 Stars - Main App
■ 2.4 Stars - UBI App



State Farm – Drive Safe & Save App



State Farm – Drive Safe & Save App



State Farm – Drive Save & Save App



Extra Trips

Bluetooth beacon filters these out.



Missing Trips

Odometer image helps identify if excess.



Discounts

Max discount of 50%, has mileage discount.



User Satisfaction

2.4 stars due to accuracy, battery drain, Bluetooth, etc.



Hardware

Did not eliminate the cost of hardware.

Real User Comment?

- 1) Beacon doesn't seem to record trips, have to put phone right next to it to connect... EDIT: I have contacted customer service...They told me that it was my phone... So I bought a new one, same issues.
- 2) How is wifi going to help ON THE ROAD? Oh sure just let me connect to my local CORN FIELD.
- 3) Aluminum foil covering beacon works like a charm for late night trips, my shuttle driver is SO SLOW so I bring the beacon with me on commute to jack up the driving score

UBI Apps

Insurer	Downloads UBI App	Stars UBI App	Stars Main App
Allstate (Oct 2014)	100,000+	4.2	4.2
Esurance (June 2016)	1,000+	?	4.2
Liberty Mutual (June 2016)	5,000+	?	3.6
Progressive (Dec 2016)	1,000+	?	4.1
Plymouth Rock (Sept 2014)	5,000+	?	4.1
Nationwide (April 2016)	1,000+	?	3.6
State Farm (July 2016)	100,000+	2.4	3.6



Real User Comment?

Comment:

- 1) Bueller... Bueller... Bueller... still waiting for a text, not worth the hassle.
- 2) I don't see anything positive coming from using this app unless you drive like a turtle.
- 3) App records runs with my dog as car trips with idle time when the dog poops.
- 4) Does anyone live in Arkansas?



UBI Apps

Insurer	Downloads UBI App	Stars UBI App	Stars Main App
Allstate (Oct 2014)	100,000+	4.2	4.2
Esurance (June 2016)	1,000+	1.5	4.2
Liberty Mutual (June 2016)	5,000+	1.5	3.6
Progressive (Dec 2016)	1,000+	2.7	4.1
Plymouth Rock (Sept 2014)	5,000+	2.8	4.1
Nationwide (April 2016)	1,000+	1.6	3.6
State Farm (July 2016)	100,000+	2.4	3.6



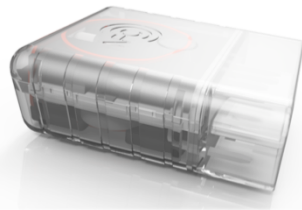
UBI App Issue

Does auto insurance follow drivers or vehicles?



Using app data leads to **missing trips** and **extra trips**.

Reliable Cost Efficient Alternatives



UBI Mobile App Issues Eliminated

- 1) Follows the vehicle, not the driver.
- 2) No extra trips.
- 3) No missing trips.
- 4) No cell battery drain.
- 5) Variety of other issues.



TRUE
M I L E A G E

Usage-Based Auto Insurance Solutions

Questions?

Visit True Mileage
at our exhibit booth #24!

Ryan N. Morrison

CEO - True Mileage, Inc.

ryanmorrison@truemileage.com

+1 206.755.5280

Jamie Cox

VP Business Development – True Mileage, Inc.

jcox@truemileage.com

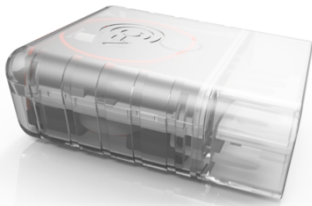
+1 310.200.2145



Intelligent UBI Devices

Replace your devices with our new Intelligent UBI Devices and save millions.

*** NO CELL PHONE REQUIRED ***



Key advantages:

- 1) 50% lower cost than traditional devices.
- 2) No monthly cellular data transfer fees.

Refinements & unique features:

Error codes. Disconnects. Reduced size. Accelobrakes. Return time alarm. Return envelope attached. Easy data access at return.

UBI Discount Analytics

Calculate mileage and UBI discounts accurately for data from any source.



Key advantages:

- 1) Massive unbiased driving & accident data from all states & insurers.
- 2) Applies to data from any source.
- 3) Accounts for associated variables.

