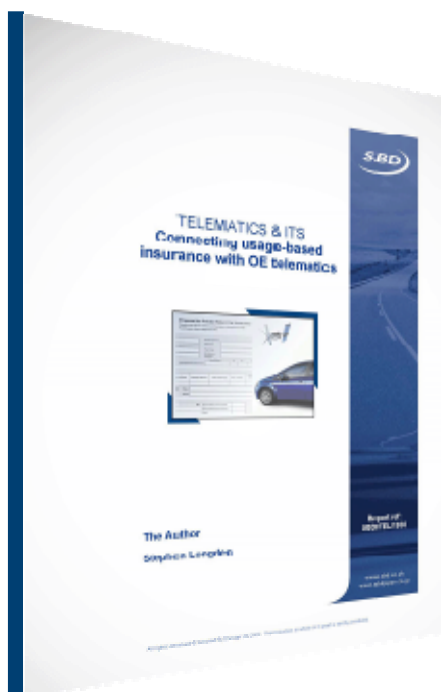


What is the future for usage-based insurance?



Straight answers to “Pay-As-you-drive” insurance business models

The commercial attraction of usage-based insurance schemes is obvious but the obstacle of consumer uncertainty has yet to be conquered. This report by SBD entitled “**Connecting usage-based insurance with OE telematics**”, looks past the short term goals of a “push” marketing strategy and identifies the emerging links with OE telematics services that could lead to significant market expansion.



This report will help you to:

- Realise how cooperative partnerships can help deliver a complete usage-based insurance platform
- Understand the key success factors of the most successful global strategies for usage-based insurance
- Recognise the unresolved issues restricting uptake of usage-based insurance schemes
- Discover how bundling usage-based insurance with OE telematics services could build a profitable foundation for this niche market

For additional information please email garethjones@sbd.co.uk or telephone Gareth on +44 (0) 1908 305107 and he will be happy to deal with your enquiry.



»» Changing the way insurance is paid for..

SBD's research into usage-based insurance provides an overview of the current status of over 20 usage-based insurance schemes across the globe. In addition to an assessment of these on-going services, the report provides details of new schemes emerging this year in Austria, France, UK and the USA.

The report describes the highly complex nature of the insurance industry characterised by many different technology options used for schemes that vary widely in their aims and complexity. The spectrum includes the simplest schemes that collect mileage data once a year through to the most sophisticated systems that dynamically transmit data on time of day, speed, distance and type of road used.

Despite the high levels of interest in usage-based insurance within the industry, commercial success has not yet been achieved. SBD provides an assessment of the causes of these disappointments and provides insight into how insurance firms, vehicle manufacturers and telematics service providers can learn from Italy ~ the one thriving usage-based insurance market.

SBD provides insight into how vehicle manufacturers are beginning to establish partnerships with insurance companies, service providers and mobile phone network operators to offer usage-based insurance as part of a wider bundle of telematics services. This bundling strategy may be crucial in generating a successful future for this modern form of insurance.

Objectives for usage-based insurance



»» ...know what tomorrow brings

TABLE OF CONTENTS

1. **Executive summary**
 - 1.1 Introduction
 - 1.2 Lack of current success
 - 1.3 Positive future
2. **What is usage-based insurance?**
 - 2.1 Introduction
 - 2.1.1 Marketing
 - 2.2 Scheme options
 - 2.3 Technologies
 - 2.3.1 Standards
3. **Market Overview**
 - 3.1 Austria
 - 3.2 Belgium
 - 3.3 Canada
 - 3.4 France
 - 3.5 Germany
 - 3.6 Ireland
 - 3.7 Israel
 - 3.8 Italy
 - 3.9 Japan
 - 3.10 Netherlands
 - 3.11 South Africa
 - 3.12 Spain
 - 3.13 United Kingdom
 - 3.14 United States of America
4. **OE Telematics and usage-based insurance**
 - 4.1 Fiat Blue & Me
5. **Success factors**
 - 5.1 Short term
 - 5.2 Medium term
 - 5.3 Long term

LIST OF FIGURES

- Fig. 1 Factors restricting success of usage-based insurance
- Fig. 2 Objectives for usage-based insurance schemes
- Fig. 3 Usage-based insurance monitoring criteria
- Fig. 4 Examples of usage-based insurance schemes
- Fig. 5 Fiat Blue & Me services
- Fig. 6 Fiat Blue & Me Insure business architecture
- Fig. 7 Unresolved issues for usage-based insurance services

Factors needed for the success of usage-based insurance



The SBD Commitment

SBD are committed to providing the automotive industry with focussed technical and market analysis. Our philosophy is to enable growth through knowledge by:

- Helping to grow your business by giving you the reassurance of knowing which technologies you should develop
- Helping you reduce costs by saving both planning and implementation time

About report author...



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Stephen achieved an MSc in Transport Planning and Management at the University of Westminster, before becoming the editor of *The Intelligent Highway* magazine. At SBD, Stephen specialises in research and analysis into automotive telematics and navigation. He has investigated a variety of ITS applications and is widely regarded as an expert on emerging markets such as China and emerging initiatives such as eCall.

“Connecting usage-based insurance with OE telematics”

(SBD/TEL/1930)

This report is available in unrestricted electronic PDF format.

€1400 (£1100 or \$1750 USD)

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- What impact will the emergence of PAYD insurance and eCall system have on the market?
- What new technical standards are being developed?



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