



Auto3P

Where precision & innovation meet

Horizon

 **AutoSense**

Telematics Insurance





Telematics Insurance - UBI

Usage based insurance (UBI), also known as pay as you drive (PAYD) and pay how you drive (PHYD), is a type of vehicle insurance whereby the costs of the insurance are dependent upon the type of vehicle used, measured against driving time, distance, behavior and place.

Smart premium policy management

Auto3P provides an end-to-end solution, Horizon Auto-Sense, for calculating vehicle insurance premium rates based on the customers' driving distances, times, types of roads, individual "Drive Style", driver identification and more.

The **Horizon Auto-Sense** platform supports the complete process from the device installation management, through collecting, processing and analyzing the information, to provision of customized premium calculation, both to the insurance company and the vehicle owners, all based on the customer's individual usage.



Customized premium calculation factors:

- ❖ Pay per use – PAYD – Distances & time
- ❖ Road type – Urban/Rural/Highway
- ❖ Time of day – Day/Night/Rush hours
- ❖ Driving Style / Eco drive - Acceleration/Braking/Speeding/Cornering
- ❖ I-Button / Driver recognition – Young driver
- ❖ G-Sensor / Accelerometer – Accident detection alert

Optional:

- ❖ Security – Emergency E-Call / Panic Button
- ❖ Anti theft – Geo zone / Geo fence



The latest Telematics technology

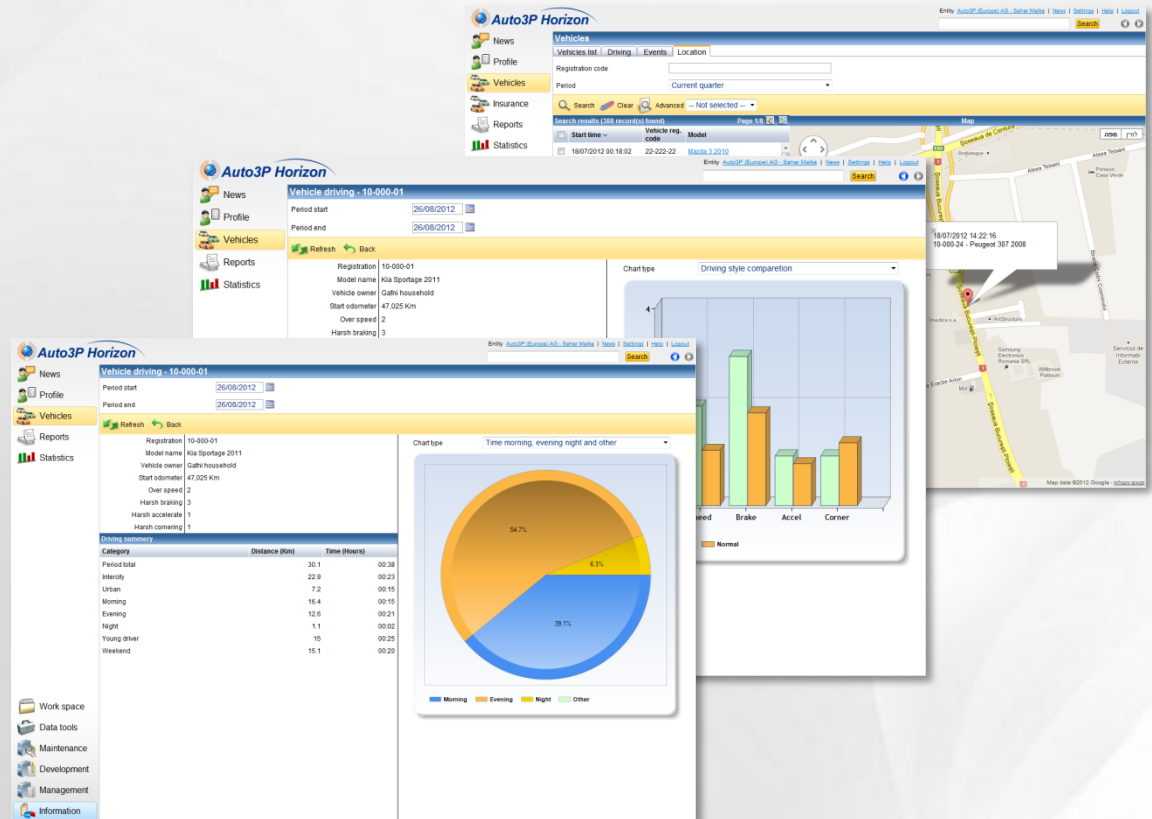
Auto-Sense device optional features:

Feature Description	Option
GPS / GLONASS	✓
GPRS	✓
Driving Style	✓
Battery Status	✓
Driving Hours	✓
Uncontrolled Ignition	✓
Accidents Recognition	✓
Backup Battery	✓
Driving Location	✓



Real time information

- Management system reports – Daily/Weekly/ Monthly
- Web application management dashboard – Report manager
- Mobile application to track and manage the vehicle



Insurance key for optimized risk management

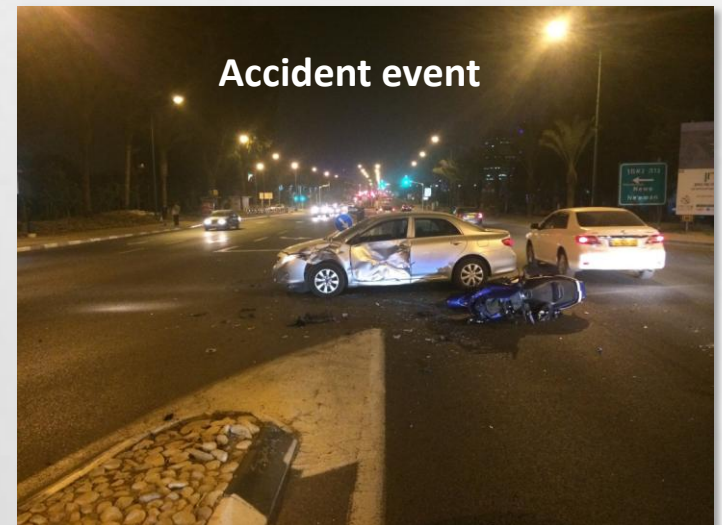
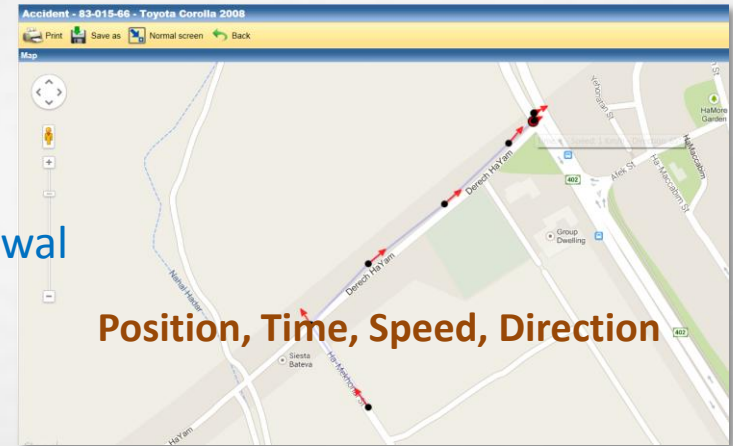
- Gain market share through competitive pricing by better management of the risks
- Horizon AutoSense delivers maximized driving data – learning and predicting risks
- Deep analysis of the risk & preventive actions to reduce level of risk and potential costs
- Insurance premiums are calculated dynamically according to the driver's behavior and level of risk.
- Insurance companies gain rapid experience on real risk factors and optimizes premium rates



Mobile applications (CRM)

Emergency & Accident assistance, Insurance inspection & renewal:

- ❑ “What to do” procedure
- ❑ E-Call – call center & support
- ❑ On the spot assistance
- ❑ Full accident report
- ❑ Policy Inspection – Car inspection before policy renewal (photos, odometer, security)
- ❑ Policy Renewal – Due date reminders



Telematics insurance forecast



*“With **over 2 million customers**, the Pay As You Drive (PAYD) market has reached its tipping point.*

*We expect it to be **multiplied by 50** by the end of the decade.*

*Telematics-enabled policies will then generate **€50 billion in premiums to insurers** who have seized the opportunity”.*