

THE STATE OF UBI (USAGE BASED INSURANCE)...WHAT IS UBI?

- FAIRER PREMIUMS
- SAFER DRIVERS
- REDUCE CLAIM COST
- REDUCE CLAIM MANAGEMENT COST

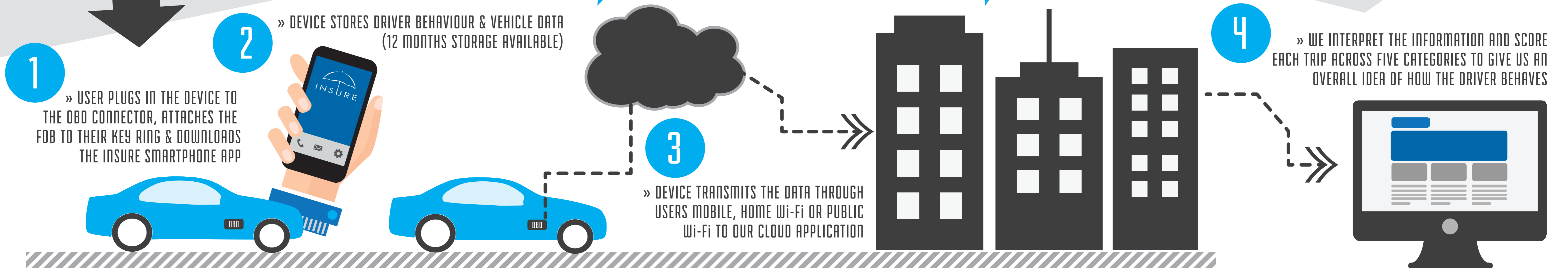
AVERAGE ADMIN COST SAVINGS FROM SAAS INFRASTRUCTURE

70%

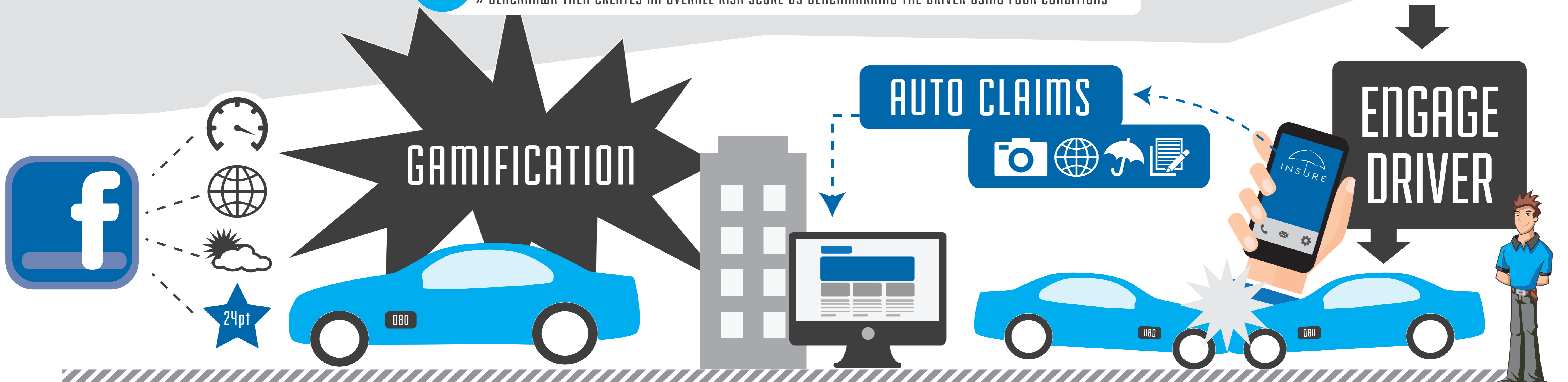
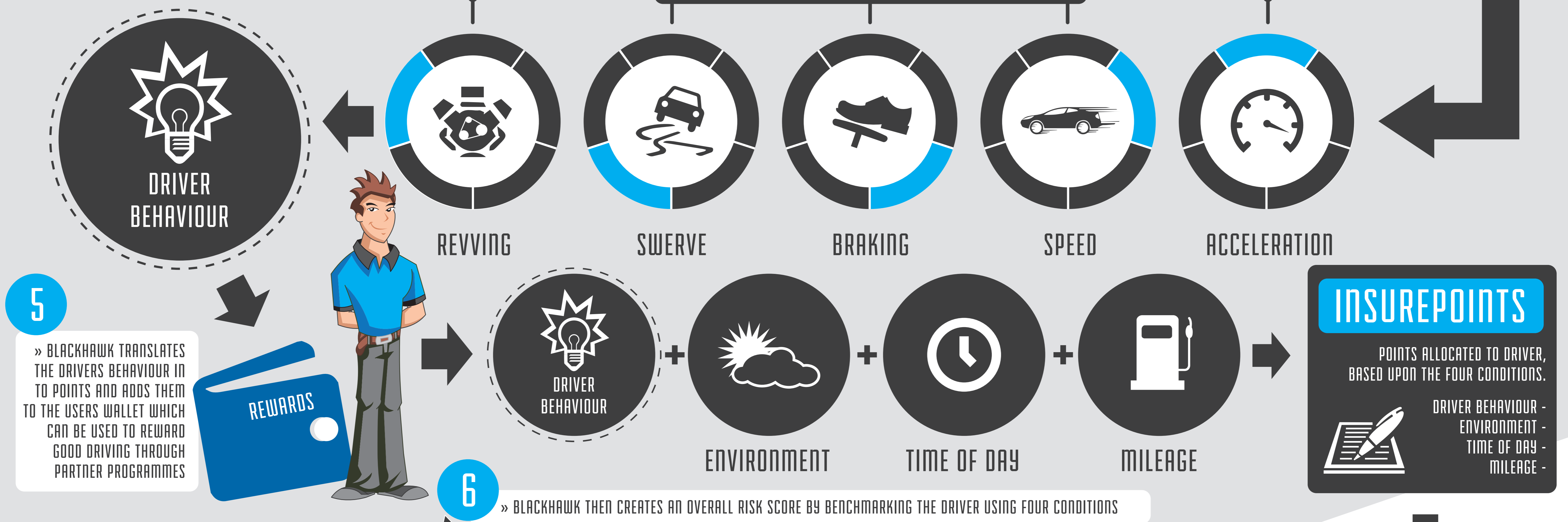
30%

AVERAGE CLAIM FREQUENCY REDUCTION AFTER ONE YEAR

CHANGE DRIVER BEHAVIOUR



DRIVER BEHAVIOUR FOUNDATIONS



ENGAGE DRIVER → FIND CHEAPEST PETROL IN THE AREA - PUSH DEALS TO SMARTPHONE - PUSH WEATHER WARNINGS