

# Connected objects and associated services

Health

2016



BANQUE - FINANCE - ASSURANCE - PROTECTION SOCIALE

[www.pericles-group.com](http://www.pericles-group.com)

# Introduce connected objects and associated services

## Context of our missions

- 1. Connected Objects have been widespread since 2014, building a real network, based on trackers and data connection : the Internet Of Things. After watching a while this phenomenon driven by both start-ups and large Digital companies, the actors of Health Insurance are clearly trying to penetrate this market that allows to :**
  - ▶ Bring value to the policy-holder even in the absence of medical care consumption
  - ▶ Nudge behaviors for large groups of persons
- 2. The profusion of available objects, the lack of an appropriate market solution, the low quality of the commitment of users and risks around the security and the nature of the personal data require to penetrate gradually to found a trust relationship with the policy-holder**
  - ▶ classification in medical device, even if it carries high constraints of security while restricting the distribution, however makes it possible to ensure a quality of care and a contribution of value recognized by the patient.
- 3. Périclès Group assists its clients from their strategic thinking around Connected Objects on how to integrate them into their current offer in Health insurance through use cases :**
  - ▶ Introduce new services into mobile applications
  - ▶ Preliminary discussions to set up partnerships

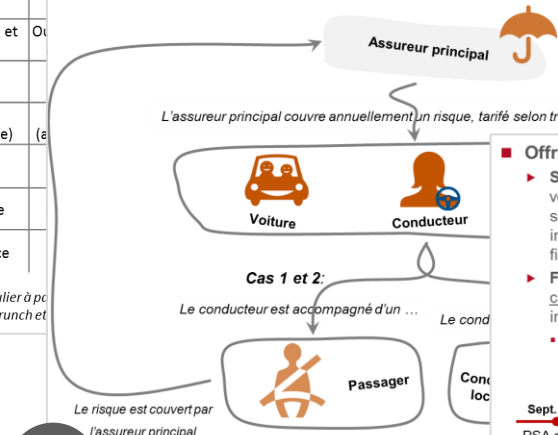
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Our approach | Understand your clients' expectation to build offer



	Covoiturage	Locations pàP	VTC	Autopartage
Leader				
- Année lancement	2006	2010	2009	2011
- Nombre membres utilisateurs	10 M (Europe)			
- Système de notation	Oui (chauffeurs et passagers)			
Modèle	C2B2C*			
Prix fixé à l'avance	Oui (payé à l'avance)			
Niveau de comm intermédiaire	~ 15%			
Maturité usage	En croissance			
Couverture assurantielle	Non/Assistance			

## Illustration de nouveaux usages



### Offre « Car as a service » proposée avec la C4 Cactus

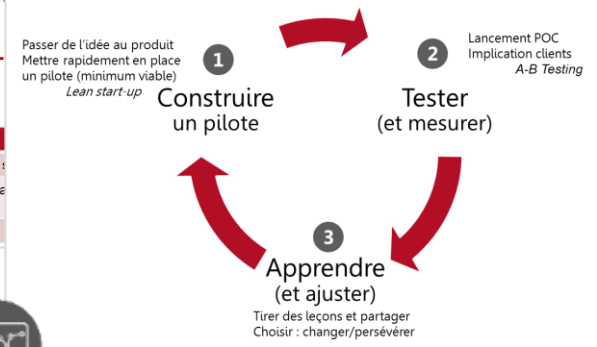
- ▶ **SimplyDrive** : en communiquant leur budget prévisionnel au vendeur, les clients peuvent configurer l'achat de leur véhicule sur la base d'un forfait mensuel fixe, assurance tous risques incluse, comprenant différents services et prestations de type financement du véhicule, contrat d'entretien et de maintenance.
- ▶ **FlexiDrive** : un forfait tout compris incluant l'assurance du véhicule, et variable en fonction du comportement du conducteur. Cette solution de « Pay how you drive » inaugurée en Espagne en juillet 2014 et va être lancée en France en 2015.
- **Limites** : PSA n'envoie que les données consolidées de kilométrage par jour, en fonction de la nature de route (autoroute, ville, campagne et mer) et de la date et tranches horaires de 4h).



Sept. 2013	Dec. 2013	Jul. 2014	Dec. 2014
PSA choisit un boîtier « maison »	Choix d'AXA pour l'assurance	Commercialisation C4 Cactus en Europe	Objectifs de vente 1 000 véhicules

Enjeux du partenariat pour AXA	
Collaboration pilote	• Projet s'inscrivant dans la stratégie Groupe avec une forte visibilité
Financiers	• Produit assurantiel non rentable (pas de modèle actuariel) • Pas de retour sur investissement
Technologiques	• Montée en compétence sur le Big Data et Digital

### Agilité et légèreté pour la mise en œuvre



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Some credentials and feedbacks from Health insurers

## SET UP MOBILE APPLICATION

- **Client** : Mutual Insurance
- **Duration** : 3 months
- **Results** : Priorisation of the features and set up coaching services for the form proposed by OC

## RESHAPING OF THE SPACE CUSTOMERS

- **Client** : Insurer
- **Duration** : 2 months
- **Results** : feed Internet Management in the design of its new client space and design of the features of consultation

## AJOUT D'UN PRESTATAIRE DE SERVICE OPTIQUE EN LIGNE

- **Client** : Mutual Insurance
- **Duration** : 1 month
- **Results** : Intégration dans les tableaux de garantie et les espaces clients d'une alternative au réseau d'opticiens physiques

- **« Strong knowledge on state-of-the-art »** : through our market studies and active watch on digital and technology innovations, we identify good practices and best-in-class candidates for partnership in order to build an original offer that matches customers' expectations and your own strategy. L'Argus de l'assurance called us to write opinion papers and training in 2015 and 2016.
- **« Taylored »** : we will adapt our level of support with the right team to bring you expertise and experience coming from major insurers, according to your own maturity.
- **Our « club Partenaires SANTE »** gathers actors from various sizes and activities and allows us to collect additional experiences from the field, test our concepts' validity and check our recommendations' feasibility