



IoT-associated services

Internet-of-Things a transformation lever for P&C offers

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BANQUE - FINANCE - ASSURANCE - PROTECTION SOCIALE

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 collection: the Internet Of Things. After watching a while this phenomenon driven by both start-ups and large Digital companies, it seems like some P&C insurers are clearly trying to penetrate this market that allows to:**
 - ▶ Multiply contacts with customers in a quite thin relationship model
 - ▶ Better know their customers
 - ▶ Nudge behaviors for large groups of persons
- 2. Many temporary models aim at sharing generated value between insurers, manufacturers, brokers and insures, but lead to weak partnerships where any change within stakeholders often requires to restart from zero.**
- 3. Périclès Group assists its clients from their strategic thinking around Connected Objects on how to integrate them into their current offer in Motor or Home insurance through use cases :**
 - ▶ Pay How You Drive, as an evolution of« Pay As You Drive » which has never reached its target in France
 - ▶ « E-call » regulation that will generalize embarked assistance in all new vehicles sold in Europe
 - ▶ Introduce new services into home insurance like remote monitoring for security and/or consumption
 - ▶ Adjust to new usages of Properties (carpooling, Peer-to-peer location, home-sharing)

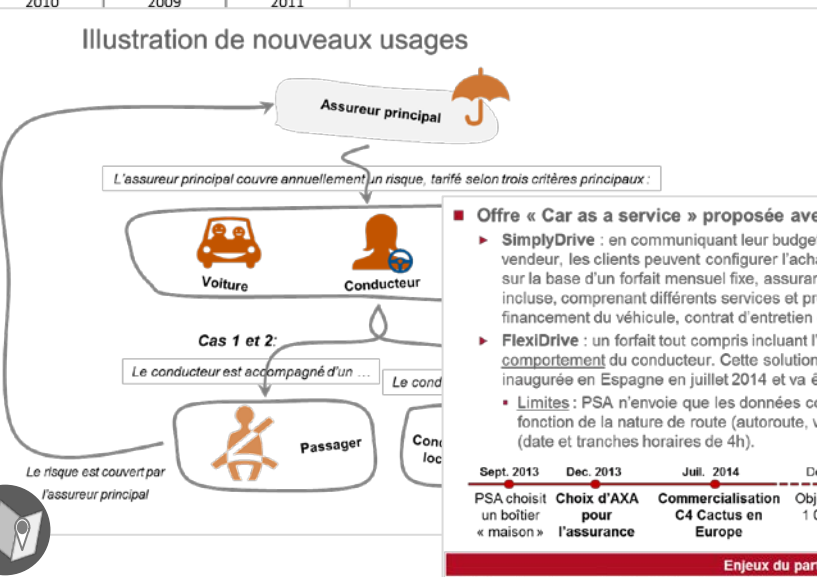
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Our approach | Understand your clients' expectation to build an offer



	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			

* Relation de particulier à particulier
 ** Estimation Techcrunch et

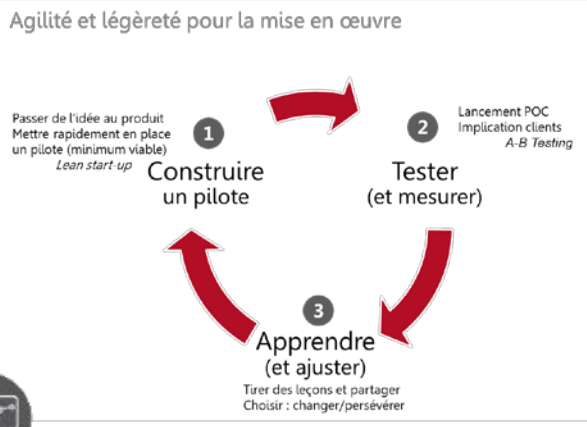


- Offre « Car as a service » proposée avec la C4 Cactus
 - ▶ **SimplyDrive** : en communiquant leur budget prévisionnel au vendeur, les clients peuvent configurer l'achat de leur véhicule sur la base d'un forfait mensuel fixe, assurance tous risques incluse, comprenant différents services et prestations 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.
 - **Limites** : PSA n'envoie que les données consolidées de kilométrage en fonction de la nature de route (autoroute, ville, campagne et nationale) et de la date et tranches horaires de 4h.



Sept. 2013	Dec. 2013	Juil. 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 implication forte
Financiers	Produit assurantiel non rentable (pas de modèle actuariel) ; Pas de retour sur investissement
Technologiques	Montée en compétence sur le Big Data et Digital



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Some credentials and feedbacks from P&C insurers

SET UP A NEW 'PAY HOW YOU DRIVE' OFFER

- **Client** : Insurer
- **Duration** : 3 weeks
- **Results** : adjust previous partnership model to integrate the PHYD offer and prioritize functionalities for the offer

CONNECTED HOME OFFER

- **Client** : Bankinsurer
- **Duration** : 2 strategic workshops
- **Result** : feed chief product and marketing officer's thinkings while reviewing opportunities and available solutions in France & Europe

UPDATE TERMS AND CONDITIONS FOR MOTOR CONTRACTS

- **Client** : Insurance Comparator
- **Duration** : 1 month
- **Result** : compare market positions on coverage of carpooling and carsharing usage for individuals

- **« 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 IARD »** 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