

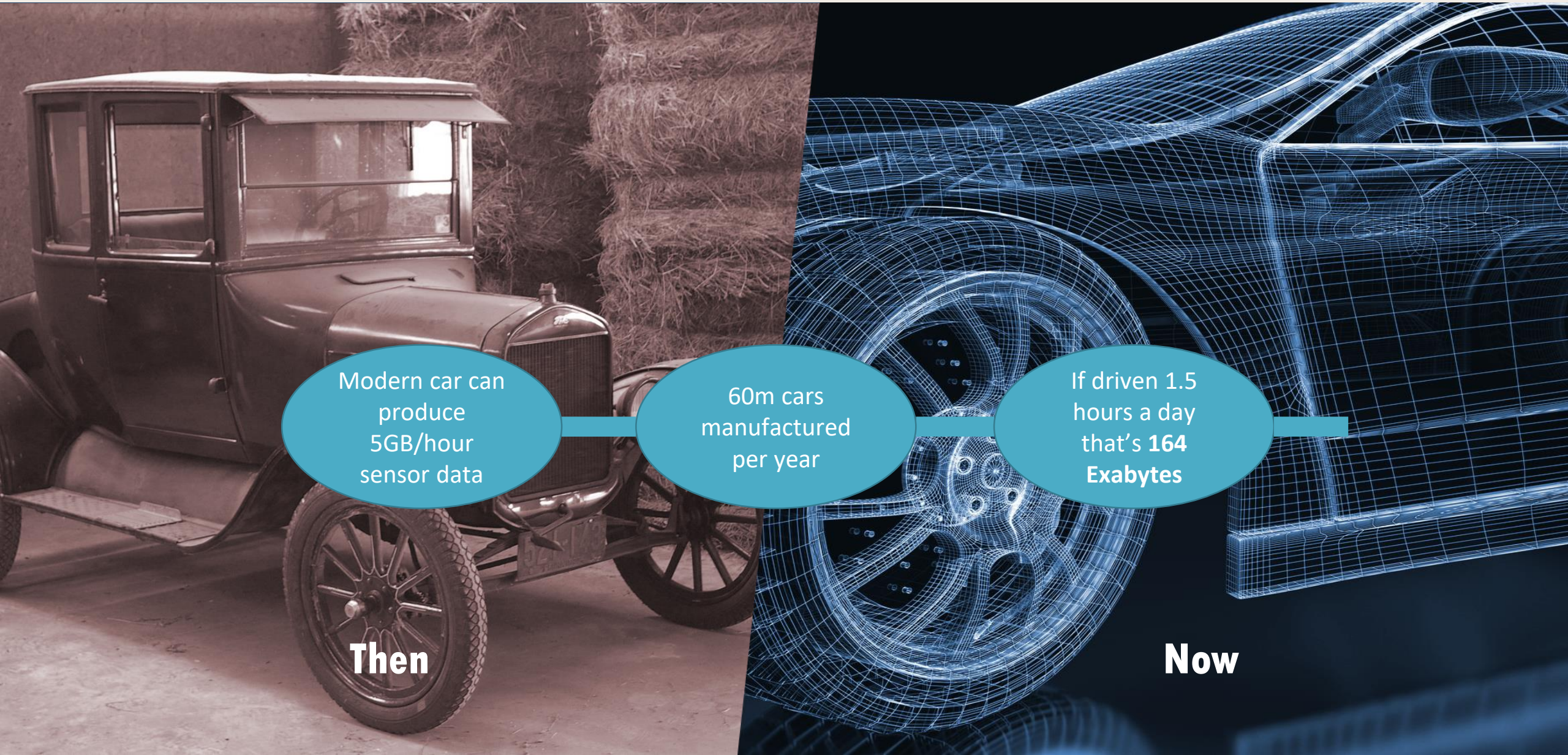


# CLEPA Aftermarket Conference

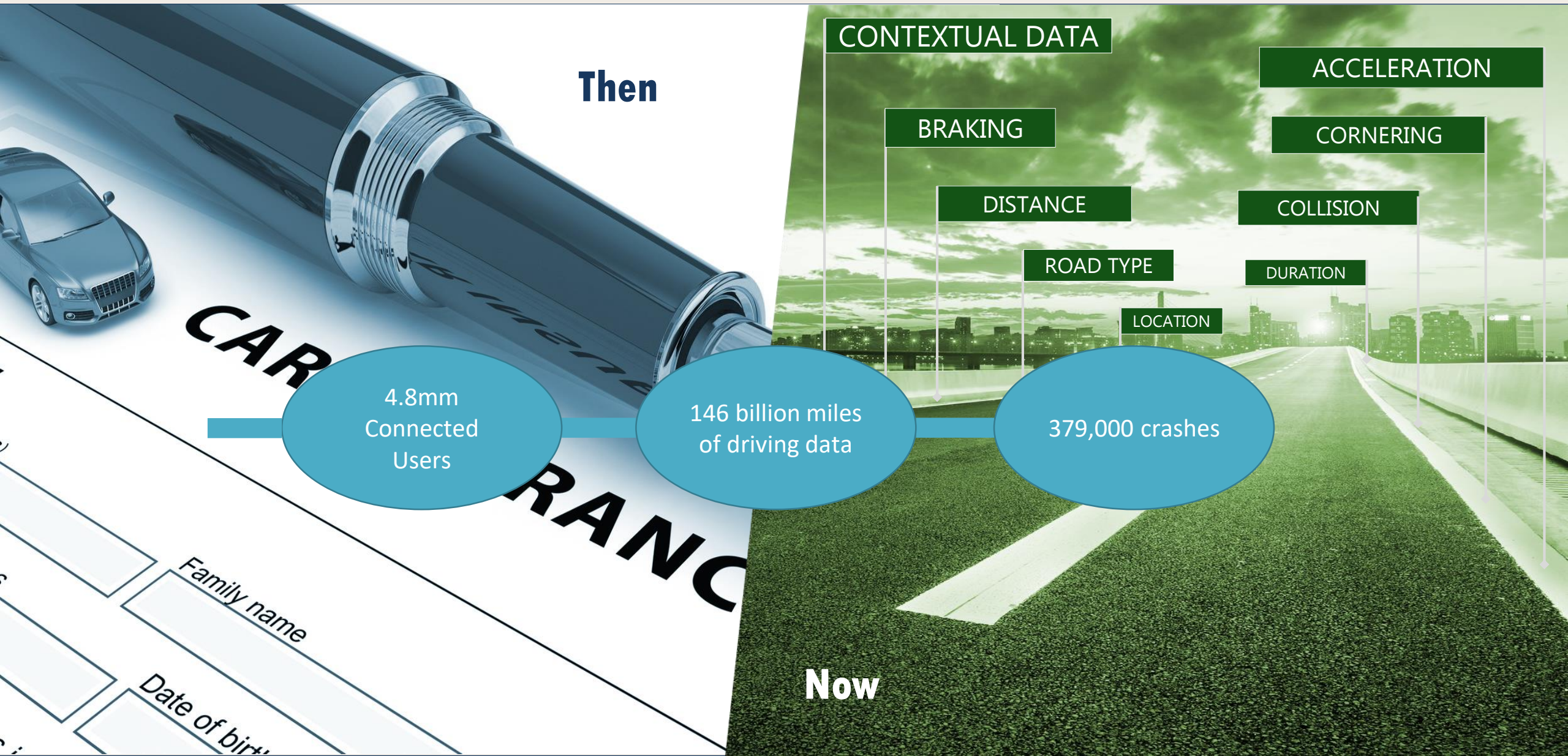
30<sup>th</sup> March 2017

Andrew Lee, Head of Market Intelligence

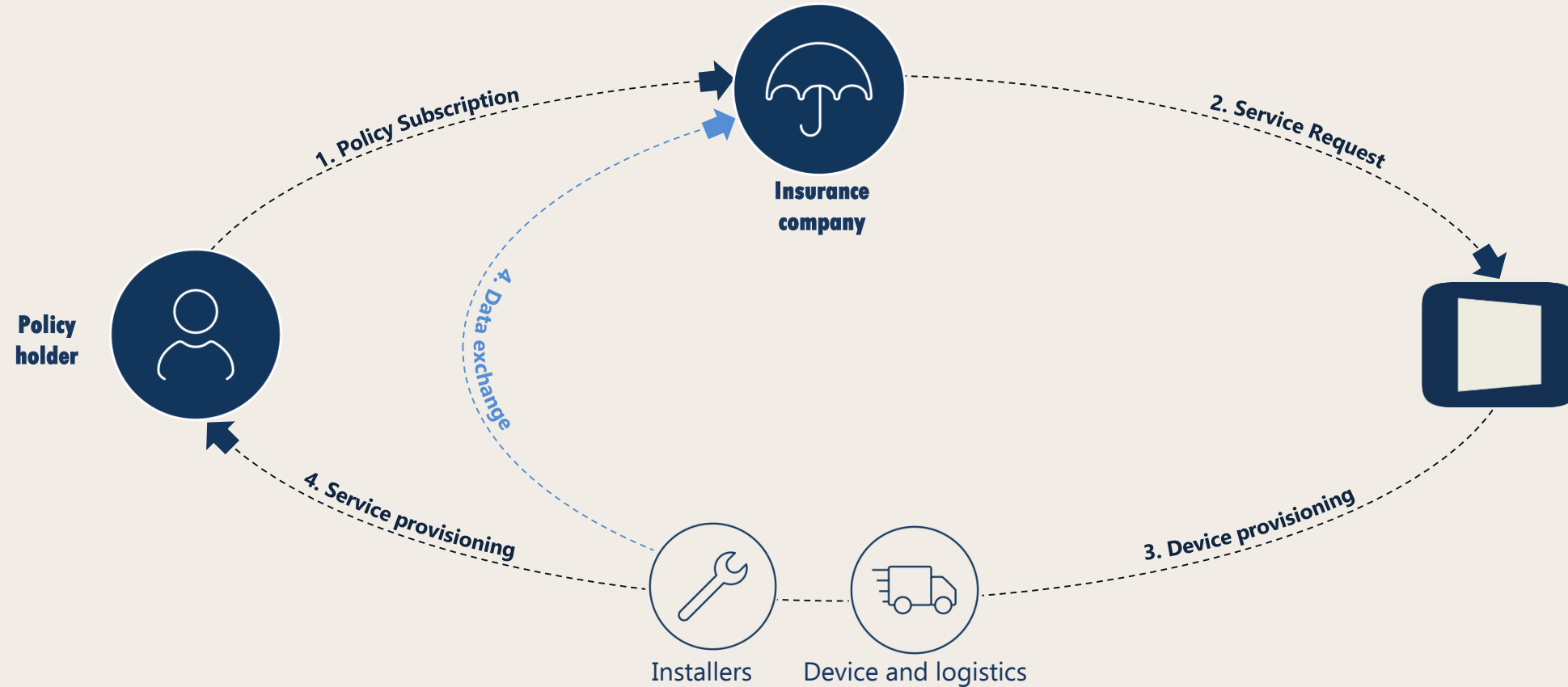


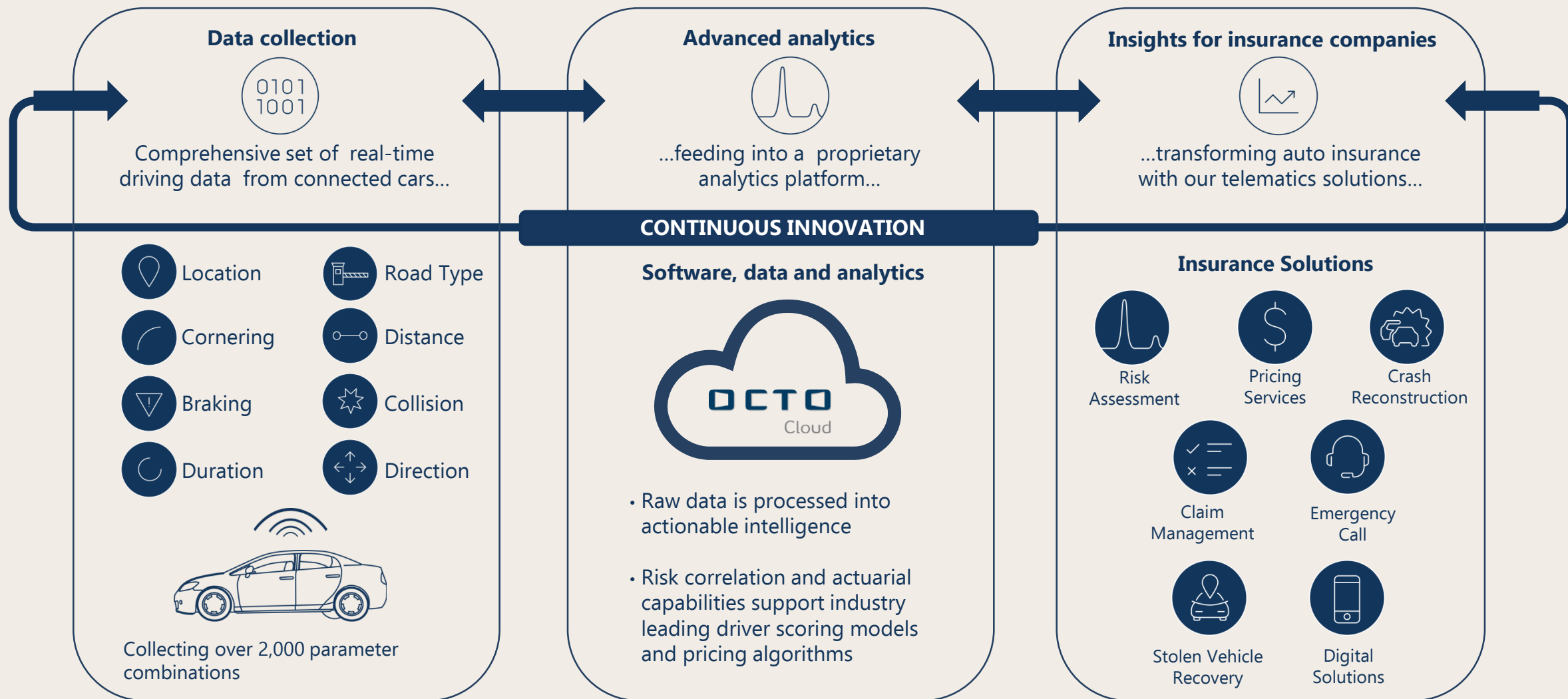






Octo Telematics provides services based on contractual relationships between a number of parties, all connected and perfectly integrated through Octo Telematics platform







Insurers



Up to 30% profitability improvement

More accurate risk pricing

Dynamic and more accurate risk assessment / pricing based on real-time driving data.

Telematics programs typically attract low-risk and profitable drivers

Reduced costs

50% fewer claims vs. non-telematics insurance policies

More efficient claims management process

Reduced fraud

Improved brand, client loyalty and retention

More frequent and better quality interactions with policy holders

Lower customer churn

Enlarged solutions offering

New value-added telematics solutions offered, enhancing overall policy holders experience

Policy holders



Up to 30% insurance discount

Discounted insurance premium

Significant savings<sup>(1)</sup> for telematics-enabled insurance policies as compared to non-telematics policies

Improved safety

Natural incentive to drive better as premiums decrease as a consequence

More efficient claim process

Significant time savings and certainty

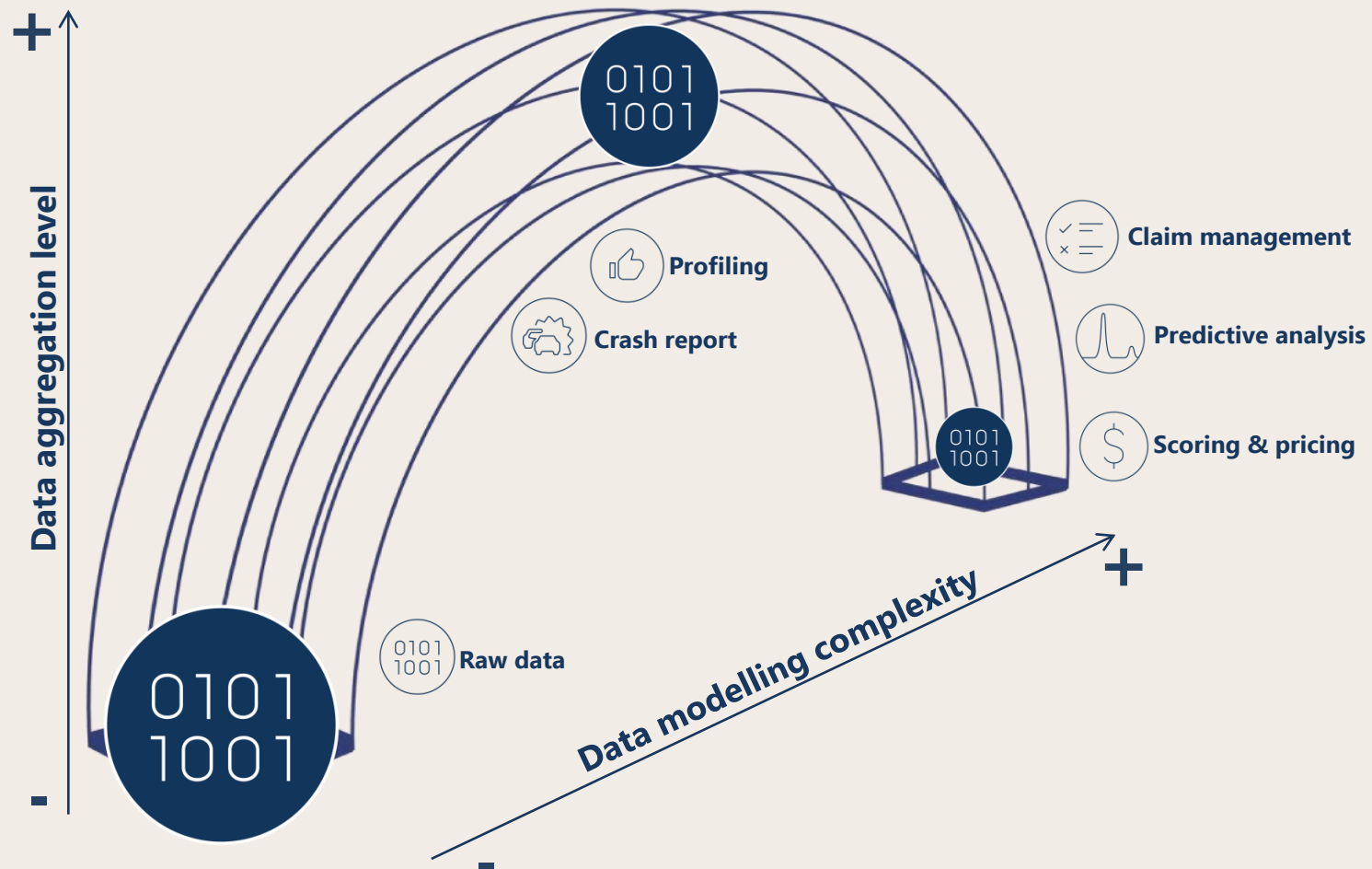
Enhanced driving experience

Access to new services improving overall driving experience (e.g. SVR, traffic information)

Clear value proposition to both policy holders and insurers driving UBI adoption

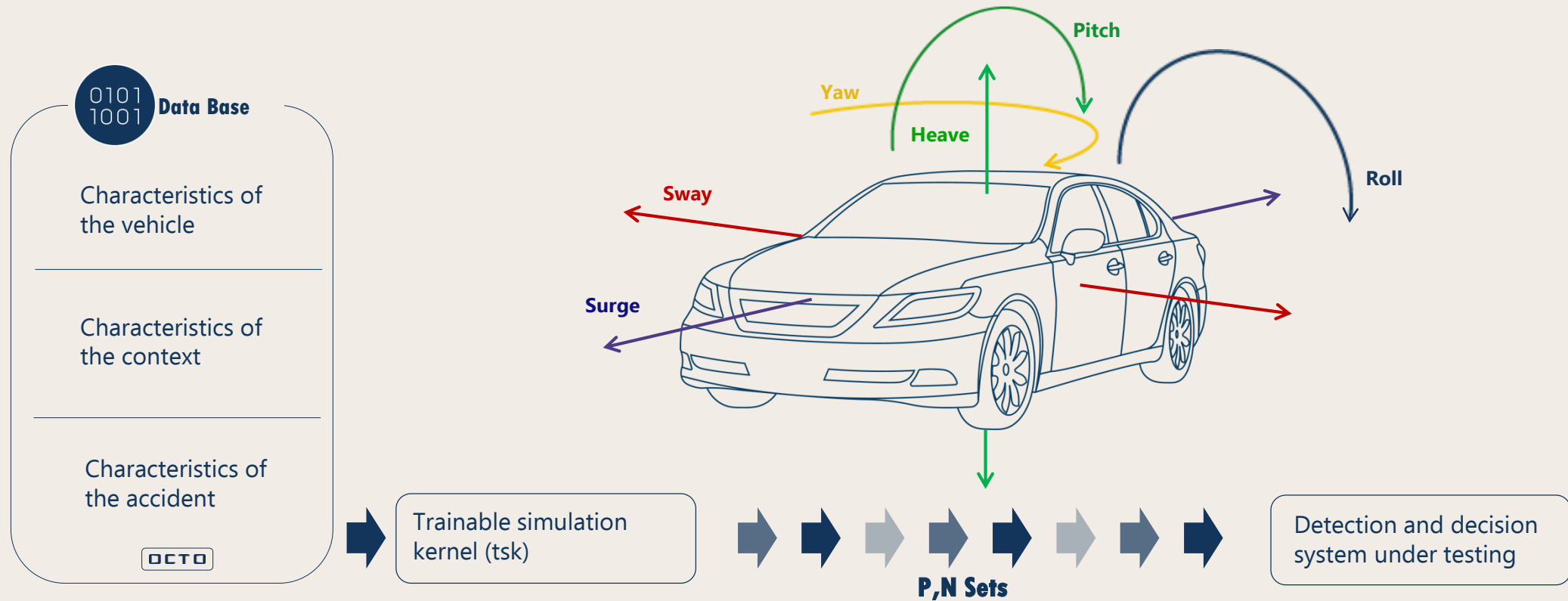
(1) Insurance companies advertise up to 30% savings

...what info and what for

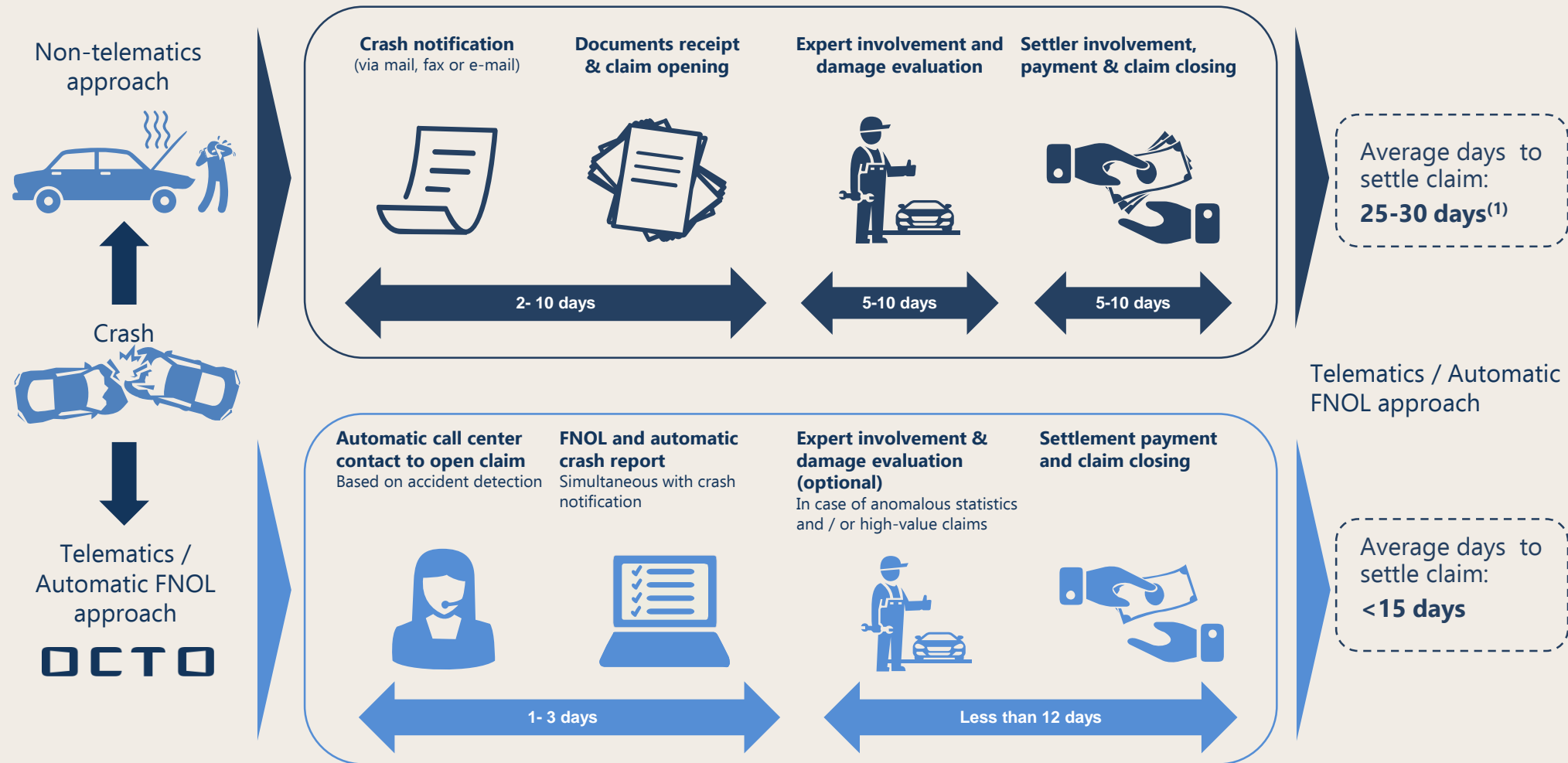


- Large amounts of raw data are collected according to “store & forward” methods and first analysis is applied on the device
- Data aggregations and proprietary algorithms allows the reconstructions of events (like crashes) and mapping driving pattern to identify the behaviour underlying different levels of risks
- New algorithms, both at statistical and actuarial level, are continuously generated and validated trough backward re-processing of the entire data base

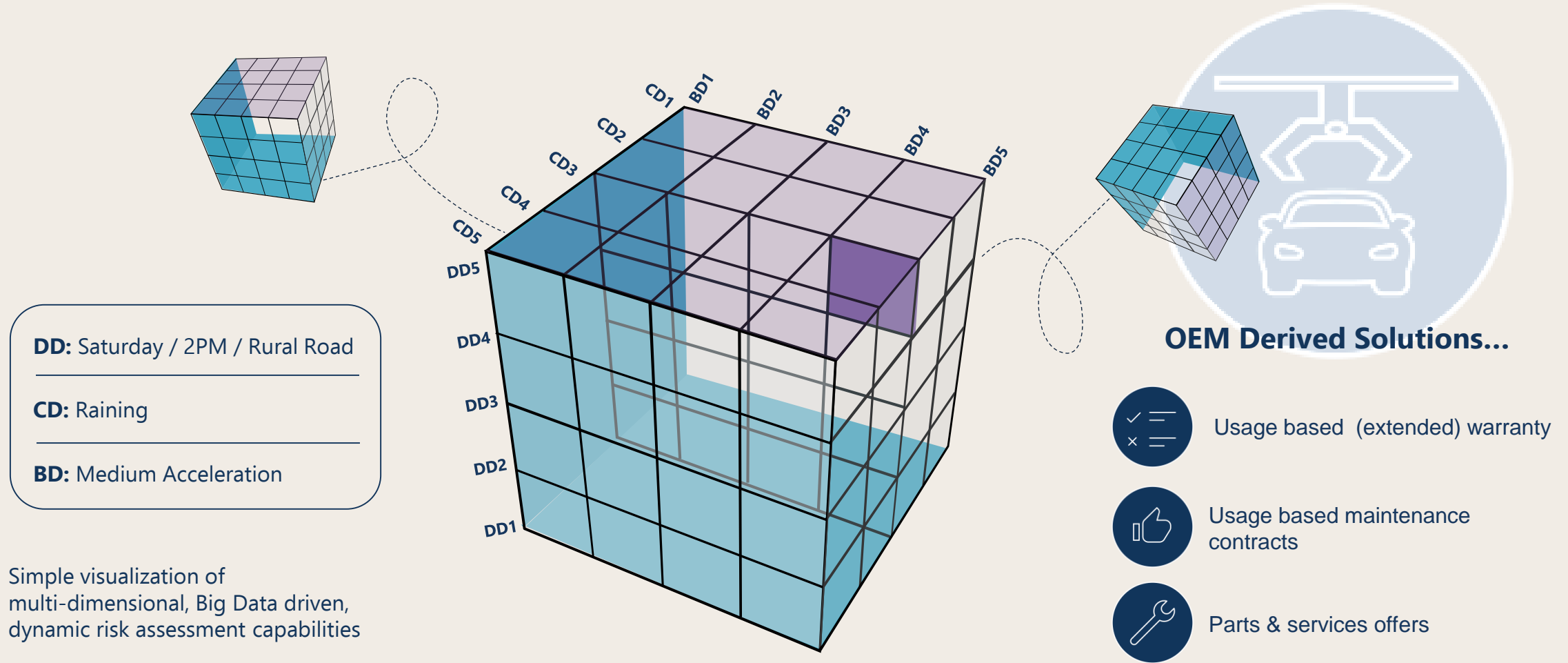
Careful modeling of a vehicle's engine and the control matrix of the driver makes it possible to simulate every significant event for development and testing purposes







(1) Benchmark: Direct insurance companies



**CD** = Contextual Data-Point - **BD** = Behavioral Data-Point - **DD** = Driving Data-Point

Algorithm Evolution (Fourth Dimension) →





The logo consists of the word "OCTO" in a bold, white, sans-serif font. The first and last letters, "O", are stylized as squares with a small square cutout in the center. The background is a dark blue gradient with faint, light blue wavy lines.

OCTO

Thank you

**Andrew Lee**

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