

Telematics insurance launch: system general design and launch review

Work sample, anonymised — Dominique Corradi, lead architect and programme manager
Joint programme of a car importer and an insurer, Aug 2017 – Jan 2018: UBI System
Architecture General Design V1.1 (extracts) and steering committee of 31 January 2018
(extracts)

Partner, vendor, brand, product and people names replaced by roles; figures unchanged

Case summary — Problem

A national car importer and mutual insurer had to launch telematics-based insurance for under-26 drivers at a fixed national motor show on 10 January 2018.

The programme involved 10 legal entities, about 15 contracts and six technology parties; its proof of concept was 60% complete in October.

A late challenge to dealer-led onboarding emerged after the 27 November scope freeze, threatening adoption, compliance and the launch timeline.

Case summary — Action

As Principia Nova consultant and single programme manager from September, coordinated local PMs across the insurer, importer, OEM IT, telematics platform, device maker and roadside-assistance provider.

Authored the 93-slide general design covering customer journeys, data flows, interfaces, GDPR consent, scoring and discounts.

Mapped dealer-led and self-install journeys step by step, quantified install, call-centre and consent risks, and routed the arbitration to the two sponsors.

Used fixed UAT, integration and release dates to freeze scope while placing deferred features on a dated roadmap; protected reversibility through insurer-controlled registration and data ownership, one app instance and brand skins.

Prepared handover through critical-process reviews, trained 16 support staff, a troubleshooting guide and named 2018 product, service and partner owners.

Case summary — Result

Launched at the 10 January motor show on time with no critical bugs; the activation chain worked for every car delivered.

By 27 January, 115 users had recorded 76,000 km, 68 scores exceeded 75, and 60% of users were active in the prior three days; eight telematics contracts came from 168 offers, implying about 200 annual sales versus a 200–400 planning assumption.

Handover evidence showed readiness, not proven volume performance: the first exception involved an unsupported old plate, and later onboarding rates, claims ratio, behaviour change and roadmap releases were outside the mandate.

Importer and insurer: UBI System ArchitectureGeneral Design

Architecture workstream

Oct. 2017 — V1.1

Part 1 — General Design (28 of 93 slides)

Change Control Log

Version	Date	Content	Status
1.0	12.10.2017	1.Detailed Onboarding process Completed, including January release minimum first SEMA drop designed and communicated to all developers – few aspects are being finalized: 1.the assistance provider support via the device maker is not yet confirmed (call on Friday) 2.late 2018 repricing, early 2018 exception cases, update & delete cases, pseudonymization, reporting 3.Documentation of the pre-existing flows / not changed for documentation completeness 2.High-level processes for C. Engage Customer D. Adjust Premium, F. Analyse and Develop Products 3.Still being developed: A. Discovery and Awareness G. Support Customers H. End of Contract	Reviewed / Circulated
1.1	20.10.2017	Various update in onboarding flow content and sequences Roadmap included in the architecture	

We need to support the full lifecycle when we launch, but focus of technology automation will be on sales, on-boarding, and customer engagement

	A. Awareness & Discovery	B. Sell and Onboard	C. Be engaged	D. Adjust Premium	E. Accident and Claim	F. Administer Engagement	G. Support Customer	H. End of Contract
Automated	- New product micro-website to discover the product, answer FAQ, request call-back - Changes to Customer Affinity websites to also offer the Telematics product - Except the used-car brand/Brand B Approved+ which are not active today due to security issue	- Configure / Sell the car - Quote insurance Premium - Create insurance lead - Sell and underwrite Policy - Dealer links - Dongle to policy - Activate Telematics and App while customer still at dealer	- Capture trip data - Enrich data - Calculate driving usage & style scores - Receive/consult trip feed-back and scores - Consult points earned - Engage in challenges - Receive badges - Review peer status - Share with friends - Select and receive rewards directly or in exchange for points - Receive offers and respond	- Show forecast of premium discount post renewal on the App - Send aggregated trip data to the insurer for scoring and to support repricing (telematics format) (rest is implemented in 2018)	- Capture event (G2.5-4 shocks) and relate to the assistance provider - the assistance provider connect to PV Policy Management System to gather client contact details - Message-back customer depending on shock severity	- Define challenges and engagement based on customer profiles - Define messages (in general or by segment and brand) - Define rewards - Consult dashboard - Manage campaigns - Understand customer profiles eg propensity to churn - Report and actuarial analysis	-	-
Manual	-	- Dealer Installs dongle - Product and sales training to be provided to call center and dealers - FAQ and flow chart will be developed for CS scripting 3rd line support to be organized by D'ieteren and the insurer	Chatting and Q&A	-	File claim manually as with any traditional product	Budgeting of rewards, caps per individual	- FAQ and flow chart will be developed for CS scripting 3rd line support to be organized by D'ieteren and the insurer	- Customer needs to cancel UBI before canceling OBD - Request received by letter or call center of the insurer - Administrator-supported deletion in the platform - Manual tracking of off-boarding by the insurer (Policy, the platform) and the importer - If necessary, the importer sends mails/letters to reclaim dongle if all products have been cancelled

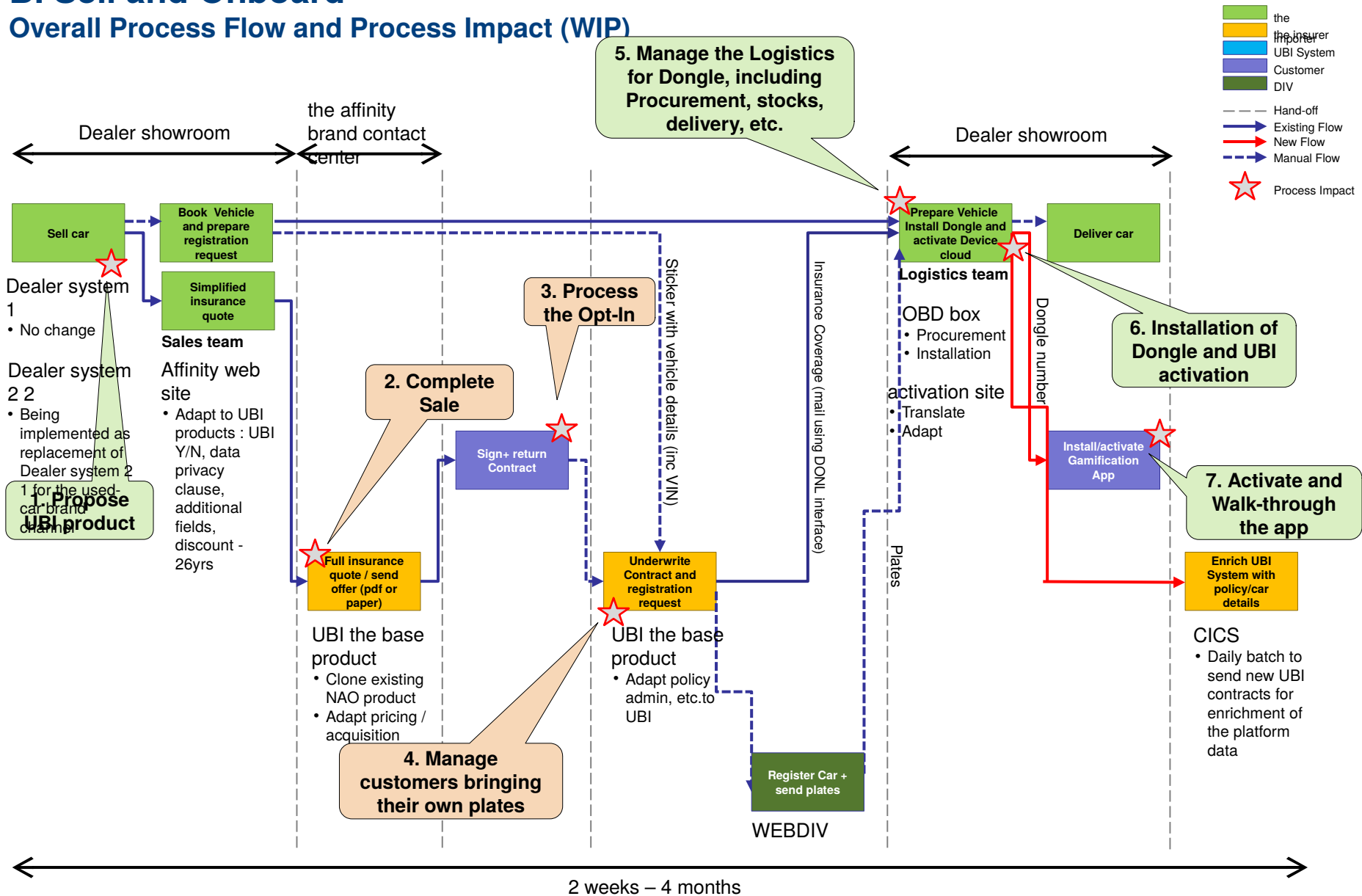
Source: the consulting firm Analysis

The General Design also outlines the draft 2018 Telematics roadmap, mostly to be delivered by the insurer but some with the importer

	Description	2018 Milestones and who is delivering them
Essential completion of product functionality	The work for the January 2018 launch only covers essential onboarding and gamification functionality. This still leaves scoring, repricing, and renewal to be implemented to complete the basic Telematics product functionality	- the insurer: Scoring of aggregated trips (TLM) – April 2018 - the insurer: Repricing of Telematics premium (GW) – Sept 2018 - the insurer: Renewal letters templated – Apr 2019 - the insurer: Renewal info (eg style, rewards) at the insurer – Jun 2018
Additional the agency segments	In January we only launch Young Drivers. It has already been agreed to open this up to >26 yr olds as of April	- the insurer: First renewal letters out – Dec 2018 - the insurer: First migration of renewed contracts – Jan 2019 - D: the used-car brand/AA+, definitive solution – TBD - Both: Support migration of existing insurance/plaat – Mar '18
Data management & GDPR	We need to pull in the most complete raw data from the device maker as well for R&D, not just aggregate data from the data store. Also, we need to be able to support anonymization, export, and deletion across the eco-system	- the insurer: Pull in raw data from MD and anonymize – April 2018 - Both: Export full customer data across eco-system including trip data in reusable format – April 2018
Service automation	In January, only onboarding will be automated. Many other steps will require manual support, for which training, FAQ and admin tools will be provided. Further automation for efficiency reasons will happen in 2018	- Both: Delete all customer data across ecosystem – April 2018 - the insurer (not Telematics specific): Store the customer explicit opt-in to individual GDPR clauses and link consequences to this - May 2018, - the insurer (not Telematics specific): Offer a mechanism for customer to see and edit GDPR opt-ins - May 2018
New new platform programme functionality, or Affinity	New micro-website and customer Affinity website platforms, including Customer Zone, eSign, eMandate. Phase-out of the affinity brand as contract brand in documents	- Both: Centralized view at the insurer on onboarding & customer status – March 2018 - Other automation cases TBD once we know work volumes
the insurer launch outside of the importer context	the insurer will launch a Telematics product to the wider public (non-Affinity, under the insurer or the insurer's second brand brands). In preparation for this, we need to prove a self-install capability, and we need to have enough data >26yr old to calibrate the pricing. Finally, there might be a business case to migrate the data store boxes and/or customers	- the insurer: New customer affinity websites – Q4 2018 (TBC) - the insurer: Phase-out of the affinity brand brand on contracts (TBD) - D: Share anonymized data from the used-car brand cars – Mar 2018 - Both: Self-install customer journey and support – Mar 2018 - the insurer: Proof of concept half of the insurer internal fleet – Mar 2018 (TBC)

B. Sell and Onboard

Overall Process Flow and Process Impact (WIP)



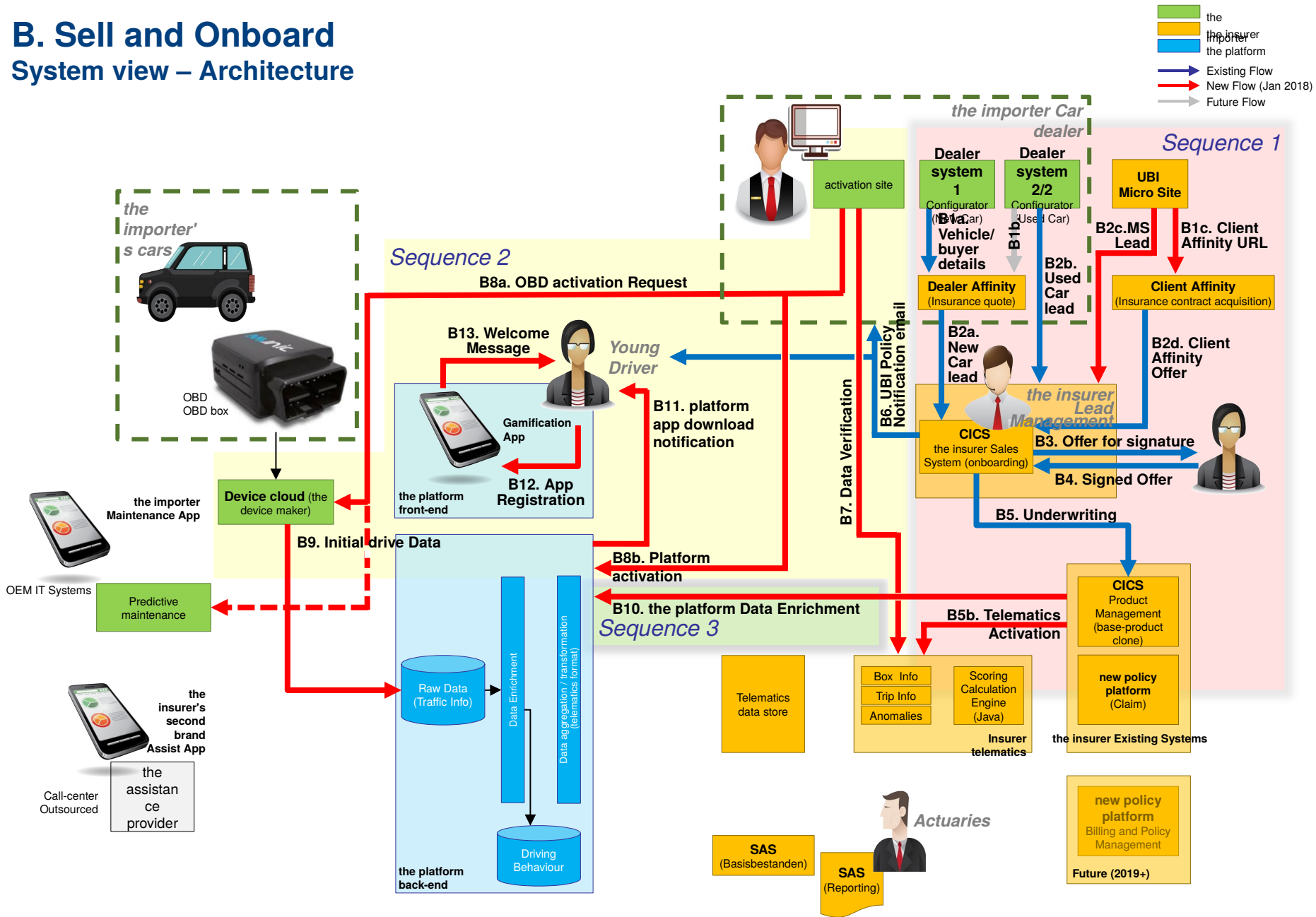
B. Sell and Onboard

Process Impact List

#	Process Impact	Stakeholder Group	Description	Nature and timing of impact	Impact Assessment	Launch	Owner	Anticipated Concerns
1	Propose UBI Product	Dealer	- First level training of the dealers on new UBI product benefits and FAQ - Sales Commissioning	- All dealers to be trained to UBI by 10/1/2018 - FAQ Develop - Support in place	High	Jan 2018	Importer marketing	
2	Complete Sale	the insurer Front Office Sales	Expert level training of the front office sales on new UBI product benefits and FAQ	- All dealers to be trained to UBI by 10/1/2018 - FAQ Develop - Support in place - Capacity reviewed	Medium	Jan 2018	Sebastien Dolimont	
3	Process the Opt-In	the insurer After Sales	- Review signed UBI contracts and gather the opted-in options - Flag contract if the platform (Profiling/Engagement) not Opted-in - Follow-up with customers if Opted-In options does not enable to deliver service	Develop manual procedures	Medium	Jan 2018	Insurer sales lead	
4	Manage customers bringing their own plates	the insurer Sales Operations	TBD		To be Analysed	March 2018	Insurer sales lead	
5	Manage the Logistics for Dongle, including Procurement, stocks, delivery, etc.	the importer Logistics	TBD		Low	Jan 2018	Importer telematics PO	
6	Installation of Dongle and UBI activation	Dealer	TBD		High	Jan 2018	Importer marketing / Importer telematics PO	
7	Activate and Walk-through the app	Dealer	- Support the customer to download the app - Basic troubleshooting, such as enable Wi-fi, etc. - Walk-through the app to present functionality	- Develop procedures - Open Wi-fi enabled in showroom - Dealers trained to the app	High	Jan 2018	Importer marketing	

B. Sell and Onboard

System view – Architecture



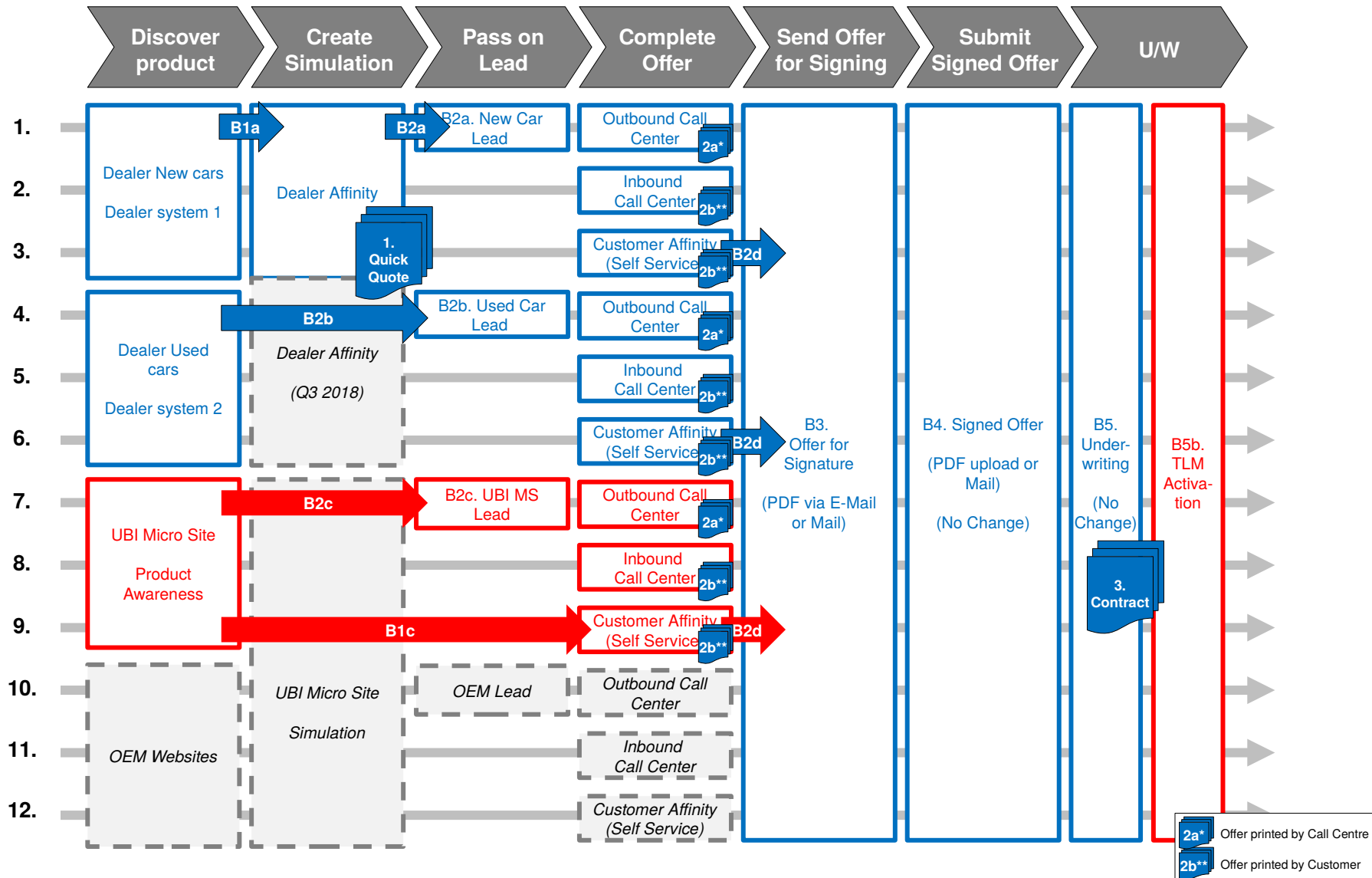
Sequence 1 - Lead to Contract

At least 12 end-to-end paths possible to complete contracting steps of onboarding sequence

Covers transactions

B1a, B1b, B1c, B2a, B2b, B2c, B2d, B3, B4, B5, B5b

Existing Channel
New Channel (Jan 2018)
Future Channel



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Sequence 1 - Lead to Contract

Data Flows

Functionality Release Jan 2018

#	Interface	Source	Destination	Type	Existing ?	Owner	Description / Remarks
B1a	Vehicle / Buyer details (New cars)	Dealer system 1	Dealer Affinity	RT	Yes	Insurer affinity web	Existing interface, need to be adapted to add the UBI data (UBI Yes/No, Privacy, etc.)
B1b	Vehicle / Buyer details (Used cars)	Dealer system 2	Dealer Affinity	RT	No	Importer IT	Functionality not available
B1c	Client Affinity URL	UBI MicroSite	Client Affinity	RT	No	TBD	URL to open the Client Affinity – No Data passed
B2a	New Car lead	Dealer Affinity	CICS	RT	Yes	Insurer affinity web	Existing Interface, need to be adapted with UBI data
B2b	Used Car lead	Dealer system 2	Service Center	Mail / File SFTP	Yes	Importer IT	Adapt for UBI
B2c	MS Lead	Micro Site	Service Center	RT	No	TBD	TBD
B2d	Client Affinity Offer (Self Service)	Client Affinity	CICS	RT	Yes	Insurer affinity web	Adapt for UBI
B3	Offer for signature	CICS	Mail	Automated email	Yes	Insurer legacy IT	Existing interface, Adapt Contract to have the opt-in + text for Gamification
B4	Signed Offer	Mail	CICS	Mail or email (Manual to CICS)	Yes	Insurer legacy IT	Existing interface – Electronic signature to be implemented at a later stage (to be planned)
B5	Underwriting	CICS	CICS	RT (CICS Transaction)	Yes	Insurer legacy IT	No Change in Jan
B5b	Telematics Activation	CICS	Contract Info (Telematics)	RT (MQ)	No	Insurer telematics	

- Distribution and services of UBI is restricted to drivers < 26 years
- UBI is not combined with other promotions

Sequence 1 - Lead to Contract

Data Flows

Functionality Release April 2018

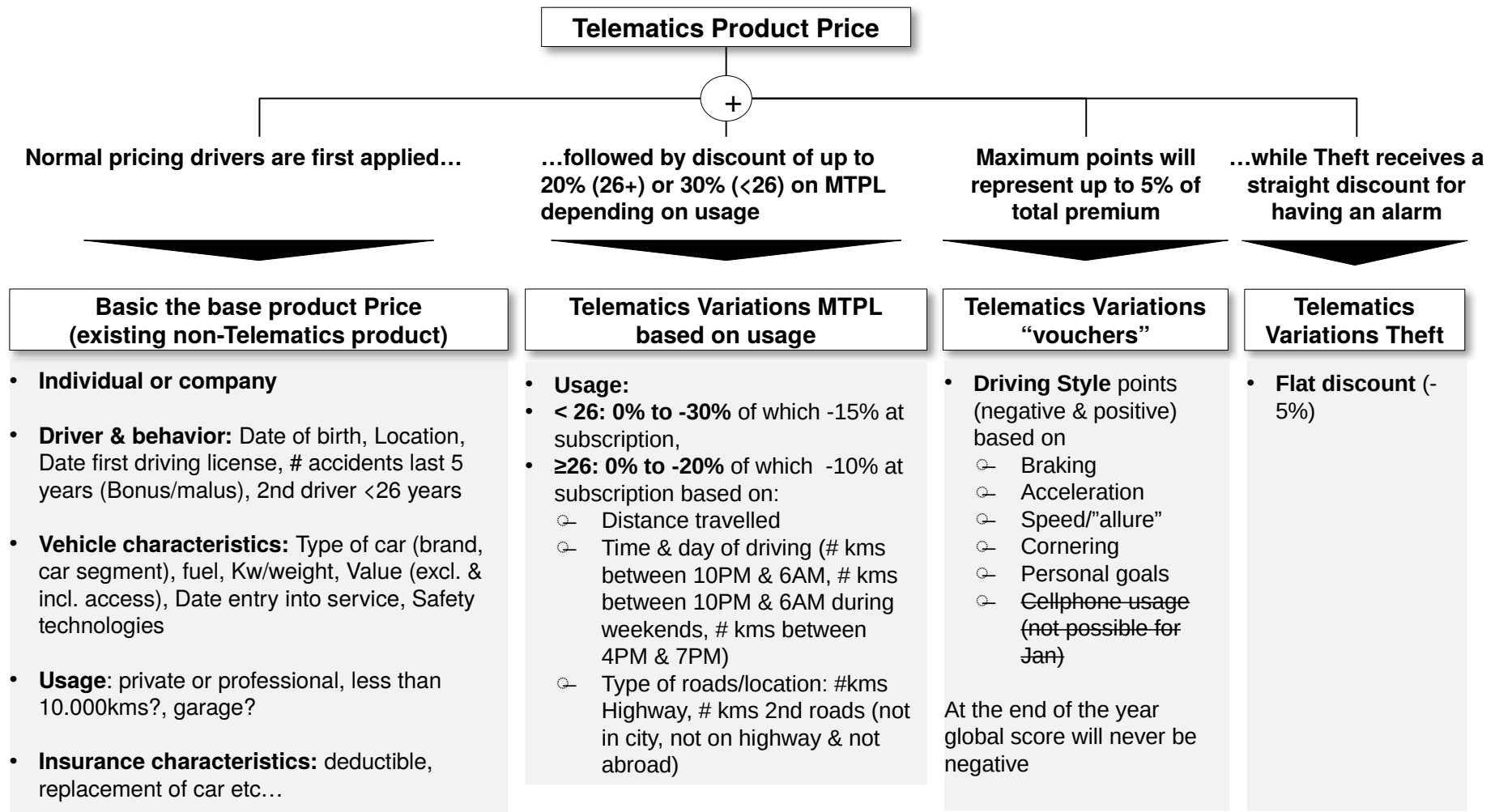
#	Interface	Source	Destination	Type	Owner	Existing?	Description / Remarks
B1a	Vehicle / Buyer details (New cars)	Dealer system 1	Dealer Affinity	RT	Insurer affinity web	Yes	
B1b	Vehicle / Buyer details (Used cars)	Dealer system 2	Dealer Affinity	RT	Importer IT	No	Development of a Web Service
B1c	Client Affinity URL	UBI MicroSite	Client Affinity	RT	TBD	No	
B2a	New Car lead	Dealer Affinity	CICS	RT	Insurer affinity web	Yes	
B2b	Used Car lead	Dealer system 2	Service Center	Mail / File SFTP	Importer IT	Yes	Lead management reviewed to go through the affinity channel
B2c	MS Lead	Micro Site	Service Center	RT	TBD	No	Microsite enable simulations and quick quotes
B2d	Client Affinity Offer (Self Service)	Client Affinity	CICS	RT	Insurer affinity web	Yes	
B3	Offer for signature	CICS	Mail	Automated email	Insurer legacy IT	Yes	
B4	Signed Offer	Mail	CICS	Mail or email (Manual to CICS)	Insurer legacy IT	Yes	
B5	Underwriting	CICS	CICS	RT (CICS Transaction)	Insurer legacy IT	Yes	
B5b	Telematics Activation	CICS	Contract Info (Telematics)	RT (MQ)	Insurer telematics IT	No	

- Distribution and services of UBI is opened to drivers above 26 years
- UBI can be combined with other campaigns and promotions

Sequence 1 - Lead to Contract

B3. Offer for signature

The pricing leverages the base product, with Telematics variations



Sequence 1 - Lead to Contract

B3. Offer for signature – Background info: the insurer's compliance team defined 4 GDPR Categories

1

Contract Execution

Contract Execution. Treatment is mandatory to the execution of the contract to which the subject is concerned or to the execution of the precontractual measures taken at the request of the subject

- **Customer Management.** Customer administration, order management, invoice management, personalized marketing and promotion based on current or past purchases
- **Dispute Management.** Management of disputed invoices and claims
- **Profiling – Insurance Contract.** Automated processing of personal data extrapolating the personal aspects of an individual for execution of insurance contract
- **Market Research.** Specific studies on purchasing behavior, preferences and buying intentions of people, to determine business strategies or refine products and services
- **Product Development.** Product improvement and innovation (incl. conceptualization, design, development and marketing of newly created or newly rebranded goods or services)
- **Statistical Research.** Conducting statistical surveys or obtaining a statistical result (eg dissemination of general information, assistance in the planning and decision-making and service to science)
- **Security.** The processing of personal data to guarantee or improve the security of persons or property

2

In Out

Profiling – Engagement. Automated processing of personal data extrapolating the personal aspects of an individual for customer engagement (e.g. raising rewards, news, challenges, etc.)

3

In Out

Sale/Commercialization of data. The sale, after treatment, of publicly-published sources (e.g. the official gazette) or data collected by the insurer or other institutions

4

In Out

Direct Marketing. Prospecting a segment of the population (without the need to be a customer) through mail, telephone or other direct means (e.g. email) by the insurer for partners

Definitions
are validated

Wording to
be used on
the contract,
including
legal terms
and clauses
are to be
finalized
(WIP).

Sequence 1 - Lead to Contract

B3. Offer for signature – Key GDPR impact on B3 IT requirements

 New Jan 2018 B3
GDPR requirements

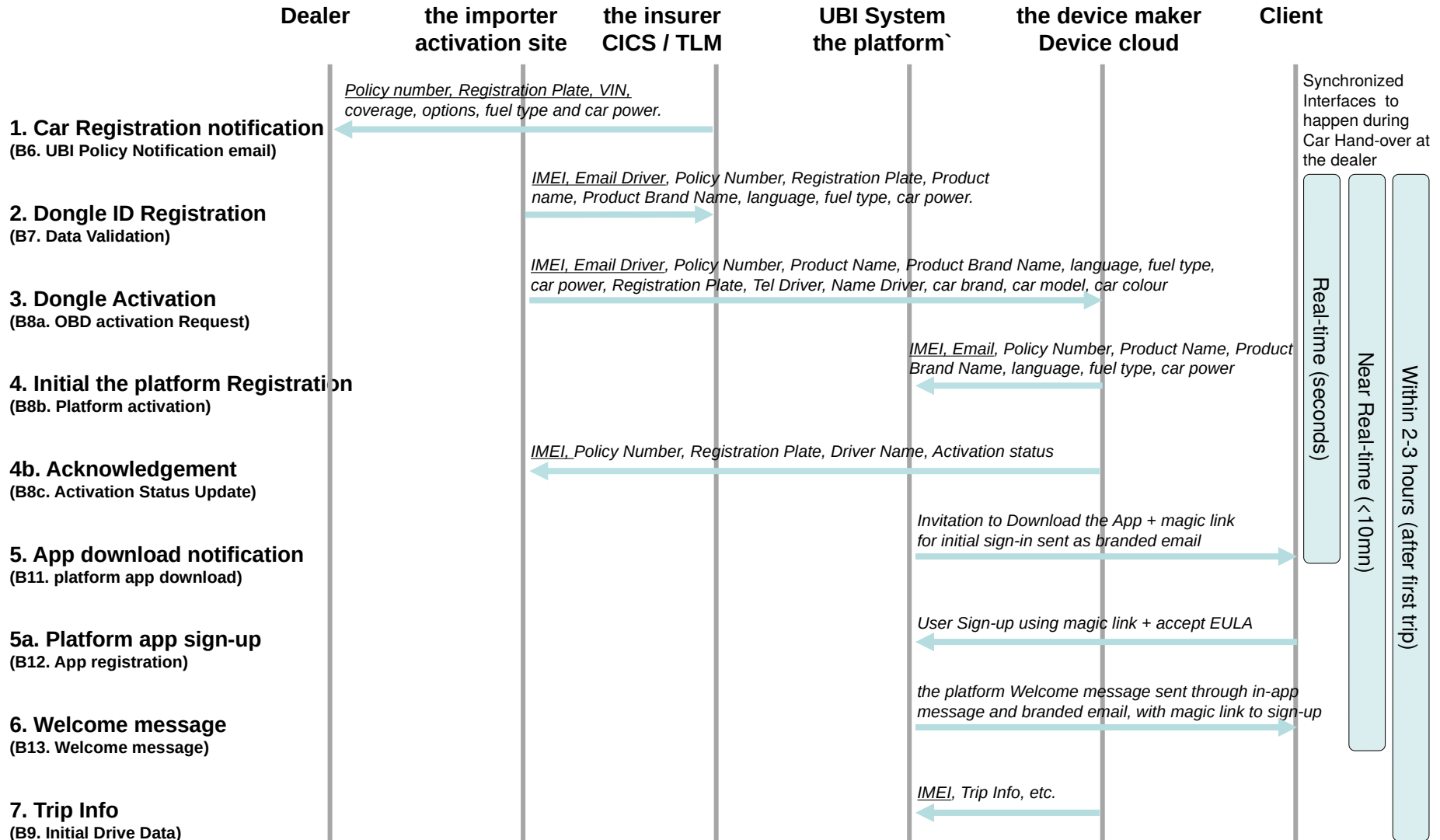
GDPR Category	How does customer initial express agreement	How does customer later opt-out	Consequence of opt-out	Key IT requirements
Contract Execution	- Sign insurance agreement - Two signatures: - Insurance Taker - Main Driver	via call center (Jan 2018), letter (Jan 2018), customer zone (Q4 2018)	- Cancel product or pack only lose coverage - App stops functioning - OBD reclaimed	- Telematics base product requires (Jan 2018) - Two signatures - New T&C - Manual deletion by administrator (Jan 2018) - Email request by administrator to send back OBD
Profiling – Engagement	Platform app initial EULA acceptance by Main Driver: one single acceptance button for all conditions	TBD – uninstall App? Opt-out button in the App? Via call center?	TBC - Can still use the App to see scores & trips, delete trips, but will receive no more news & rewards	- Platform app initial EULA acceptance: one single acceptance button for all conditions (Jan 2017) - TBD
Direct Marketing	Same as Contract Execution, but with explicit non-prechecked checkbox for opt-in to Direct Marketing	Same as Contract Execution	No direct marketing will be received anymore after two week lead time to become effective	- Same as Contract Execution - Explicit checkbox on the base product contract for DM
Sale/ Commercialisation of Data	- Not allowed by the insurer? - Otherwise same as Direct Marketing	Same as Contract Execution	No sale of data will be done anymore after two week lead time to become effective	- Same as Contract Execution - Explicit checkbox on the base product contract for sale/ commercialisation
(App pop-up notifications)	Same as Profiling-Engagement	Turn off notifications in App settings	Can still use the App to see scores & trips, delete trips, will still receive news & rewards but needs to open App to see them	(included in basic product)

Sequence 2 - Activate to Start Usage

Interaction between 6 different partners designed in as much detail as possible, but integration point mid Nov will be proof of the pudding

Covers transactions

B6, B7, B8a, B8b, B8c,
B11, B12, B13, B9



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Sequence 2 - Activate to Start Usage

Data Flows

Functionality Release Jan 2018

#	Interface	Source	Destination	Type	Owner	Existing?	Description / Remarks
B6	UBI Policy Notification email	CICS	Mail (Customer, dealer)	Automated email	Insurer legacy IT	Yes	Existing mail interface (DONL) to be slightly adapted for adding further information (Fuel type, car power and telematics option) add Dealer Logistics in distribution list
B7	Dongle ID #	activation site	Telematics	RT	Insurer telematics IT	No	Provide the IMEI# to TLM, and proceed to data quality check before activating the platform
B8a	OBD activation request	activation site	Device cloud	RT	Importer PO / OEM IT PM	No	Activate the Dongle and proceed basic verifications
B8b	Platform activation	Device cloud	Platform back-end	RT	Platform vendor CTO	No	Activate the platform and send initial dataset to enable basic engagement functionality
B8c	Activation Status Update	Device cloud	activation site	RT	Device maker PM through OEM IT PM	No	Send back an acknowledgement
B9	Initial drive data	Device cloud	Platform back-end	RT	Platform vendor CTO	No	Out of the box
B11	platform app download notification	Platform back-end	Customer email	Automated Email	Platform vendor CTO	No	Customized email notification with brand / network skin
B12	App registration	Platform app	Platform back-end	RT	Platform vendor CTO	No	Customer uses magic link in the download notification to sign-up and accept terms and conditions – to be checked against back-end
B13	Welcome message	Platform app	Customer	Email and In-app Notification	Platform vendor CTO	No	Customized Welcome message – will use the appropriate skin, based on Product Name, Product Brand Name and Language

- Installation of the Dongle by the dealer
- New insurance contracts for newly registered cars

Sequence 2 - Activate to Start Usage

Data Flows

Functionality Release April 2018

#	Interface	Source	Destination	Type	Owner	Existing?	Description / Remarks
B6	UBI Policy Notification email	CICS	Mail (Customer, dealer)	Automated email	Insurer legacy IT	Yes	Existing mail interface (DONL) to be slightly adapted for adding further information (Fuel type, car power and telematics option) add Dealer Logistics in distribution list
B7	Dongle ID #	activation site	Telematics	RT	Insurer telematics IT	No	Provide the IMEI# to TLM, and proceed to data quality check before activating the platform
B8a	OBd activation request	activation site	Device cloud	RT	Importer PO / OEM IT PM	No	Activate the Dongle by the Customer and proceed basic verifications
B8b	Platform activation	Device cloud	Platform back-end	RT	Platform vendor CTO	No	Activate the platform and send initial dataset to enable basic engagement functionality
B8c	Activation Status Update	Device cloud	activation site	RT	Device maker PM through OEM IT PM	No	Send back an acknowledgement
B9	Initial drive data	Device cloud	Platform back-end	RT	Platform vendor CTO	No	Out of the box
B11	platform app download notification	Platform back-end	Customer email	Automated Email	Platform vendor CTO	No	Customized email notification with brand / network skin
B12	App registration	Platform app	Platform back-end	RT	Platform vendor CTO	No	Customer uses magic link in the download notification to sign-up and accept terms and conditions – to be checked against back-end
B13	Welcome message	Platform app	Customer	Email and In-app Notification	Platform vendor CTO	No	Customized Welcome message – will use the appropriate skin, based on Product Name, Product Brand Name and Language

- Support self installation of the Dongle by the customer
- Migrate existing insurance contracts for existing plates

Sequence 2 (Activate to Start Usage)

B7. Data Validation – Update 24/10/2017

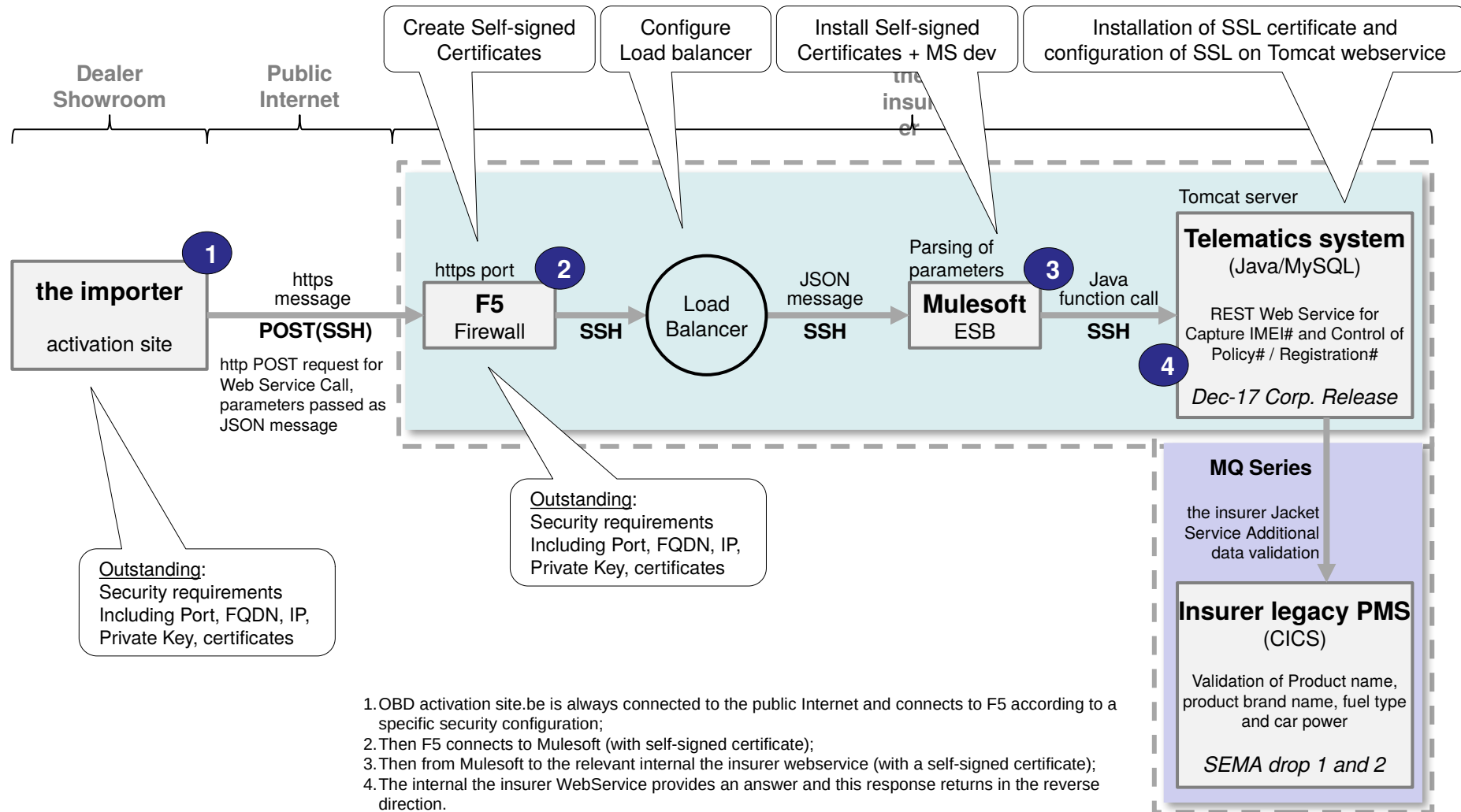
Function / Requirement	Update the telematics Contract Info database for the client with IMEI# of the dongle Proceed to data verification before the following Platform activation step
Source	activation site
Destination	Telematic
Owner	Insurer telematics
Trigger	Initiated by the importer activation site when delivering a car
Technology	REST Web Service / Java / MySQL (Technology to confirm)
Security	Encryption through HTTPS
Frequency / throughput	Up to 10% of the insurer subscription volume per annum (January 2018 c. 20 per day)
Business Rules	- Interface is used for validation of data entered by the dealer after activation of the Dongle and before activation of UBI - Controls are blocking – all data need to be correct to proceed Please note that the fields 5, 6, 7, 8 will be passed through as part of general release, but not be used These fields will be validated as part of SEMA Jan drop. Skip the flow validation if Policy# equal to “888888888” – this value will be used for creating policy-less the platform accounts in the context of the Beta phase
Workflow	Inform the CICS that a new contract was launched in Telematics (Mapping Table with Policy number)

#	Field	Mandatory?	Direction	Source	Range	Default	Type	Format	Comment
1	Dongle IMEI#	Yes	In	Manual	-	NA	String(20)	9999999999999999	Checksum control on IMEI structure (en.wikipedia.org/wiki/Luhn_algorithm)
2	Policy#	Yes	In	Manual	-	NA	String(20)	999999999	No dot on policy number
3	Email Driver	Yes	In	Manual	-	NA	String(127)	xxxxxx@xxx.xx	
4	Registration Plate	Yes	In	Manual	-	NA	String(20)	-	
5	Product Name	Yes	In	Manual	See LOV	“We Drive”*	String(20)		Fields 5, 6, 7 and 8 are passed through to the interface but will not be validated as part of first December General Release. Data Validation will be performed from January SEMA release
6	Product Brand Name	Yes	In	Manual	See LOV	NA	String(20)		
7	Fuel type	Yes	In	Manual	See LOV	-	Integer		
8	Car Power	Yes	In	Manual	0-999	NA	Integer		
9	Action	Yes	In	Technical	<C>reate, <R>ead, <U>update, <D>elete	NA	Char(1)	A	<C> implemented for Jan release, <R><U><D> reserved for future use
9	Action Code	No	In	Technical	0-99	0	Integer	-	Action to be defined

Sequence 2 (Activate to Start Usage)

B7. Data Validation (Contd.)

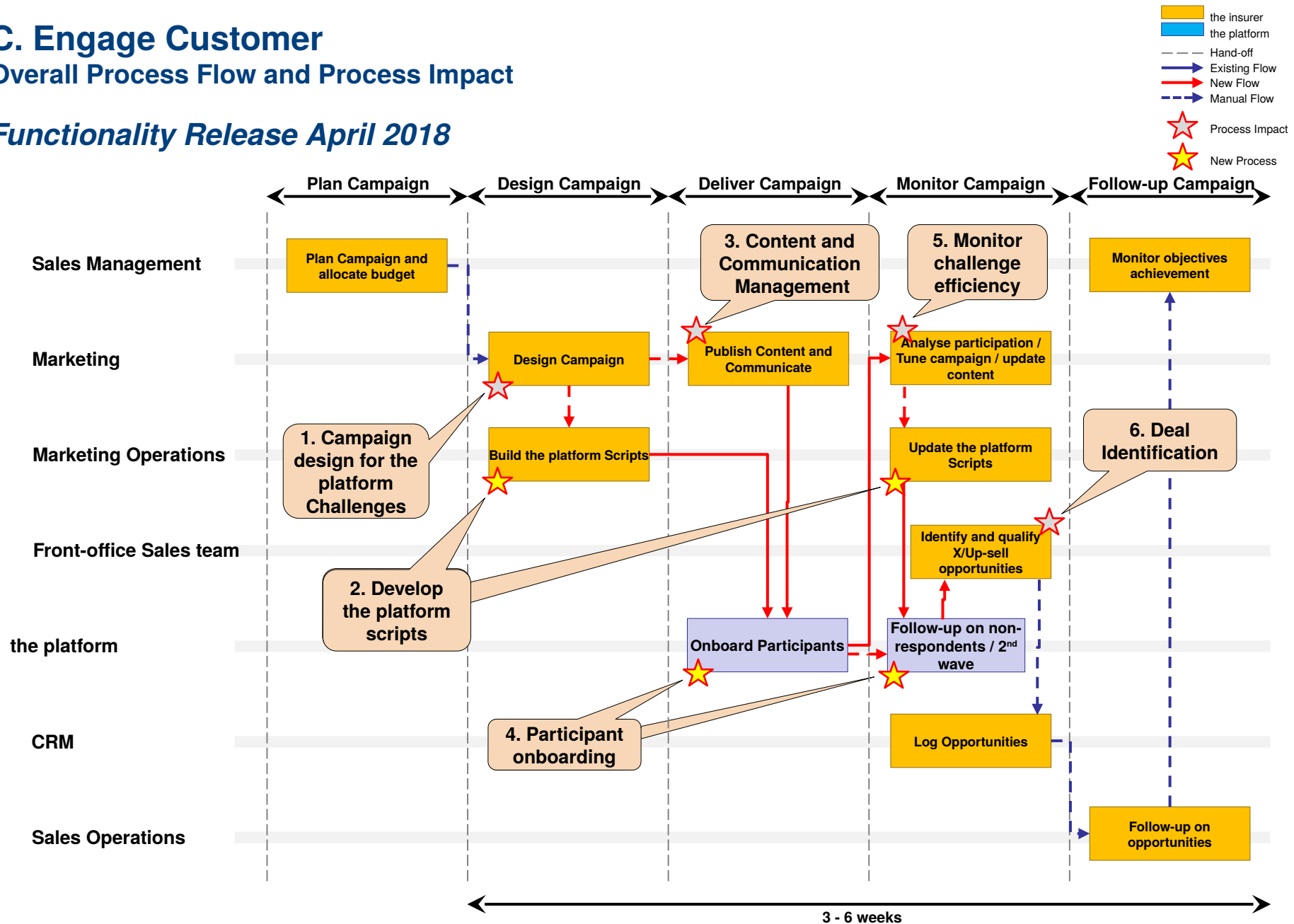
Technical Architecture of the flow B7



C. Engage Customer

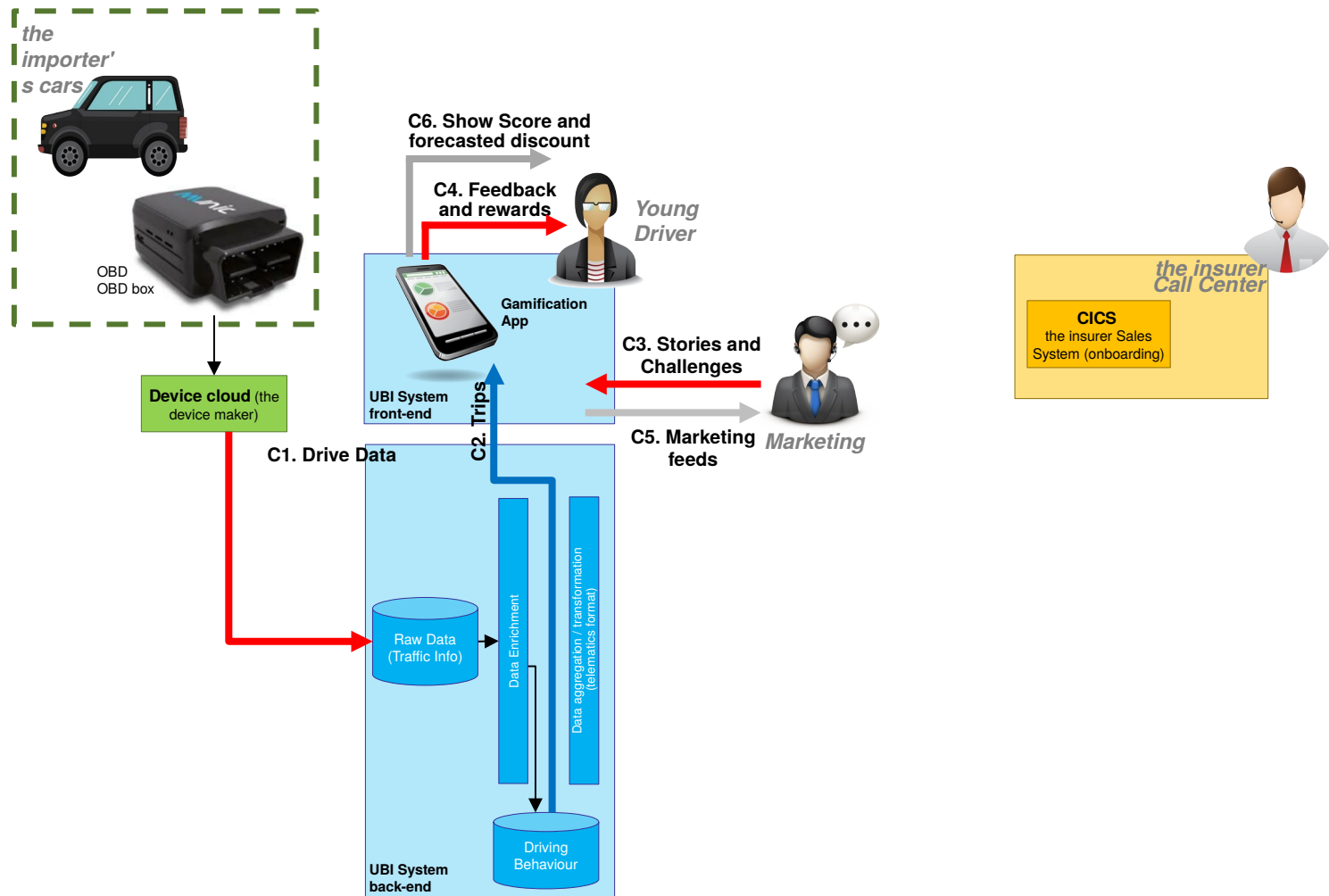
Overall Process Flow and Process Impact

Functionality Release April 2018



C. Engage Customer
System view - Data Flow

- the importer
- the platform
- Existing Flow
- New Flow (Jan 2018)
- Future Flow



C. Engage Customer

System view - Data Flow

Functionality Release Jan 2018

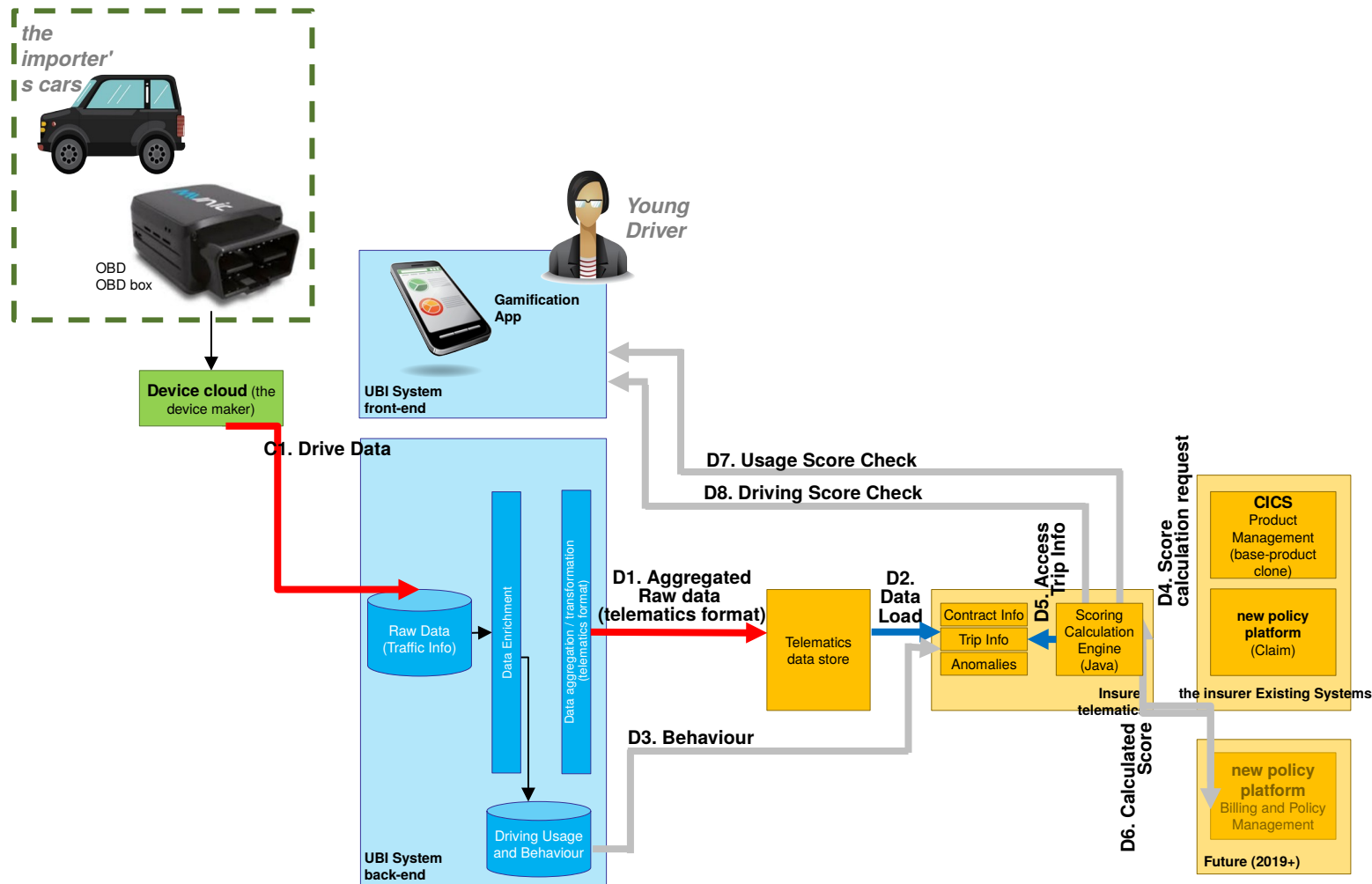
#	Interface	Source	Destination	Type	Owner	Description
C1	Drive data	Device cloud	UBI System	RT	the platform	
C2	Trips	UBI System Back	UBI System Front	RT	the platform	
C3	Stories and Challenges	Marketing	UBI System	RT	Consultant (marketing)	
C4	Feedback and rewards	Gamification App	Customer	RT	Consultant (marketing)	
C5	Marketing feed	UBI System Bank	Marketing	TBD	Consultant (marketing)	
C6	Show Score and Forecast Discount	Gamification App	Client	TBD	Consultant (marketing) / Platform vendor CTO	

C6. Calculation of weighted KM

- Number of weighted kilometres = $1/RA * (Total\ mileage + 0.5 * Mileage\ High\ Night + 0.5 * Number\ of\ kilometers\ high\ Night\ Weekend + 0.25 * Number\ of\ kilometers\ high\ PM - (number\ of\ kilometres\ of\ Highway + mileage\ Other)/3)$
- Explanation of the elements used: RA: The number of observed days expressed in years
- Total Mileage: The total number of kilometres travelled during the observation period
- Number of kilometers High Night: The number of kilometers ridden between 22h00 and 6:00 (all days of the week, weekends inclusive) during the observation period.
- Number of kilometers High Night Weekend: The number of kilometers ridden on Saturday between 00u01 and 6:00 and between 22h00 and 00h00 and on Sunday between 00u01 and 6:00 and between 22h00 and 00h00 during the observation period.
- Number of kilometers High PM: The number of kilometers ridden between 4.00 and 19h00 during the observation period.
- Number of kilometers Highway: the number of kilometers drove on motorways during the observation period.
- Number of kilometers other: the number of kilometers drove on secondary roads (outside of the city, not on motorways and not abroad) during the observation period.

D. Adjust Premium and Renew Policy
System view - Data Flow

- the importer
- the insurer
- the platform
- Existing Flow
- New Flow (Jan 2018)
- Future Flow



D. Adjust Premium and Renew Policy

System view - Data Flow

Functionality Release Jan 2018

#	Interface	Source	Destination	Type	Owner	Existing?	Description
D1	Raw data (telematics format)	UBI System	Telematics data store	RT	Platform vendor CTO	No	
D2	Data Load	Telematics data store	Trip Info	Batch	Insurer telematics IT	Yes	SEMA Drop (25/1)
D3	<i>Behaviour</i>	<i>UBI System</i>	<i>Trip Info</i>	<i>Batch</i>	<i>the platform</i>	<i>No</i>	
D4	<i>Score Calculation Request</i>	<i>Future policy platform</i>	<i>Score Calculation Engine</i>	<i>Batch</i>	<i>Dominique Corradi</i>	<i>No</i>	
D5	Access to Trip Info	Score Calculation Engine	Trip Info	Batch	Insurer telematics IT	Yes	SEMA Drop (25/1)
D6	<i>Calculated score</i>	<i>Score Calculation Engine</i>	<i>Future policy platform</i>	<i>Batch</i>	<i>Insurer telematics IT</i>	<i>No</i>	
D7	<i>Usage Score Check</i>	<i>Score Calculation Engine</i>	<i>UBI System</i>	<i>Batch</i>	<i>Insurer telematics IT</i>	<i>No</i>	
D8	<i>Driving Score Check</i>	<i>Score Calculation Engine</i>	<i>UBI System</i>	<i>Batch</i>	<i>Insurer telematics IT</i>	<i>No</i>	

Usage Scoring Calculation engine ready in Telematics system and fed by UBI system

D. Adjust Premium and Renew Policy

System view - Data Flow

Functionality Release April 2018

#	Interface	Source	Destination	Type	Owner	Existing?	Description
D1	Raw data (telematics format)	UBI System	Telematics data store	RT	Platform vendor CTO	No	
D2	Data Load	Telematics data store	Trip Info	Batch	Insurer telematics IT	Yes	
D3	Behaviour	UBI System	Trip Info	Batch	the platform	No	
D4	Score Calculation Request	Future policy platform	Score Calculation Engine	Batch	Insurer telematics IT	No	
D5	Access to Trip Info	Score Calculation Engine	Trip Info	Batch	Insurer telematics IT	Yes	
D6	Calculated score	Score Calculation Engine	Future policy platform	Batch	Insurer telematics IT	No	
D7	Usage Score Check	Score Calculation Engine	UBI System	Batch	Insurer telematics IT	No	Check to confirm same as score calculated in the platform
D8	Driving Score Check	Score Calculation Engine	UBI System	Batch	Insurer telematics IT	No	Check to confirm same as score calculated in the platform

Main new functions:

- Usage Scoring Calculation engine Connected to new policy platform
- Driving Scoring Calculation engine in place
- Consolidation and verification with the platform Scoring

Other functions in line with new platform programme deployment:

- New UBI Contracts in new policy platform – August 2018
- Review premium – Nov 2018
- Renewal letter template – Nov 2018
- Produce and send Renewal letter – Nov 2018
- Initiate contract migration at renewal – Jan 2019

E. Claim and Accident

System view - Data Flow

Functionality Release January 2018

#	Interface	Source	Destination	Type	Owner	Description
E1	Shock Event	Device cloud	UBI System	RT	the platform	
E2.1	Mail Shock Alert	Device cloud	the assistance provider	Mail	the device maker	
E2.2	<i>Direct Shock Alert</i>	<i>Device cloud</i>	<i>the assistance provider</i>	<i>RT</i>	<i>the device maker</i>	
E3	<i>FNOL</i>	<i>the platform</i>	<i>new policy platform Claim</i>	<i>RT</i>	<i>the platform</i>	
E4	<i>Crash reconstruction report</i>	<i>the platform</i>	<i>new policy platform Claim</i>	<i>RT</i>	<i>the platform</i>	

- If Shock of 2.5G+ force happens, it is captured by Device cloud and communicated to the assistance provider via email/SMS
- the assistance provider can initiate the protocol of “levee de doute”

F. Report, Analyse and Product Design

System view - Data Flow

Functionality Release January 2018

#	Interface	Source	Destination	Type	Owner	Description
D1	Aggregated raw data (telematics format)	UBI System	Telematics data store	RT	the platform	See D
F1	Aggregated data	Telematics data store	SAS (Basisbestanden)	Batch	Insurer actuarial	
F2a	Enriched data	UBI System	SAS (Basisbestanden)	Batch	Insurer actuarial	
F2b	Raw Data	CloudConnect	SAS (Basisbestanden)	Batch	Insurer actuarial	
F3	Analysis of behaviour and usage	Actuaries	UBI System	RT	Insurer actuarial	Access to the UBI System analysis environment by actuaries

- Aggregated trip info data loaded in the SAS Analysis environment
- Actuaries have access to the platform for analysis of detailed data

Personal Data Category	Illustrative Data Elements	Initial Source of data	Affinity	CICS	new policy platform		
1. Customer Contact	Name, tel, email, ...	the insurer or the importer					
2. Driver	Age, Bonus Malus, ...	the insurer or the importer					
3. Vehicle	Brand, model, year, VIN...	the importer					
4. Insurance Contract	Policy number, product, ...	the insurer					
5. License	License plate number	the insurer					
6. Dongle ID	IMEI, ...	the importer					
7. Account	Username, password	the platform					
8. Localization	GPS data	OBD Device					
9. Accelerometer	Braking, accelerating, speed, ...	OBD Device					
10. OBD data	Error & Warning Codes, ...	OBD Device					
11. Enhanced trip	Traffic, Weather, ...	the platform					
12. Driving-Style scoring	Aggregated scoring	the platform					
13. Application usage	App On/Off, Reaction to messages & offers, ...	User via Platform app					
14. Engagement	Engagement level, usage stats, segments,...	the platform					
15. Claims	Claims	Insurance					

Importer and insurer: Launching the UBI ecosystem

Steering Committee, 31 January 2018 —
Part 2 (7 of 15 slides)

Transition to a new team at the working level has been achieved:

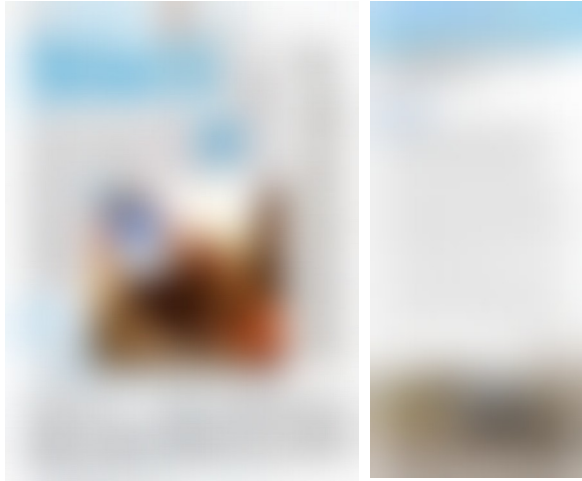
Roles & Responsibilities at the working level as of 2018

Overall ecosystem roles	Features/UAT	PO Ecosystem in the G2M Digital team – Insurer digital PO					
	Process						
	Design	Insurer designer					
	Program Mgmt, Service Mgmt	Insurer programme & service manager					
Detail by partner	PO/Analysis/ Requirements/ UAT	Insurer analysts	Insurer product lead	Importer telematics PO	Importer telematics PO	Insurer product lead	Insurer analyst
	Design/Coding	[Project staffing]	[Project staffing] SI partner – new policy platform	OEM IT developer	[MDI]	[Project staffing]	Platform vendor CTO Platform vendor CPO
	Project Mgmt	Insurer programme & service manager		OEM IT PM	Device maker PM	Assistance provider PM	Platform vendor PM
		the insurer Core Legacy system (CICS)	the insurer Telematics system	Importer/ OEM IT/ OEM web agency	the device maker	the assistance provider	the platform

Introductions have been made and working level counterparts are now working to organize new ad-hoc and regular meeting schedules

For discussion: Did we have a good launch?

Visibility in the national press



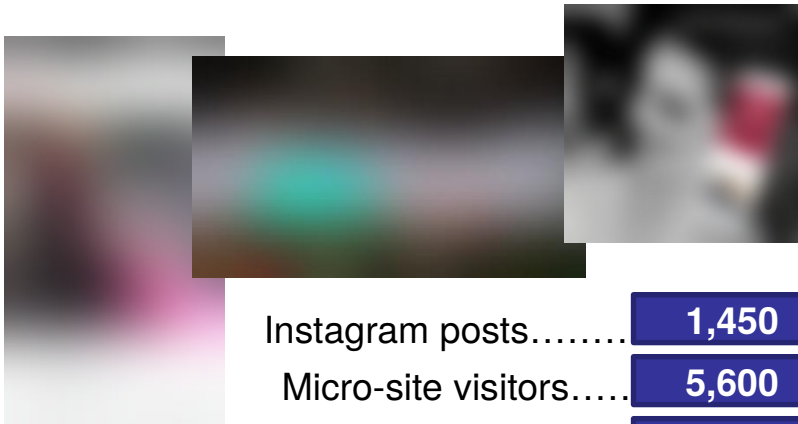
**Positive
dealer
reactions
to price
and
product**

**It works...
no
critical
bugs**

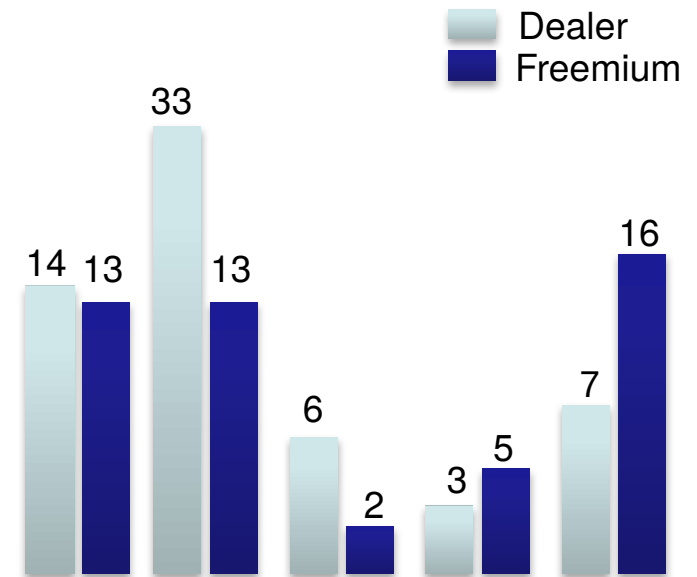
Activity on the telematics platform

Driven kilometres.....	76,166
The most a user drove (km).....	3,619
Number of platform users.....	115
Score above 75.....	68
% users who used App in last 3 days.....	60%

Visibility at the motor show, at dealers, online



Instagram posts.....	1,450
Micro-site visitors.....	5,600
Av. Time spent.....	4:07



Early view on sales: everything so far is consistent with expectations, but too early to conclude much

2018 sales funnel to 27 Jan 2018 – sourced from Leads*

	Total agency	=	the product	+	Young non-Telematics	+	Other
Leads	6,667		TBD		TBD		TBD
Personalized Quotes	3,185	48% (target: 70%)	179		TBD		TBD
Contracts & Signed Offers	168	5% (target: 20%)	8	4.5%	TBD		TBD

across three brands

- Everything so far is consistent with our earlier expectations: At this rate the product would get to ~200 contracts this year
- Most on-boardings scheduled for June/July
- We have our first urgent one currently going on for “tomorrow”, car already delivered with old plate and no OBD (one dealer)
- More refined reporting needed to evaluate whether the product has desired effect on Young Driver segment

Initially, three main sales impediments are being reported:

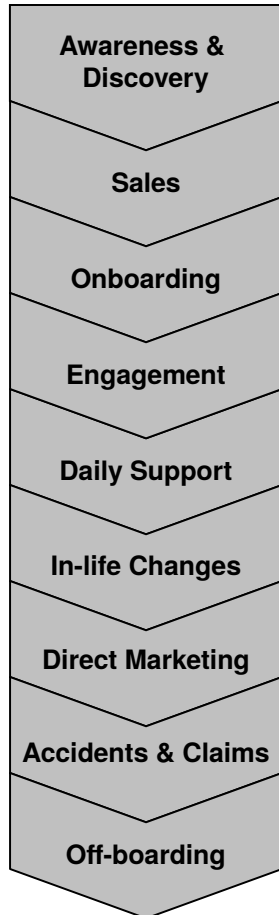
1. Still more **expensive** than alternatives offered by brokers (often take account of overall family picture)
2. Privacy concerns – especially the fear that data may be **used against them** (policy holder agrees to use for fraud checking)
3. **Existing license plates** not supported

* Minor other sources: go directly to the Front websites to create an offer or call sales center directly
Source: the insurer

Critical customer processes for sales, onboarding, and support are in place – and the rest will be by end of Feb



Customer Journey



Status of supporting processes

Comments

	Fully supported by websites & FAQs
	Sales trainings conducted, focus on product features, conditions, FAQ
	Intensely reviewed joint dealer onboarding process and troubleshooting
	Customer engagement plan for next months in full swing
	Troubleshooting guide developed, now being deployed to support center
WIP	Being implemented by end of Feb (the consulting firm, at charge of the insurer)
(pending plan)	Guidelines of what is permitted shared with marketing teams
	(No Telematics specifics)
WIP	Being implemented by end of Feb (the consulting firm, at charge of the insurer)

Reminder: Only the basic “new client/new plate” scenario is supported at launch (in line with Steerco decision of 2 the data storeber)

Checks that are applied by the insurer's sales call centre

- ☐ Meets normal base product acceptance criteria (not too many past accidents etc.)
- ☐ Insurance taker is a physical person
- ☐ Not for a professional usage of the vehicle
- ☐ Insured vehicle is a car (not a camionnette or moto)
- ☐ There is only 1 vehicle on the insurance contract
- ☐ Car is an importer brand bought in the official network
- ☐ Main Driver is less then 26 years old (and over 18) at time of underwriting (offer emission date)
- ☐ Smartphone of main driver is iOS or Android
- ☐ No takeover of pre-existing insurance contract / existing plates
 - Encourage to cancel previous insurance/get new plates as of start date of the product
 - Refuse the product if unwilling to do so
 - Offer a discount on a non-the product product to avoid loosing clients

2018 Telematics Roadmap – What remains to be done?

○ None
● Heavy

2018 Telematics roadmap as-is				IT work required	For discussion today
	Timing	the importer	the insurer		
1. Add the assistance provider crash notification back	TBD	Support testing	Add clauses back to contracts	●	Not yet ready for decision – needs more testing
2. Maintenance vouchers	Q1 2018	Decide budget and give list of voucher codes	Create PDF and upload to the platform	●	For next the agency meeting: agree Maintenance Voucher budget (split)
3. GDPR work-around	25 May 2018	Pass the insurer instructions on to MDI	Develop GDPR work-around requirements	○	-
4. Share predictive maintenance data to the insurer	Q2 2018	Instruct MDI to make data available	Route data to the platform for enrichment and pull in to the insurer datastore	●	-
5. Renewal	Nov 2018	-	Implement on new policy platform and in the platform	●	the insurer proposes delay but still “before the 2019 motor show”
6. Support “Existing <26 clients, existing plates”	May 2018	- (Mostly Marcom)	Implement new scenarios	●	
7. Launch 26+ segment	Q4 2018	Possibly supply dongles (TBC)	Implement new product clone & price	●	the insurer signals potential delay into early 2019
8. Launch the insurer/the insurer's second brand	N/A	Support study	- Implement new segments, products, branding - Support study	TBD	Confirm interest