

Workshop & Brainstorm

Telematics for the Insurance Sector

Wednesday October 12, 2005, 10 pm – 4 pm

Diamant Building
A. Reyerslaan 80, 1030 Brussels

Telematics Cluster invites all insurance companies to this **free of charge** information workshop on the possibilities of telematics for new insurance products.

This workshop is the follow-up of a first successful workshop in July 2005 on the topic of “pay as you drive”.

By attending this workshop you will identify the possibilities telematics can bring to offer new insurance product and services. You will learn about the technical evolutions of telematics and you industry experts will explain existing implementations and handle specific issues like privacy and return on investment.

INTRODUCTION

Vehicle telematics is the combination of Global Positioning Systems (GPS) with mobile communication (like GSM) installed in an in-car computer (black-box) to retrieve and deliver real-time critical information on the vehicle and driver. Well known in the insurance sector are the **CJ-2 after theft systems**, for the prevention and recovery of stolen vehicles.

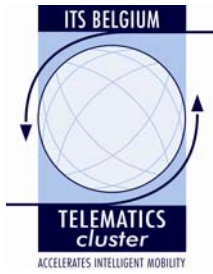
Vehicle telematics offer the possibilities to monitor and stimulate driving behavior, by collecting essential data on how the customers of the insurance company use their cars. **Pay-as-you-drive** is the collection real-time vehicle and driver data, like driven kilometers, speed and position. This data can be processed for different services:

- Simple: Insurance premiums depending on nr of kilometers driven
- Complex: Bonus/malus based on driving style analysis

Defensive driving behavior is heavily encouraged by the Belgian insurance companies in order to reduce accidents, maintenance & repair and claims. The well know application of **Intelligent Speed Adaptation and Advice (ISA)** will indicate or enforce at any time the maximum allowed speed, based on a GPS and digital speed map in the vehicle. Specific target groups are young drivers, speed devils or heavy truck drivers.

For some years now, the government is looking for systems to reduce fatal accidents. One of these solutions is **e-Call**, where an in-vehicle device automatically sends certain information (position, vehicle ID) to the emergency services once an accident occurs (crash sensor based). E-Call will decrease the response time of the emergency service, thus reducing the severity of the accident. Last but not least, **tracking dangerous goods transport**, especially the position and condition of the vehicle and load, allows traffic management operators and police to react faster and more appropriate on incidents on the road.

By implementing telematics, insurance companies can optimize charges and costs and realize greater customer demand through the visibility of fairer premiums. This is not only an innovative insurance solution based on telematics technology; it is also a totally **new business model**.



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AGENDA

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| 09h45 | Welcome & Coffee |
| 10h15 | General introduction and presentation of the participants
<i>Jan Cools – Telematics Cluster</i> |
| 10h30 | Telematics for the insurance sector: actual status & role of standardization
<i>Pieter Debersaques – Oktopus</i> |
| 11h00 | Case study Axa Italy: Pay-as-you Drive – how to involve the customer
<i>Davide De Sanctis – Octo Telematics</i> |
| 11h45 | Pay as you drive and privacy law
<i>Tom De Cordier - Allen & Overy LLP</i> |
| 12h30 | Lunch and demonstrations |
| 14h00 | Case study Norwich Union: Pay-as-you Drive – Return on investment |
| 14h30 | Projects on Intelligent Speed Advice with Top Danmark Insurance
<i>Jørgen Raguse – M-Tec</i> |
| 15u00 | Coffee |
| 15h15 | European developments on e-Call and dangerous goods transport
<i>Rasmus Lindholm – Ertico</i> |
| 15h45 | Discussion, conclusions and next steps |

SUBSCRIPTION

Participants of this workshop are insurance companies and telematics companies. Participation is **free of charge!** Please confirm your participation by sending your name, function and contact data to info@telematicscluster.be