INSURANCE TELEMATICS

The first telematic solution for insurance companies built by a Telco.
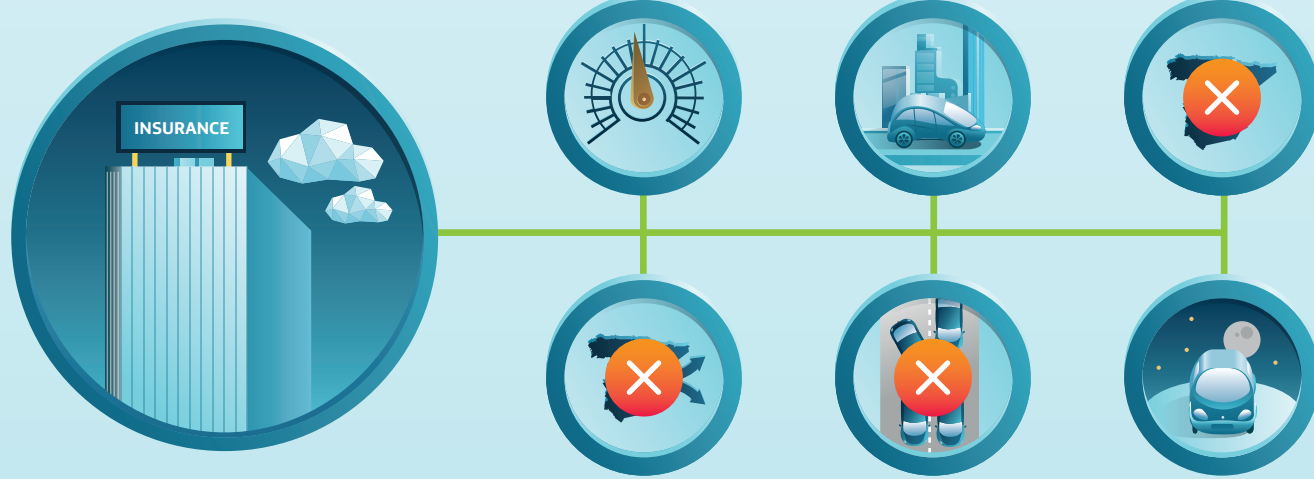
Telefonica's product

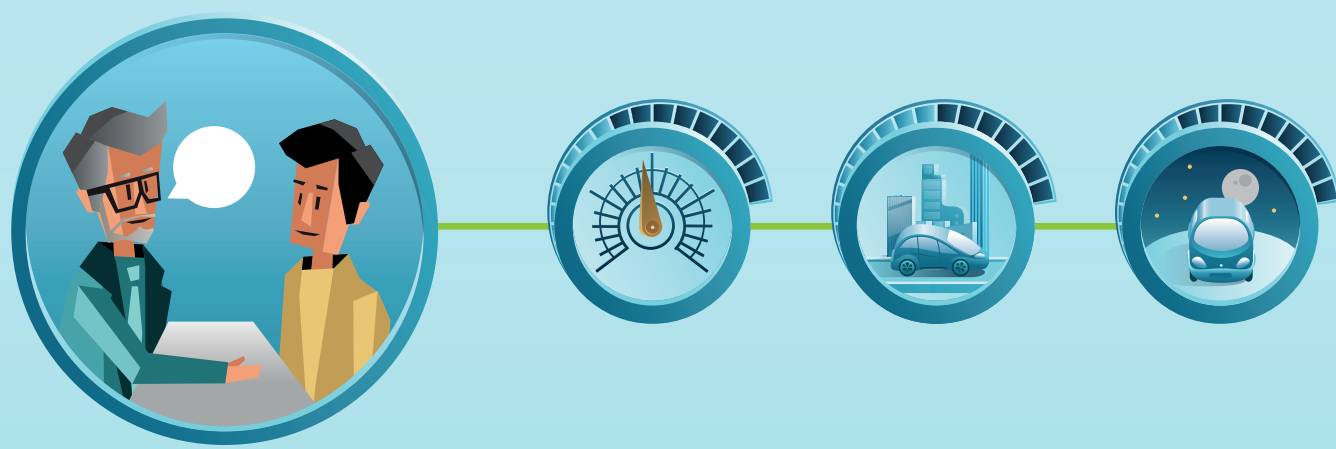Insurance Telematics offers a wide range of parameters to analyse customer´s driving habits.

- Speeding
- Urban driving
- Distance
- Aggresive driving
- Night driving
- International

Insurance Company

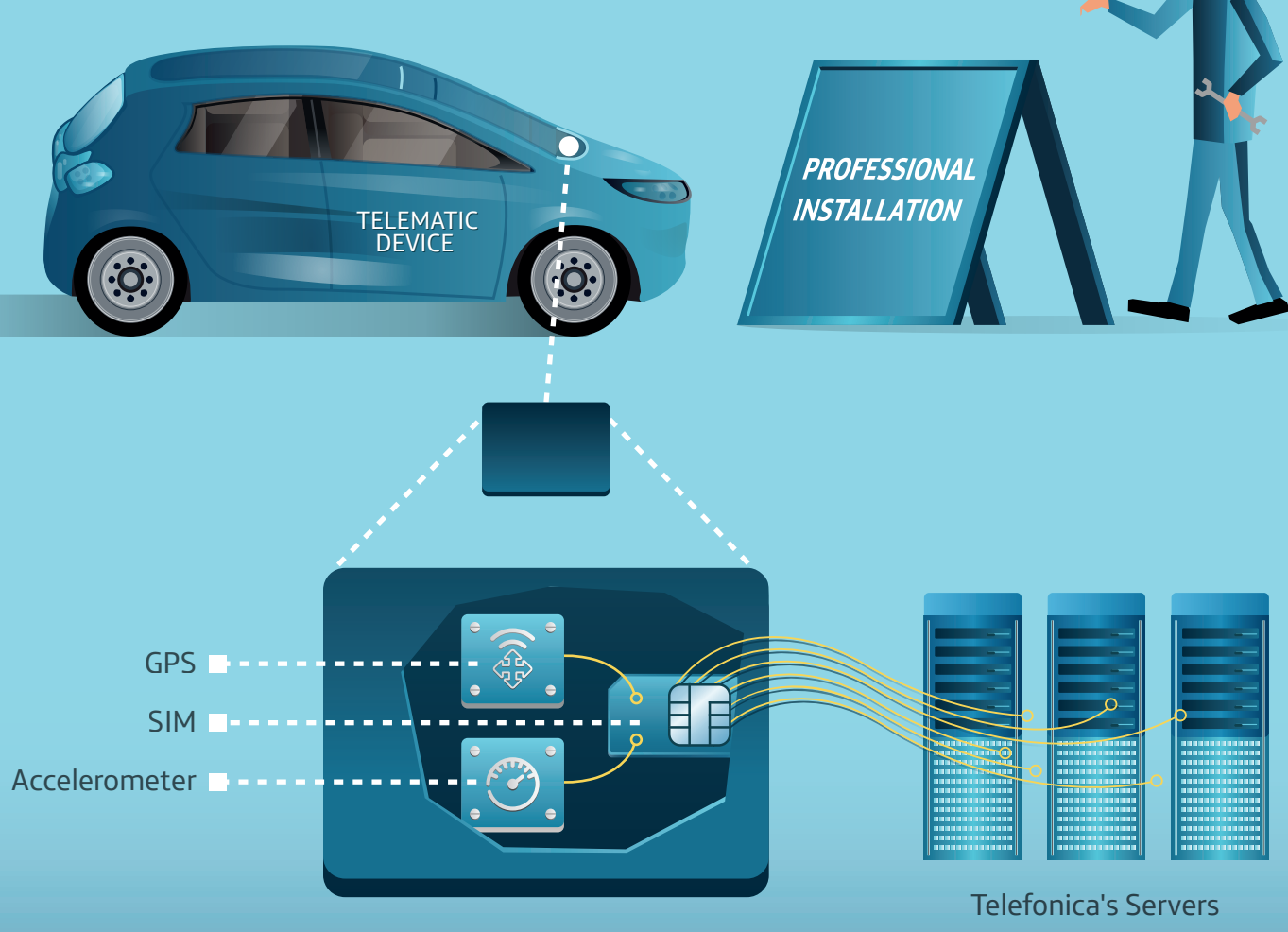Each insurance company selects the parameters to measure its customers.

INSURANCE

Driving profile

After declaring the kilometers he will travel anually, the customer sets his driving habits based on the parameters determined previously by the insurance company.
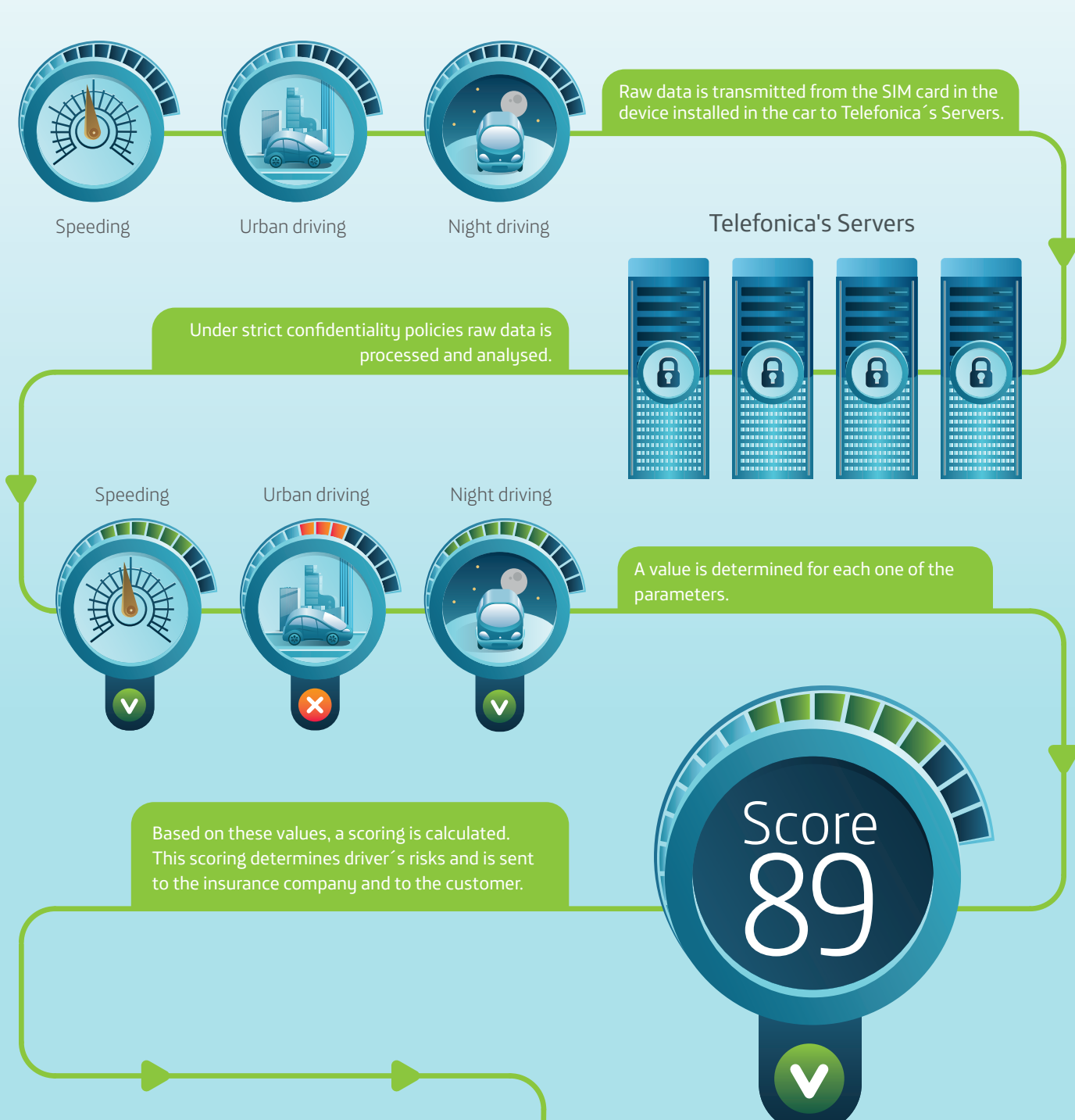
Installation & device

Specialists install a telematic device in the car that transmits data that will be translated into driving habits. The device consists of an accelerometer, GPS and an M2M SIM.

TELEMATIC DEVICE

PROFESSIONAL INSTALLATION

GPS
SIM
Accelerometer

Telefonica's Servers

Monitoring and Analysis

- Speeding
- Urban driving
- Night driving

Raw data is transmitted from the SIM card in the device installed in the car to Telefonica´s Servers.

Telefonica's Servers

Under strict confidentiality policies raw data is processed and analysed.

- Speeding
- Urban driving
- Night driving

A value is determined for each one of the parameters.

Based on these values, a scoring is calculated. This scoring determines driver´s risks and is sent to the insurance company and to the customer.
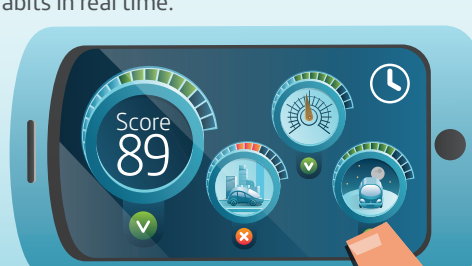
Score 89

Insurance company accuracy

Only the scoring is sent to the insurance company as necessary. Controlling the driving habits allows the reduction of policies of good drivers.
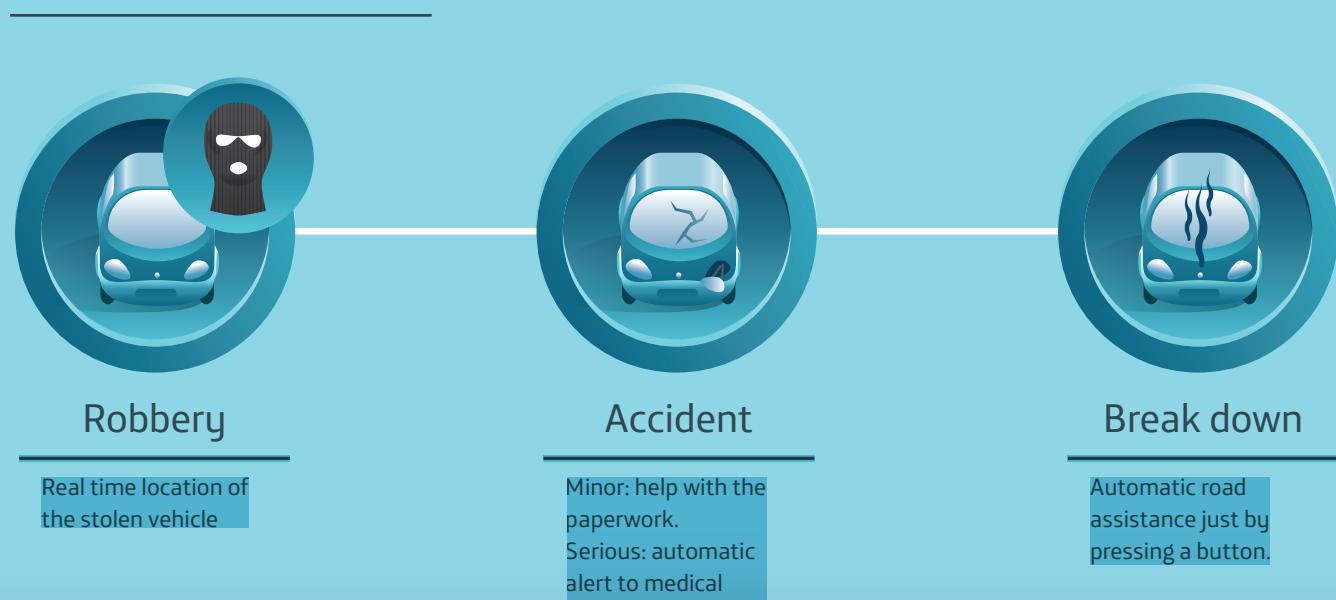
Customer control and management

Thanks to a web interface and a mobile app, the driver is able to analyse and compare his scoring and driving habits in real time.

Score 89

APP & Web

Value added Services

Robbery
Real time location of the stolen vehicle

Accident
Minor: help with the paperwork. Serious: automatic alert to medical emergency services

Break down
Automatic road assistance just by pressing a button.

Tweet about Insurance Telematics

- Your car can be located in case of robbery thanks to the technology of Insurance Telematics #M2M
- Just suffered an accident? Insurance Telematics allows your company to assist you with paperwork in real time #M2M
- Emergency services can be automatically sent to you in case of serious accident thanks to Insurance Telematics #M2M
- With Insurance Telematics, if your car breaks down, you can receive road assistance in an easy way #M2M
- Monitoring your car performance everywhere, everytime is possible with Insurance Telematics #M2M
- Pay how you drive with insurance telematics. Don't pay for other drivers' risks! #M2M