

Tailored insurance products through vehicle data

Manfred Wiedemann



Vehicle Data Availability

What is necessary and already possible?

INTERNET CONNECTION AS BASIS

>90% new sold cars in USA were connected cars,

4 of 5 in Europa

Mostly equipped with eSIM



What is necessary and already possible?

ACTIVE CONNECT LICENSE

1-5 years included

Accessible data points depending on connect packages






Activation rates at 40 to 90+%*

*of trial activation period

CONNECTED DRIVE


Im BMW Shop haben Sie die Möglichkeit, Ihren BMW mit Digitalen Diensten auszustatten oder diese zu verlängern.

DIGITALE PAKETE

| | | | | |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
|  |  |  |  |  |
| Connected Booster | Connected Package | Connected Package Plus | Connected Package Professional | Connected Package Excellence |
| 59,00 € | 69,00 € | 139,00 € | 199,00 € | 279,00 € |
| Details | Details | Details | Details | Details |

Product packages

Prices and the products included may vary, depending on the vehicle -



| | | |
|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| Remote Package Comprises 15 products | Navigation Package Comprises 7 products | URBAN GUARD Package Comprises 2 products |
| Your smartphone – your Mercedes. Everything under control at all times. | Always takes the route that's best for you. The faster and safer way to reach your destination, thanks to real-time traffic data. | A bodyguard for your Mercedes: extra security, and help with locating it as quickly as possible if it's stolen. |
| From £75.90 (incl. VAT) | From £95.20 £119.00 (incl. VAT) | From £139.00 (incl. VAT) |
| → Find out more | → Find out more | → Find out more |

INTRODUCTORY OFFER

What is necessary and already possible?

ALREADY ACCESSIBLE DATA

Vehicle Status & Position

Road Friction & Local Hazard

Vehicle Usage Behavior

Crash Information / FNOL

Remote Control



What might come in the near future?

REAL TIME & STREAMING



High frequent data streaming

Environmental data, Video & Audio

How is the accessibility?

OEM OFFERINGS TO ACCESS CAR DATA ALREADY EXISTS

Tesla API

Model S API TMC Thread Tesla Referral Code

State And Settings

GET <https://owner-api.teslamotors.com/api/1/vehicles/:id/data>

Vehicle Data (Legacy)

Porsche Connect Partner Services – Maßgeschneiderte Services für Ihr Fahrzeug.

[> Mehr erfahren](#)

BMW GROUP **MINI** **ROLLS-ROYCE MOTOR CAR LTD.**

Innovation

CarData

BMW AND MINI CARDATA.

Mercedes-Benz /developers

- Intro
-
-

We move the world by data.



Options for Insurance Market Today

What could be offered already today?

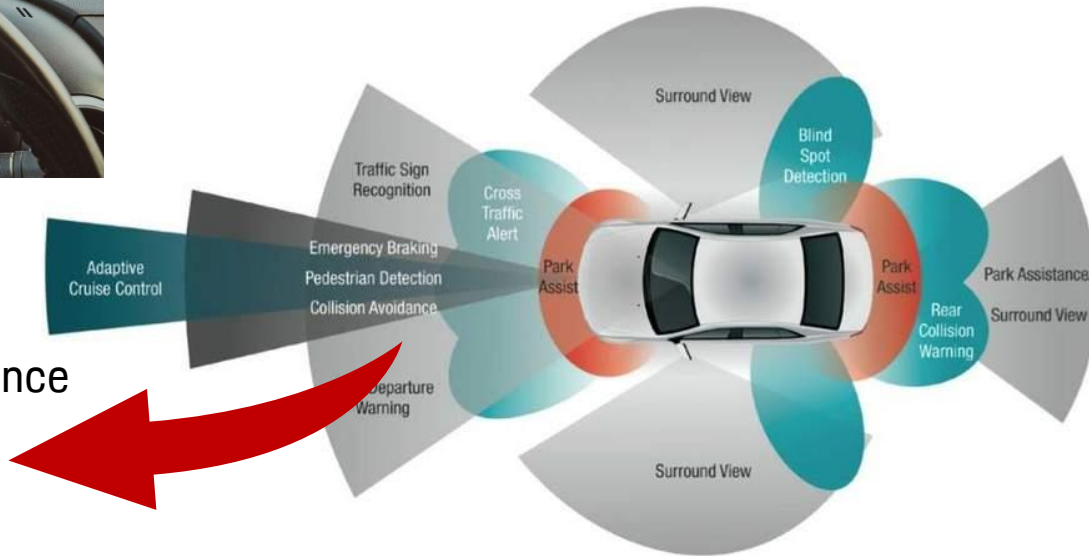


Current **Odometer** after each trip →
Mileage based / Pay as you Drive Insurance

What could be offered already today?



Current **Odometer** after each trip →
Mileage based / Pay as you Drive Insurance



Static Vehicle data → consider
equipped ADAS features insurance

ADAS (in)activation data →
dynamic ADAS usage insurance

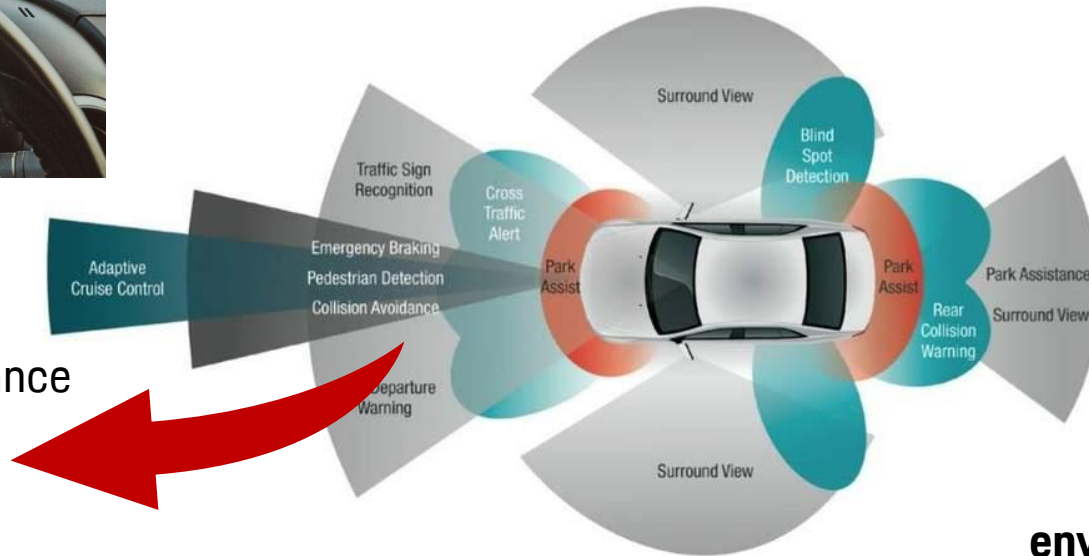
What could be offered already today?



Current **Odometer** after each trip →
Mileage based / Pay as you Drive Insurance

Static Vehicle data → consider
equipped ADAS features insurance

ADAS (in)activation data →
dynamic ADAS usage insurance



Dynamic vehicle usage & environmental data → telemetric data
based **Pay How You Drive** Insurance

How to implement them successful?

→ Transparency of Data Sharing...



... not Transparent Customers

How to implement them successful?

→ Attractiveness & Fairness





Outlook for Future Products

How would you insure a trip where this feature is turned on?



Activated Level 3 drive pilot in new Mercedes Benz S-Class

What are the near future trends?



Use **dynamic ADAS usage data** to insure **assisted, partly & full autonomous driving**

Use **crash data** to **speed up repair** and **avoid additional costs**



Use vehicle **position & navigation data** to offer **additional insurances** (e.g. extra coverage for hail storms at destination)



What is required to implement products therefor?

1. Mindset Change



2. Start Now! The journey has already begun...

RIVIAN INSURANCE

Comprehensive coverage designed for your adventures.

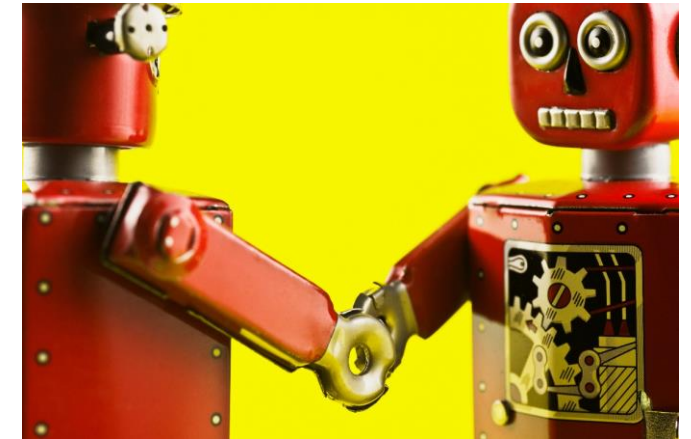


By RIVIAN

Tesla Insurance

Get competitive rates in California and Texas in as little as one minute. Insurance based on real-time driving behavior now available in Texas.

3. Initiate collaborations between OEMs & Insurance world



Thank you for your attention!
**Let's change the way how future trips will
be insured.**

Manfred Wiedemann