OEM / cars
In vehicle devices
Infotainment

Mobile devices
Mobile phones
Applications

Other data sources
Weather, Road condition
IoT

Telco
data
M2M

Satellite navigation
GPS location

Data platforms
Data/Cloud
Advanced analytics

Applications
Fleet management, logistics
Loyalty programmes, engagement

Insurance distribution
Marketing
Sales

Core Insurance
Product innovation
Underwriting
Policy management
Compliance
Claims

Data collection

Data transfer

Value added services

Traditional insurance

THE TELEMATICS VALUE CHAIN

INSURANCE