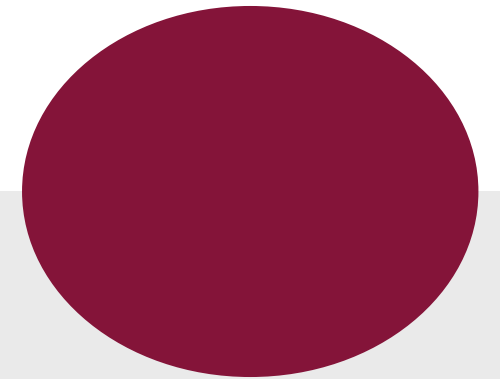




.consulting .solutions .partnership

Automotive Services X.0

Next Generation Insurance

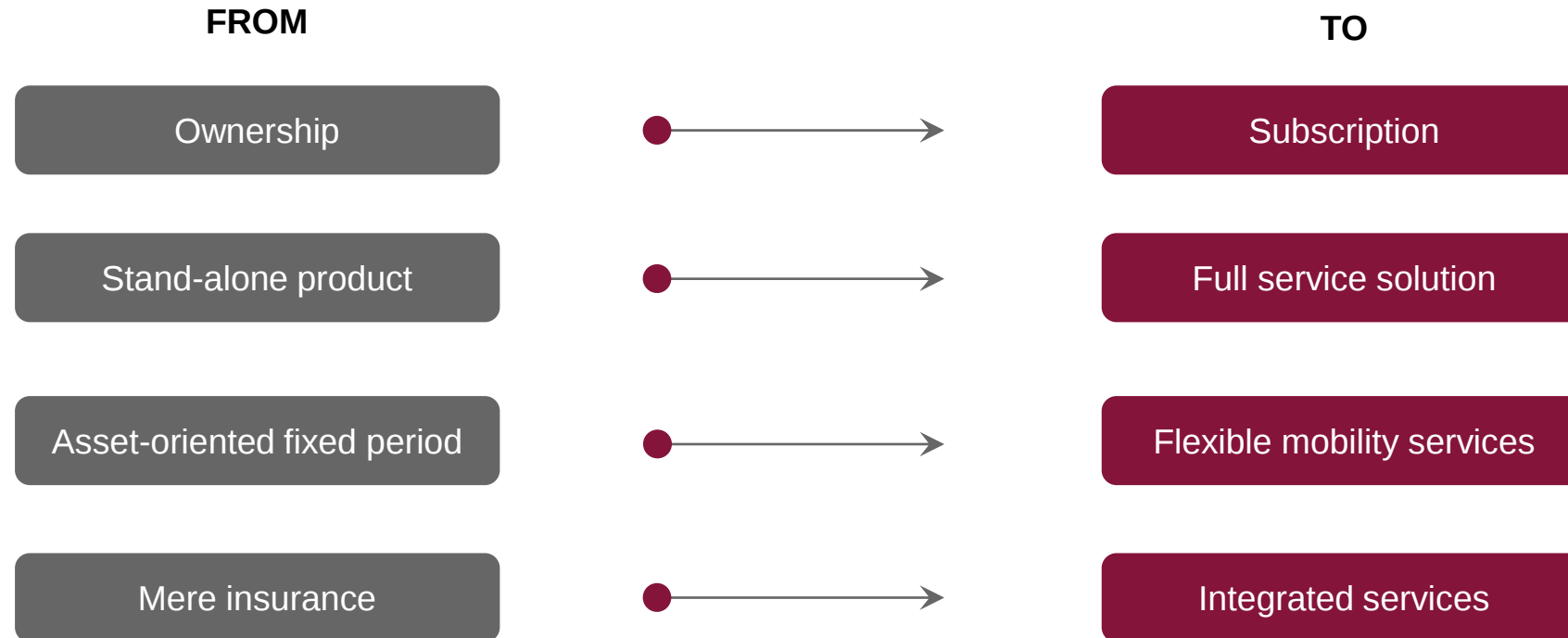


Insurance X.0

- 1 Car-as-a-Service
- 2 Usage Based Insurance
- 3 Loyalty and Rewards
- 4 Vehicle Diagnostics
- 5 Telematics Claims Management
- 6 Digital Claims Management
- 7 Why msg global



Market Change



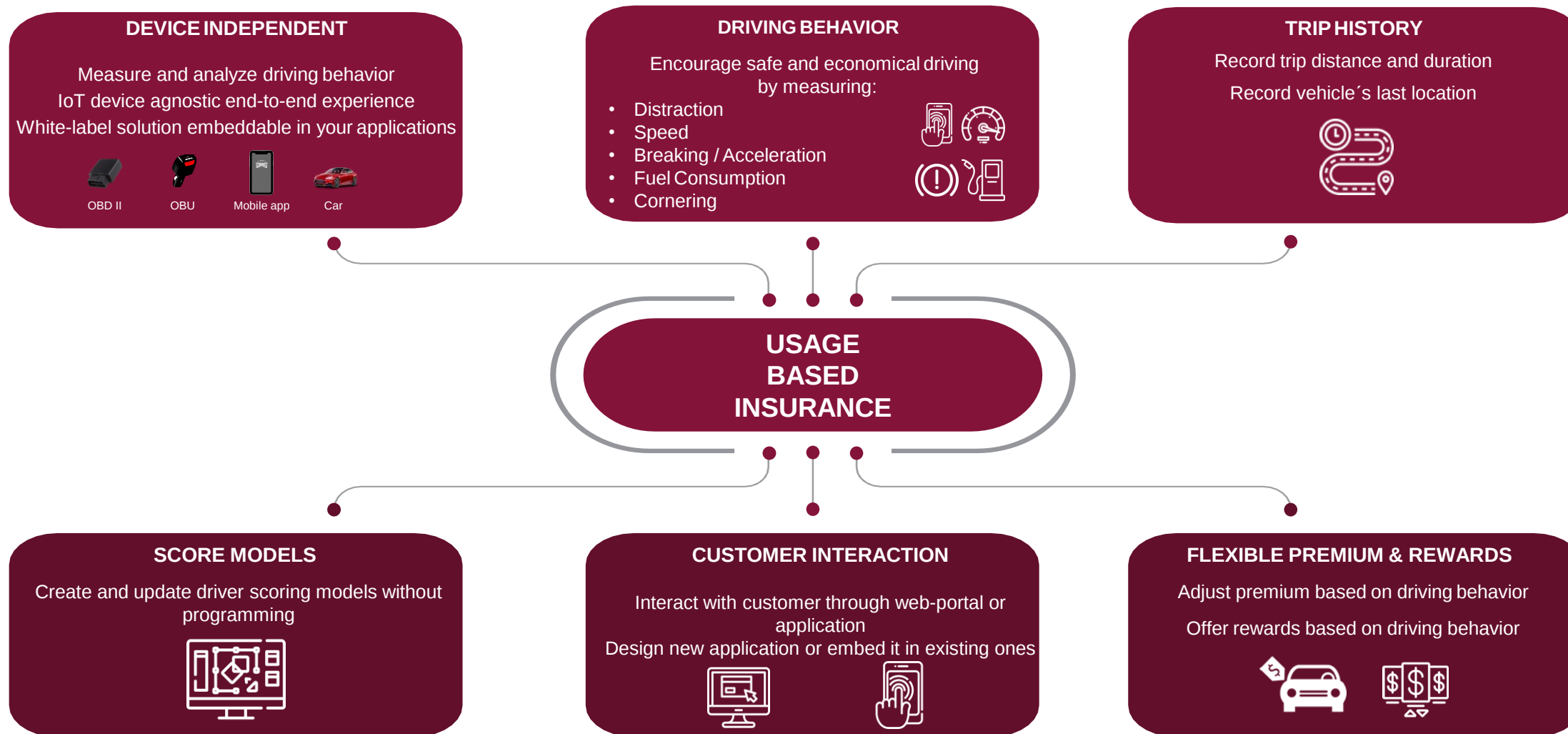
CAR-AS-A-SERVICE

Long-term subscription based mobility solutions with all-round integrated service

Car-as-a-Service



Usage Based Insurance



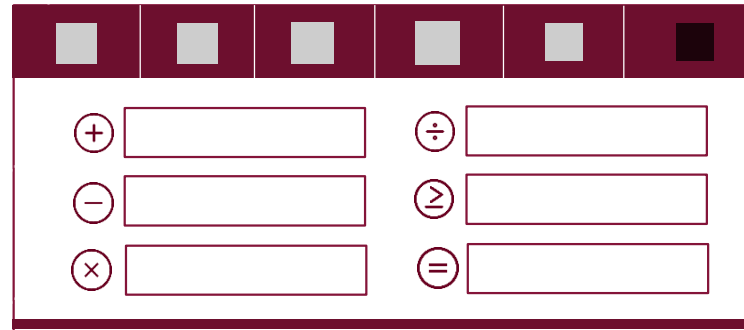
Key features of msg.ioTA

SENSOR & THIRD PARTY-DATA



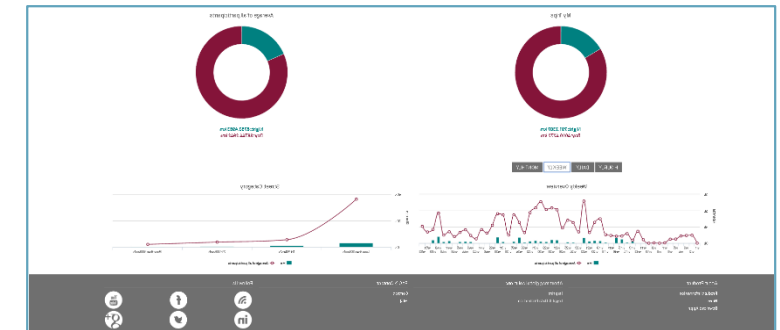
IoT device **agnostic** end-to-end experience for insurers and customers supporting data enrichment with internal and 3rd party information

SCORING ENGINE



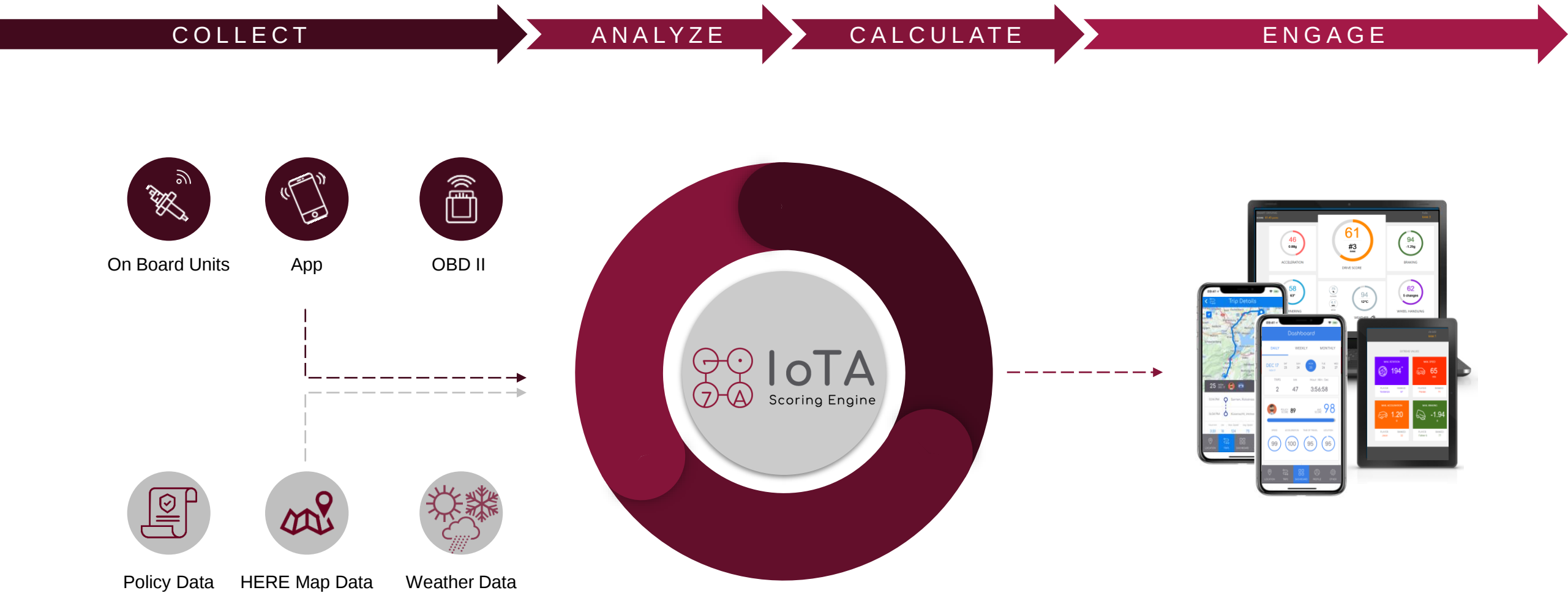
The Scoring Engine is the heart of the IoT Analyzer allowing insurers to create their own **IoT analytics and risk models**

DATA SERVICES

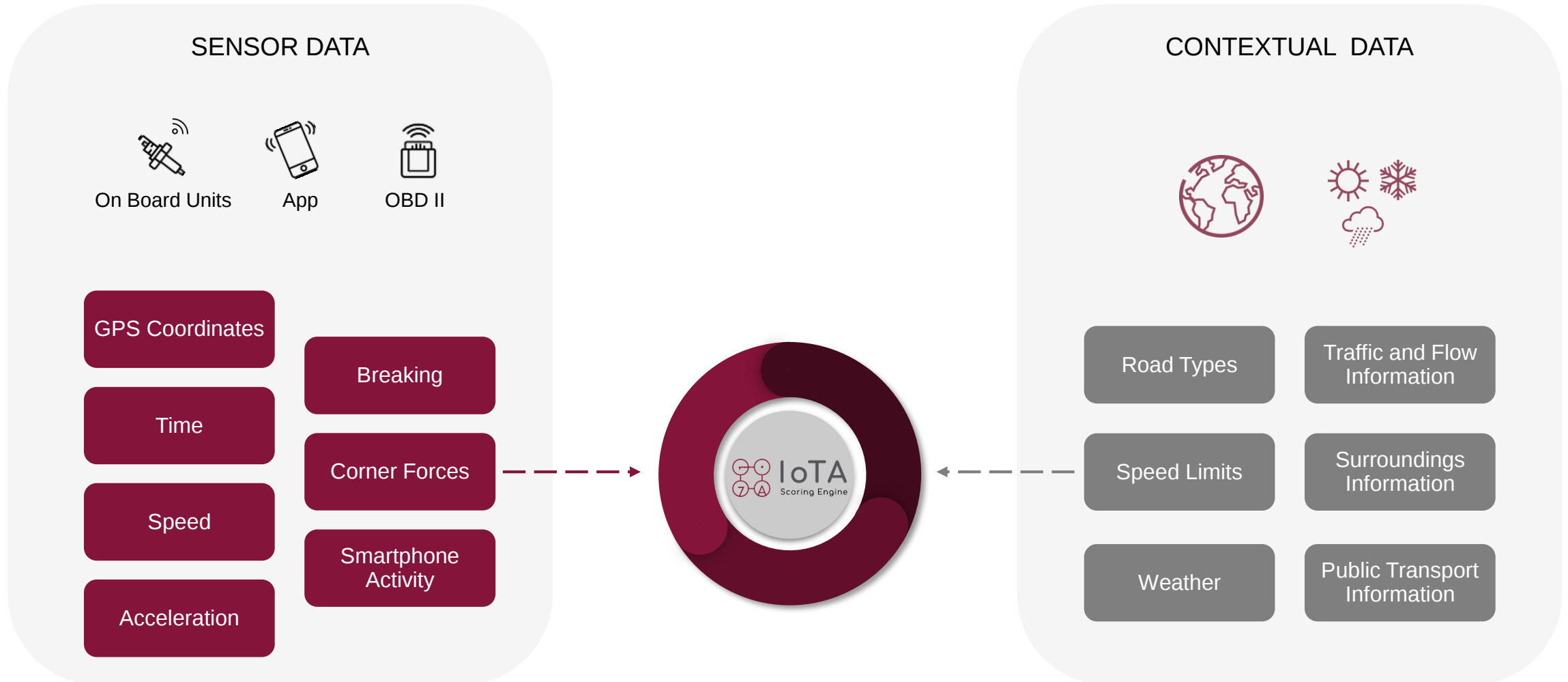


Data Services allow a full implementation of a comprehensive **IoT ecosystem**

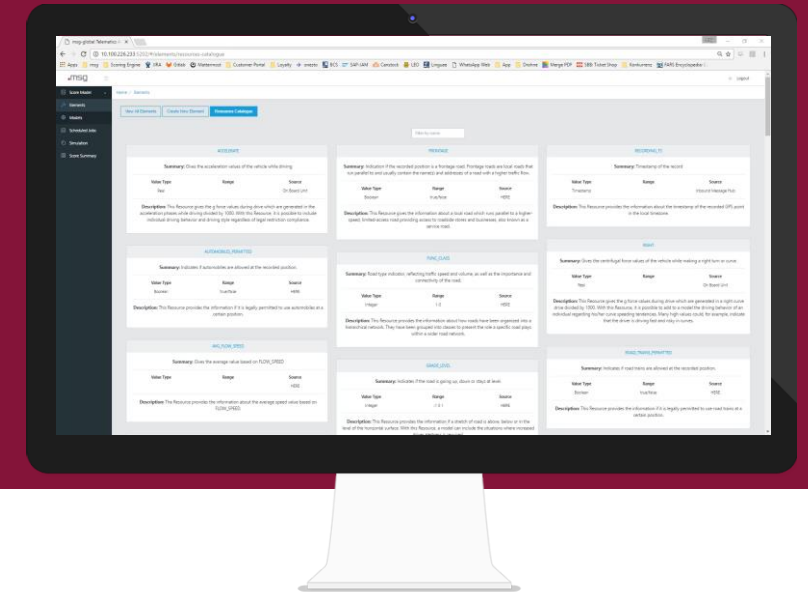
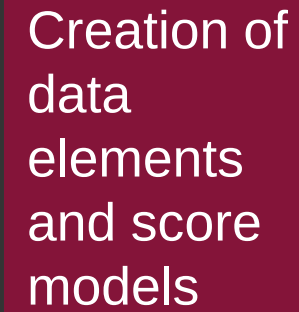
Driving behavior put to use



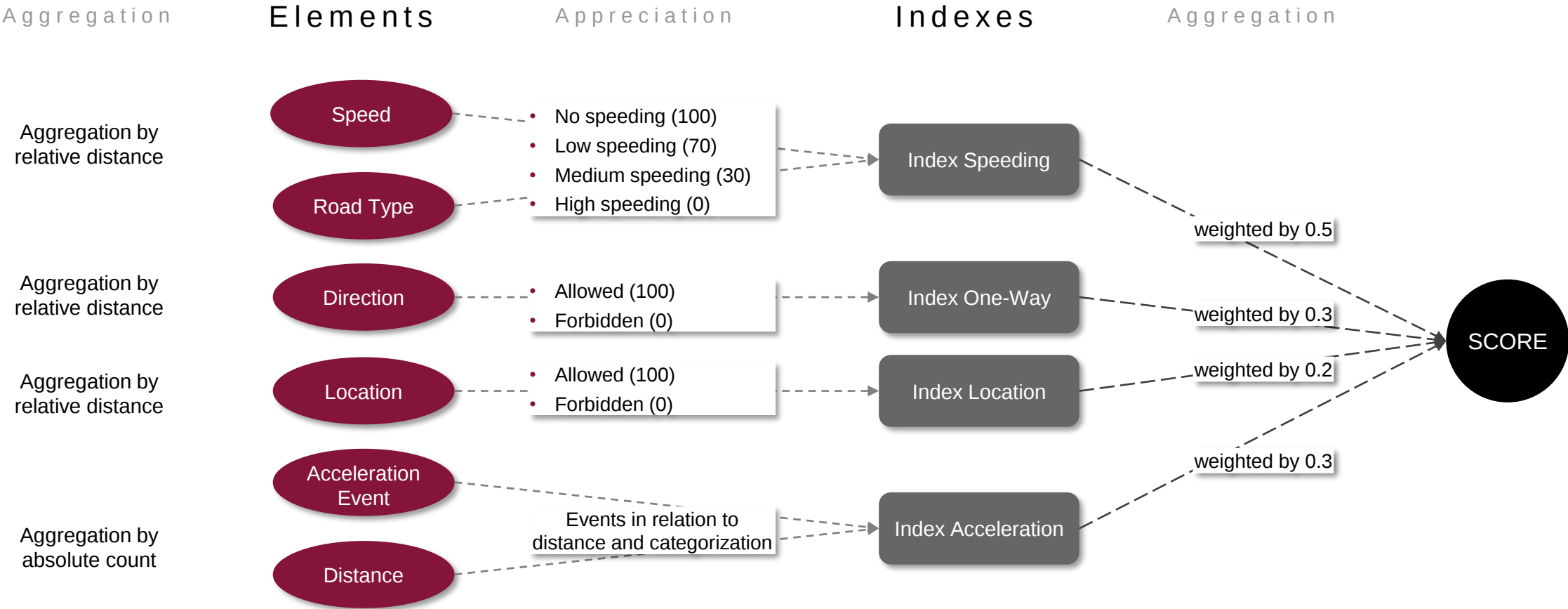
msg.IoTA - Data Collection



Scoring Engine
is the
workspace of
the data
scientist or
actuary

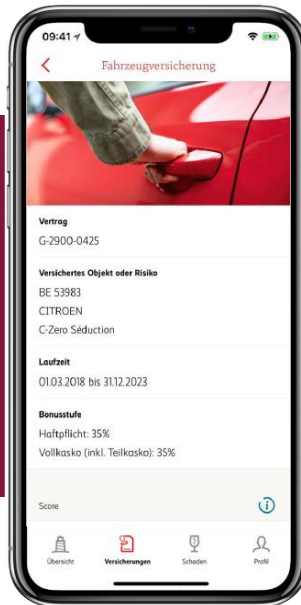


Model Example

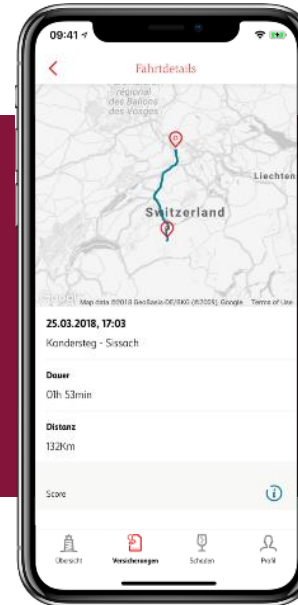


msg.ioTA - Customer Feedback

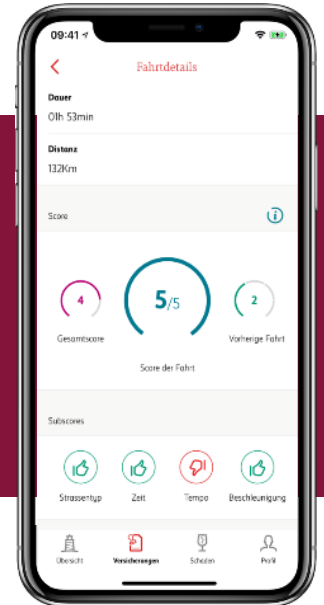
Customer
can see
**contract
overview**



Customer
can see
trip details



Customer
can see
score details



Loyalty and Rewards

Petrol stations



Challenges



Discount Partner Shops



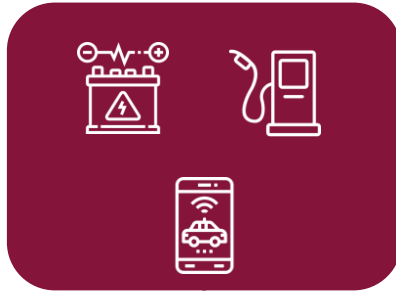
Reduced Premium



Rewards

Vehicle Diagnostics

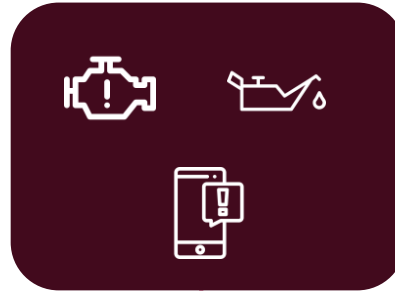
CAR DIAGNOSTICS



View car diagnostics on customer app

- Remaining fuel level
- Avg. speed
- Battery level
- Mileage
- Etc.

ERROR CODES



Receive error codes to customer app

- Warning Signals & Control lamps
- Battery level
 - Mileage
 - Etc.

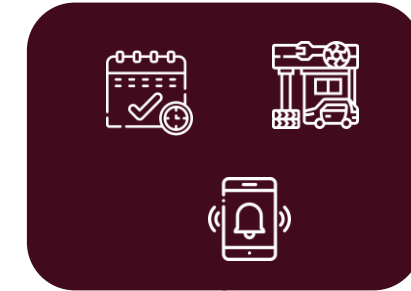
LOGBOOK



Document incurring car costs on customer app

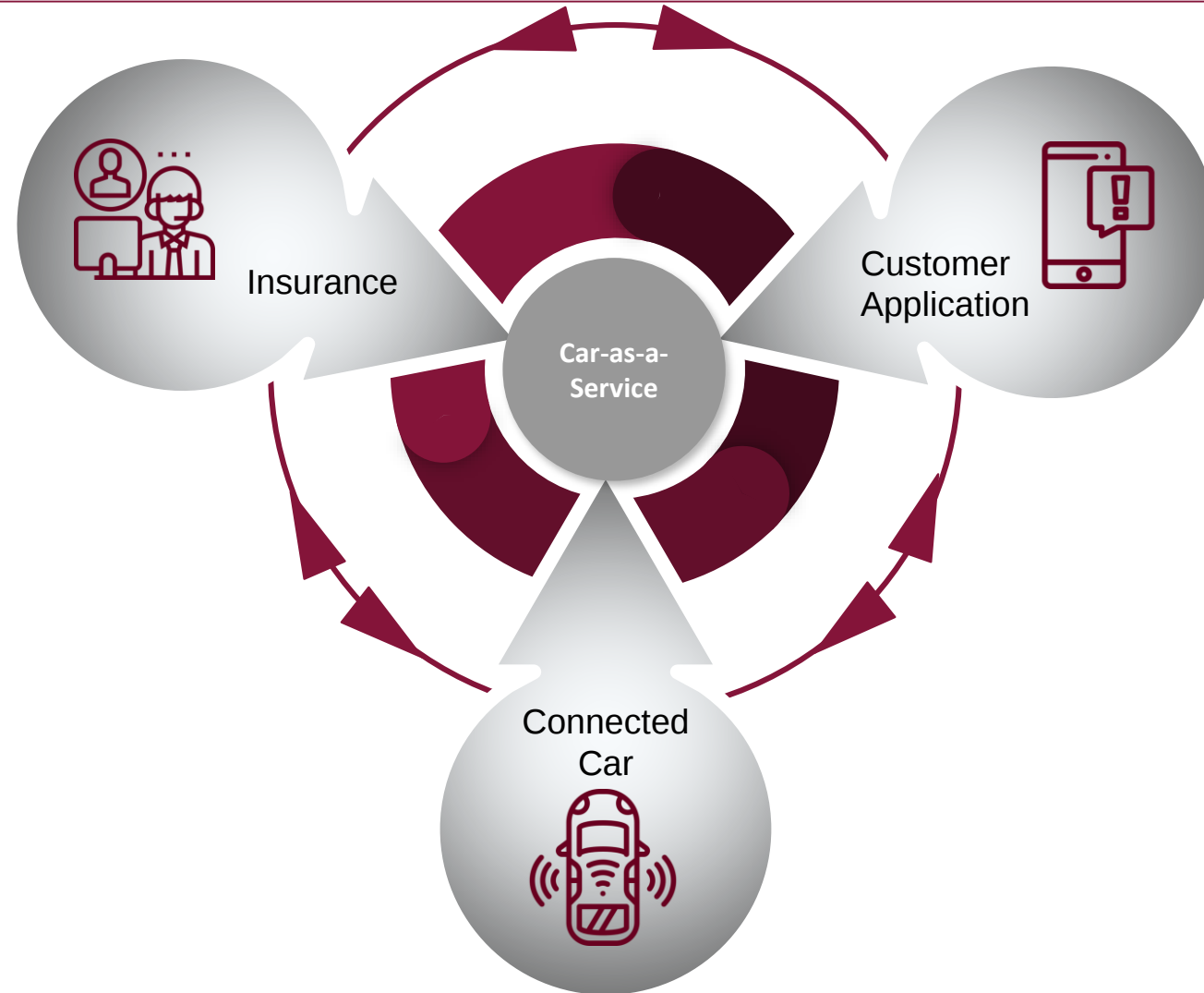
- Fuel consumption
- Mileage
- Repair costs
- Taxes
- Etc

APP ALERTS



Invite customer through app to regular car service and book appointments through customer app

Vehicle health in real time



Telematics Claims Management



CRASH NOTIFICATION

Device independent

- OBD2
- OBU
- Smart Vehicle



REAL TIME INFORMATION

Accident Context
Information

- Location
- Time
- Severity indicator
- G-Forces
- Direction
- Vehicle Speed)



CONTACT CUSTOMER

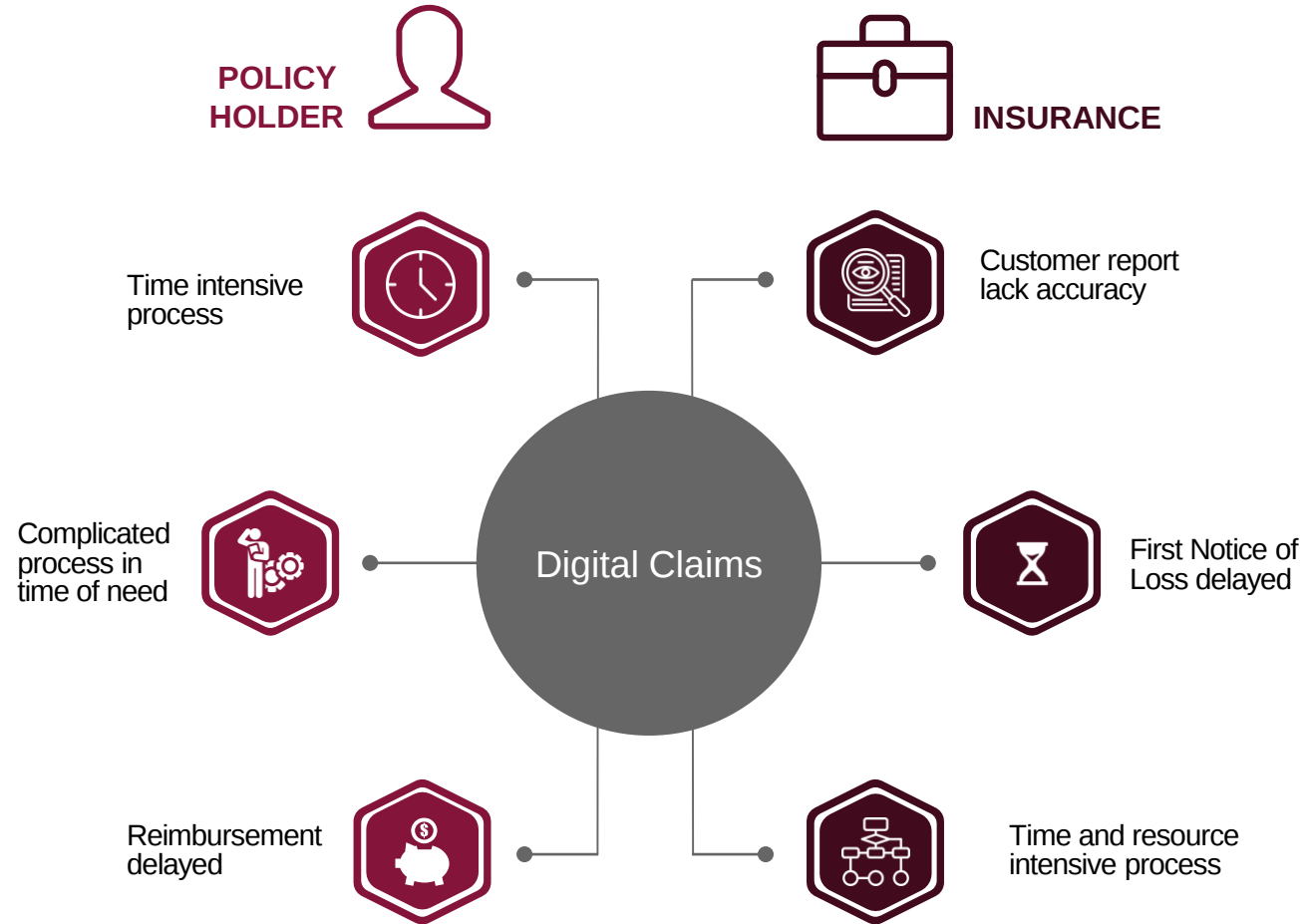
- Road Assistance
- Towing Service
- Replacement Vehicle
- Insurance Processing



SHOP ALLOCATION

- Direct to company owned repair shop
- Order spare parts

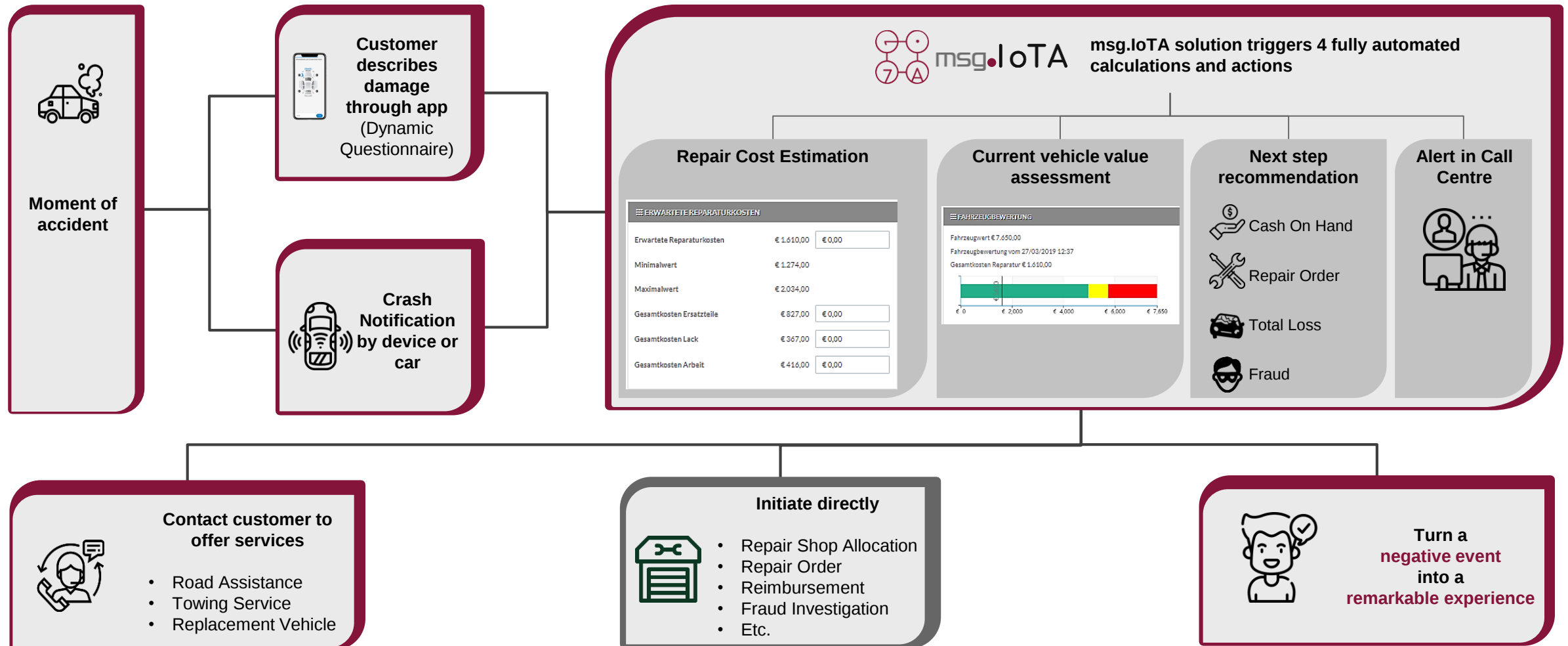
Problems during claims process



SOLUTION

Increase touchpoints with your customers and use them efficiently

First notice of Loss and the Digital Claims Process



Unique Selling Points



Cloud Service

White-labeled Software-as-a-Service, accessible from anywhere and easy to integrate to existing partner Ecosystems or IoT Platforms



Device Independent

The UBI service is completely device independent (On Board Units, OBD II, Smartphones or from IoT platform from partners)



Scoring Index

Insurer create, maintain and evaluate models independently, as no programming skills are required



Full Transparency

Value chain is fully transparent for partner, insurer and policy holder



Flexible Integration

Customer feedback and interaction (Digital Claim) can be embedded in existing applications (partner app, insurer app and web-portal)

Value Proposition msg.ioTA



Increase service revenue through optimized processes



Engage real time contact with customers



Access information on car condition in real time



React in real time in case of an accident



Provide an all-round care-free package for your customers

msg.ioTA

A white label solution portfolio completely embeddable in your current application



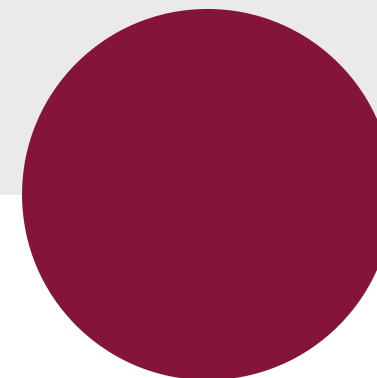
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