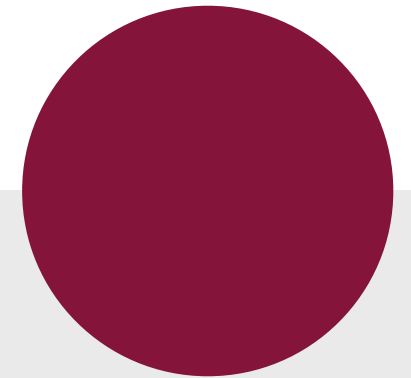


Guest Rating for Car Sharing



Agenda

1

Car Sharing Dilemma

2

msg.IoTA for Car Sharing

3

Rewarding Safe Driving

4

Digital Claims Management

Car Sharing Dilemma

Car Sharing Dilemma

PROBLEMS

- Lack of people willing to share their cars
- Car owners worry about car handling
- Few opportunities to influence car handling
- Rent price based on fixed attributes not behavior
- Subjective and one-sided rating

CAR SHARING DILEMMA



SOLUTION: IOT & LOYALTY

- Increase control and trust for the car owners
- Increase safety for the guests
- Reward the guests for sharing driving data
- Reward the guests for safe driving behavior
- Create online environment and communities for users on both sides

msg.ioTA for Car Sharing Platforms

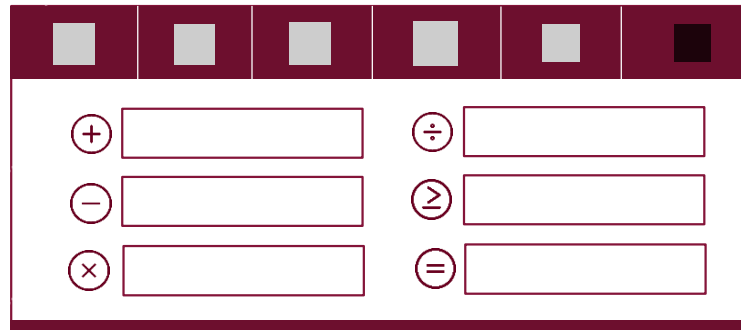
Key features of msg.ioTA

SENSOR & THIRD PARTY-DATA



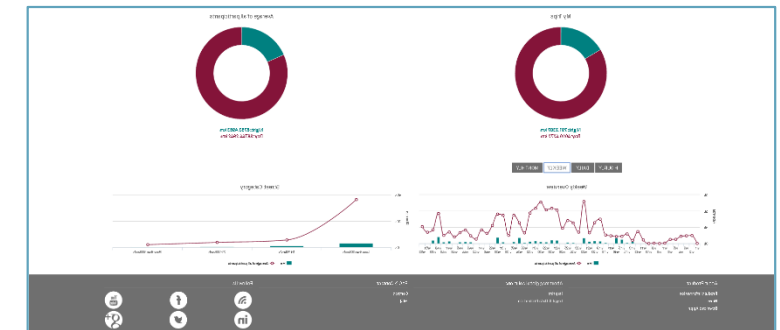
IoT device **agnostic** end-to-end experience for insurers and customers supporting data enrichment with internal and 3rd party information

SCORING ENGINE



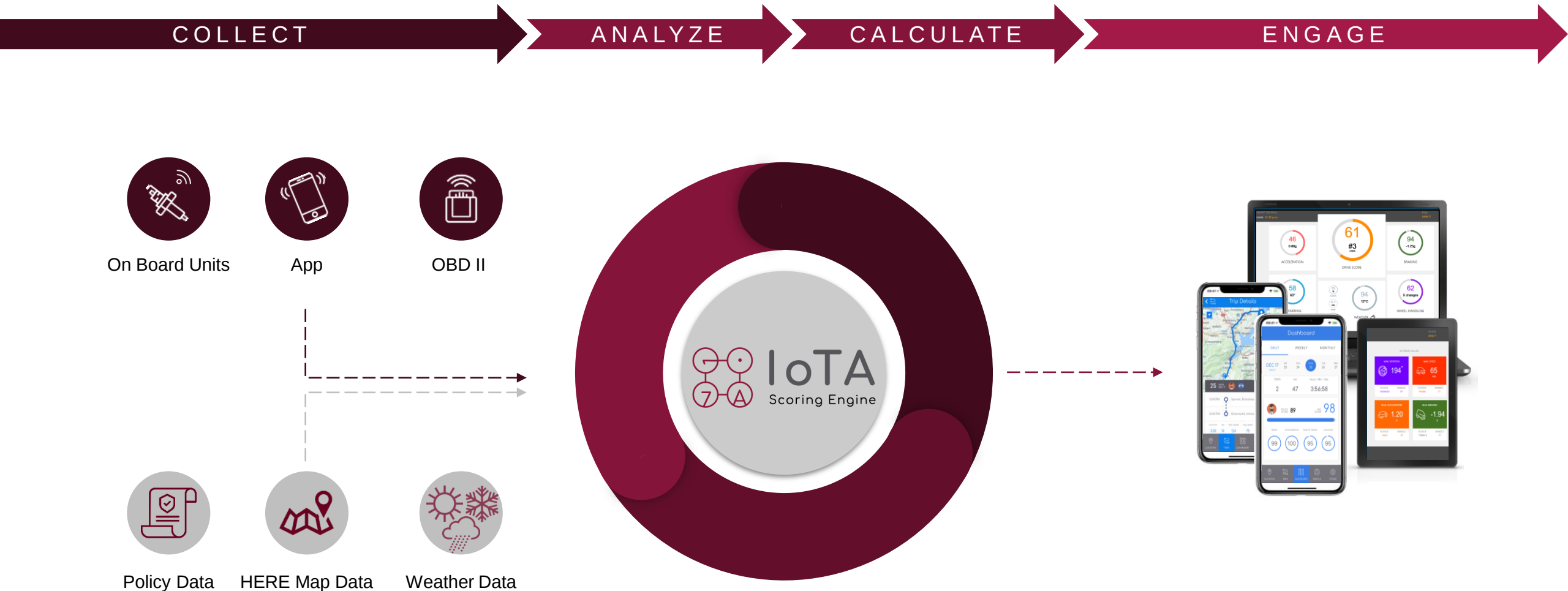
The Scoring Engine is the heart of the IoT Analyzer allowing insurers to create their own **IoT analytics and risk models**

DATA SERVICES

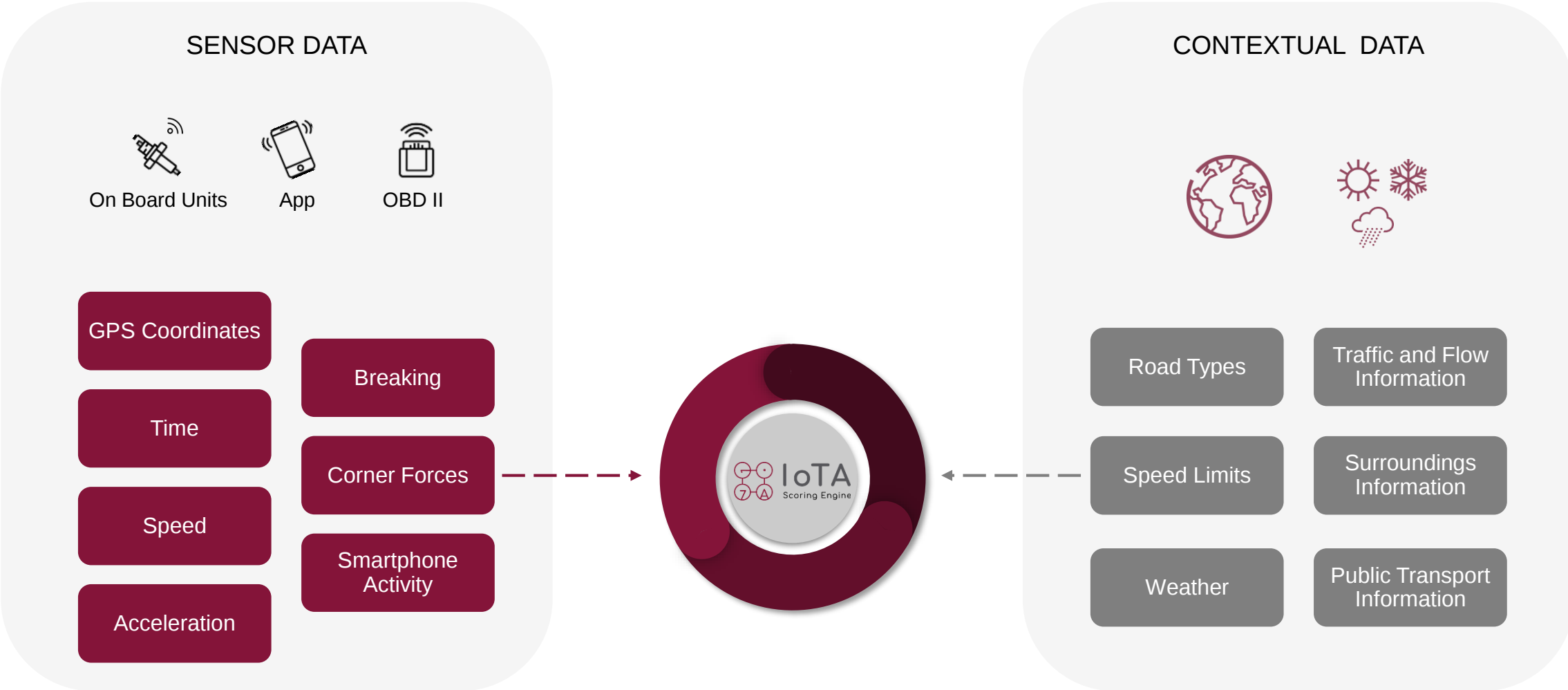


Data Services allow a full implementation of a comprehensive **IoT ecosystem**

Driving behavior put to use

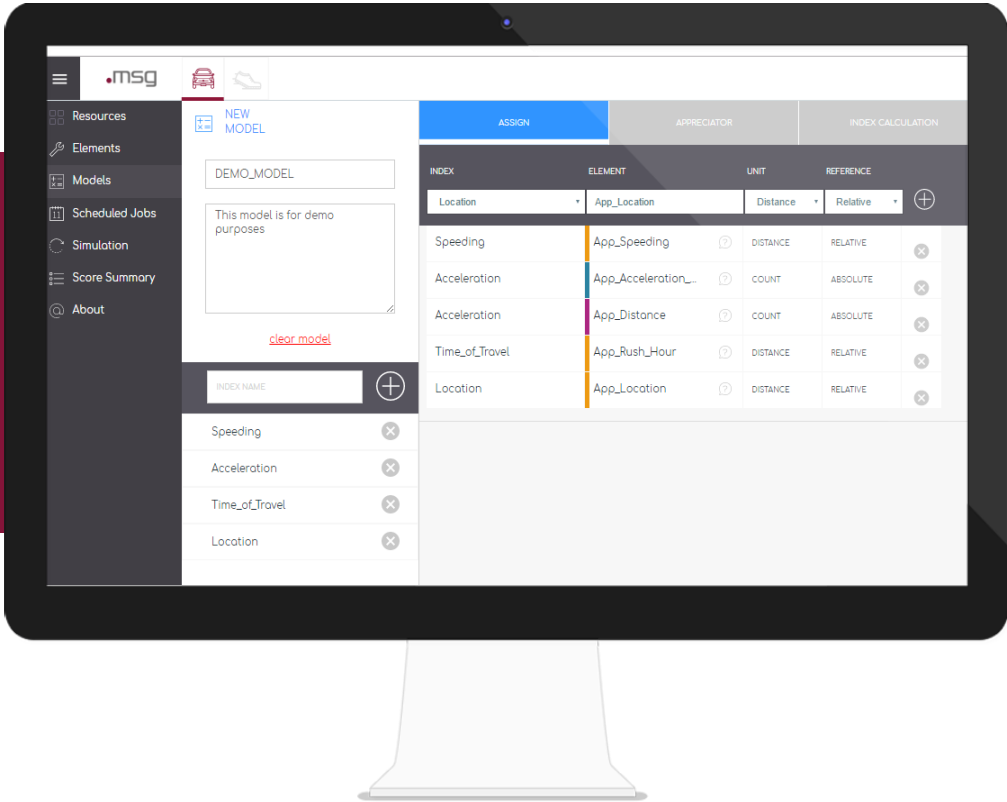
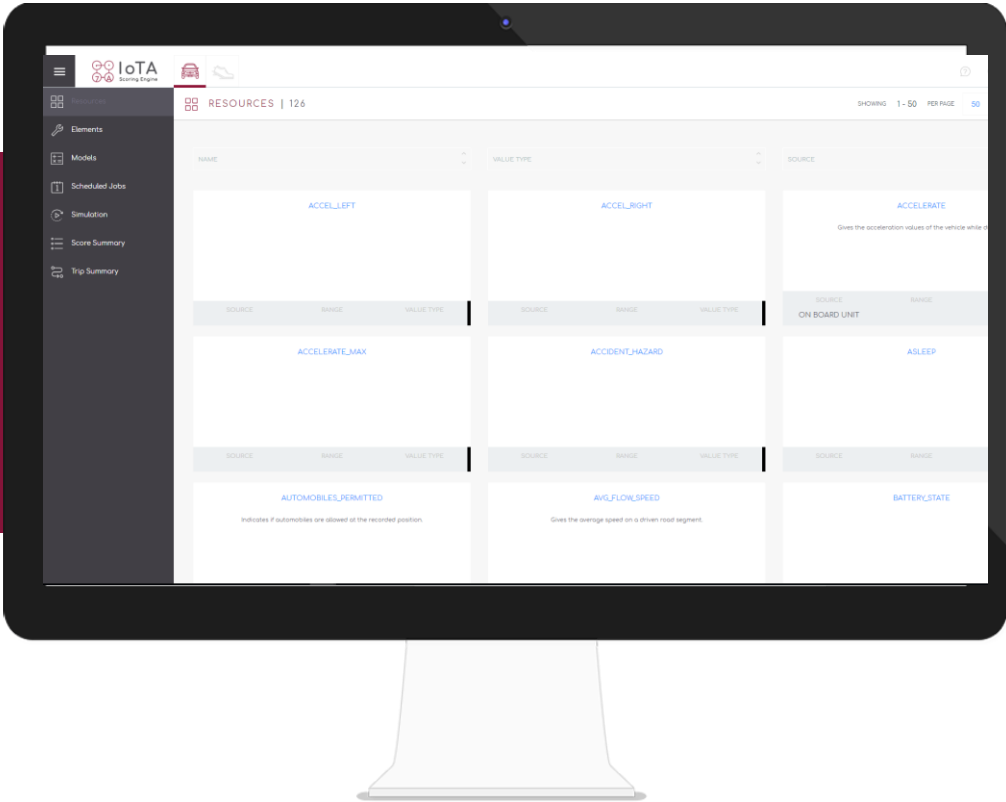


Data Collection

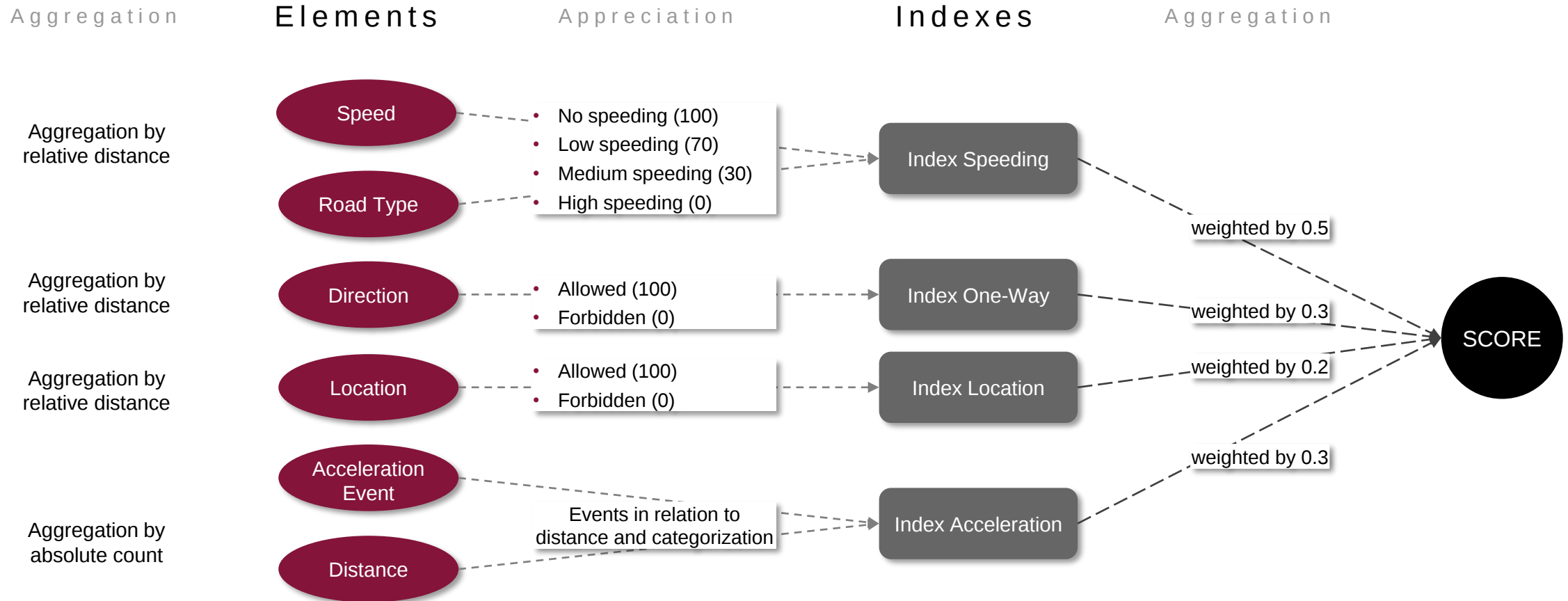


Data Processing

Car Sharing
Platform
create own
data elements
and score



Data Processing

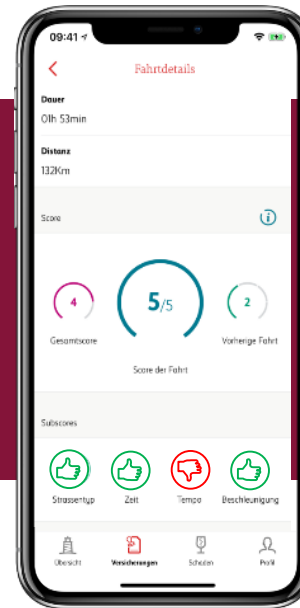


Customer Feedback

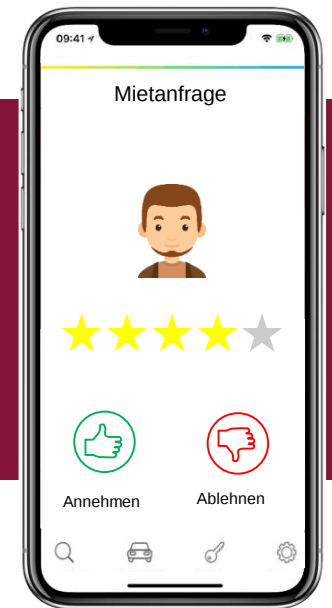
Guests and owner can see trip details



Guests can see score details



Guests and owner can see rating based on scores



Guest Rating Process

Owner chooses guest through
Car Sharing app based on
guest rating

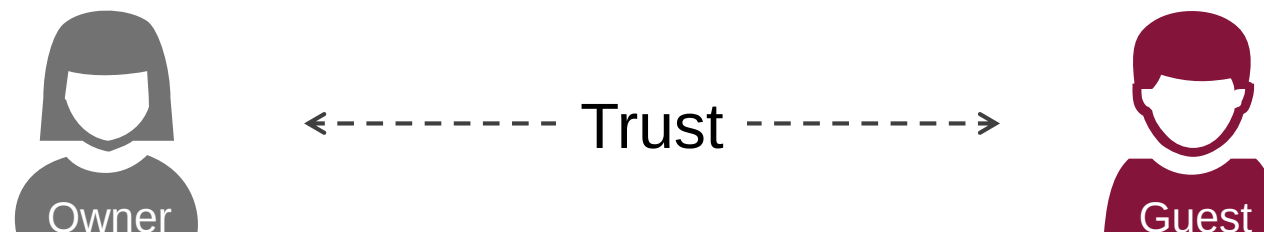
Trip recorded on
Car Sharing app

Guest receives rating
for driving behavior



Rewarding Safe Driving

Whats in for the user?



SECURITY

Owner can choose guests based on previous trip score.



TRANSPARENCY

Guests receive objective rating and can see the details of all their trips.



REWARDS

Safe driving results in points, which can be used in with selected partner companies.



DISCOUNTS

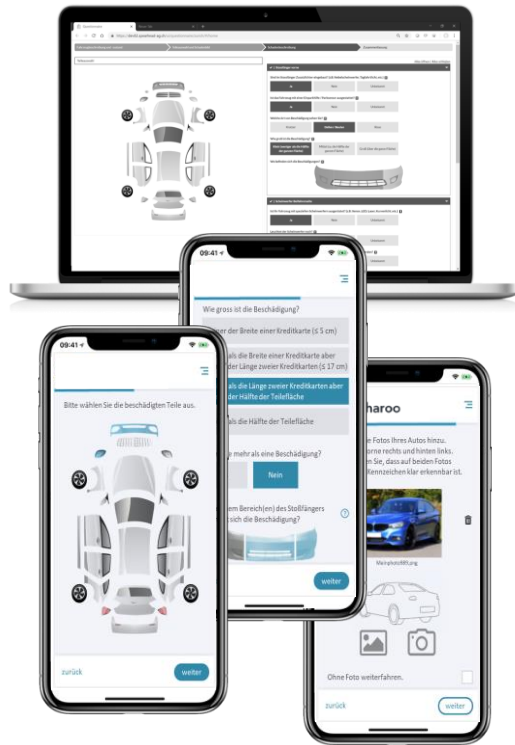
Safe driving points can be used to reduce future rent price.

Gamefication and Increased Engagement



Digital Claims Management

Dynamic Questionnaire



Easy to understand
and to follow



Direct support in real
time



Quick and thorough
process

Guest report accuracy
guaranteed



Immediate “First
Notification of Loss”

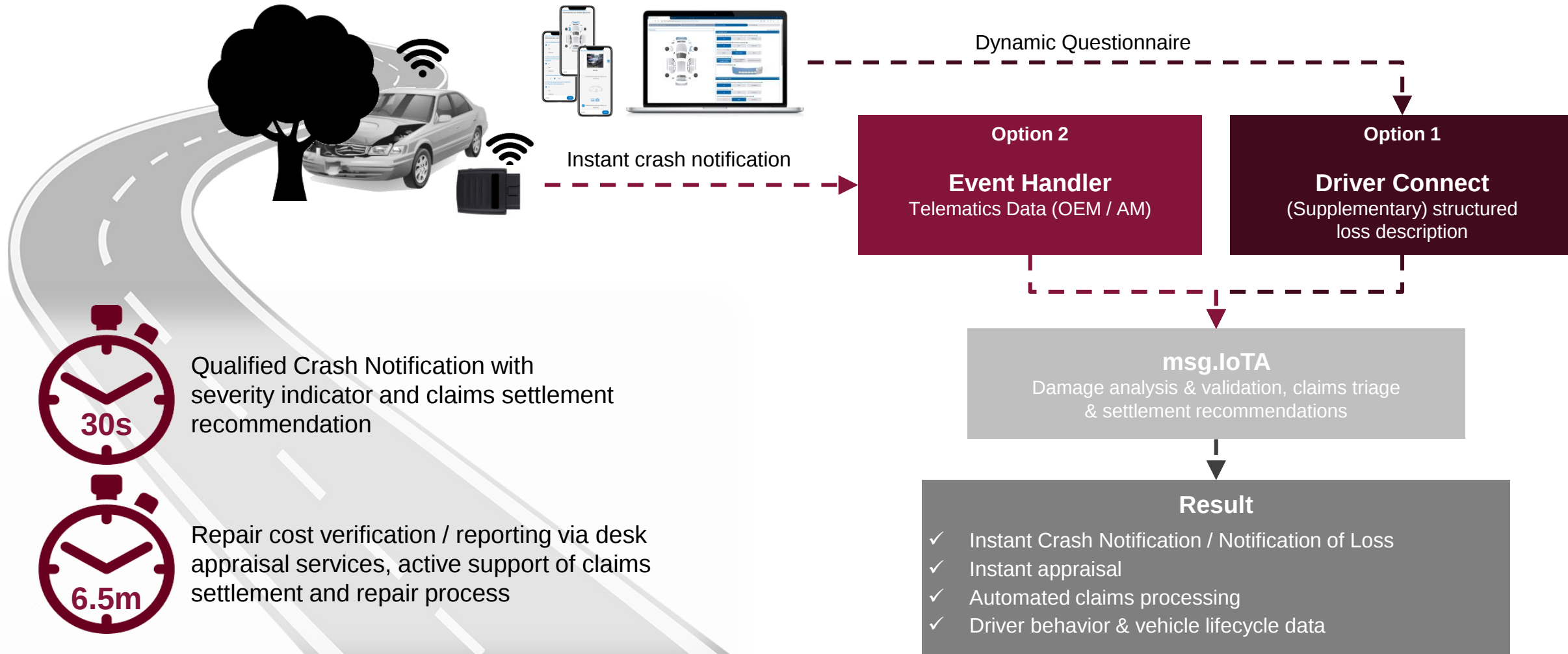


Minimized effort for
car owners

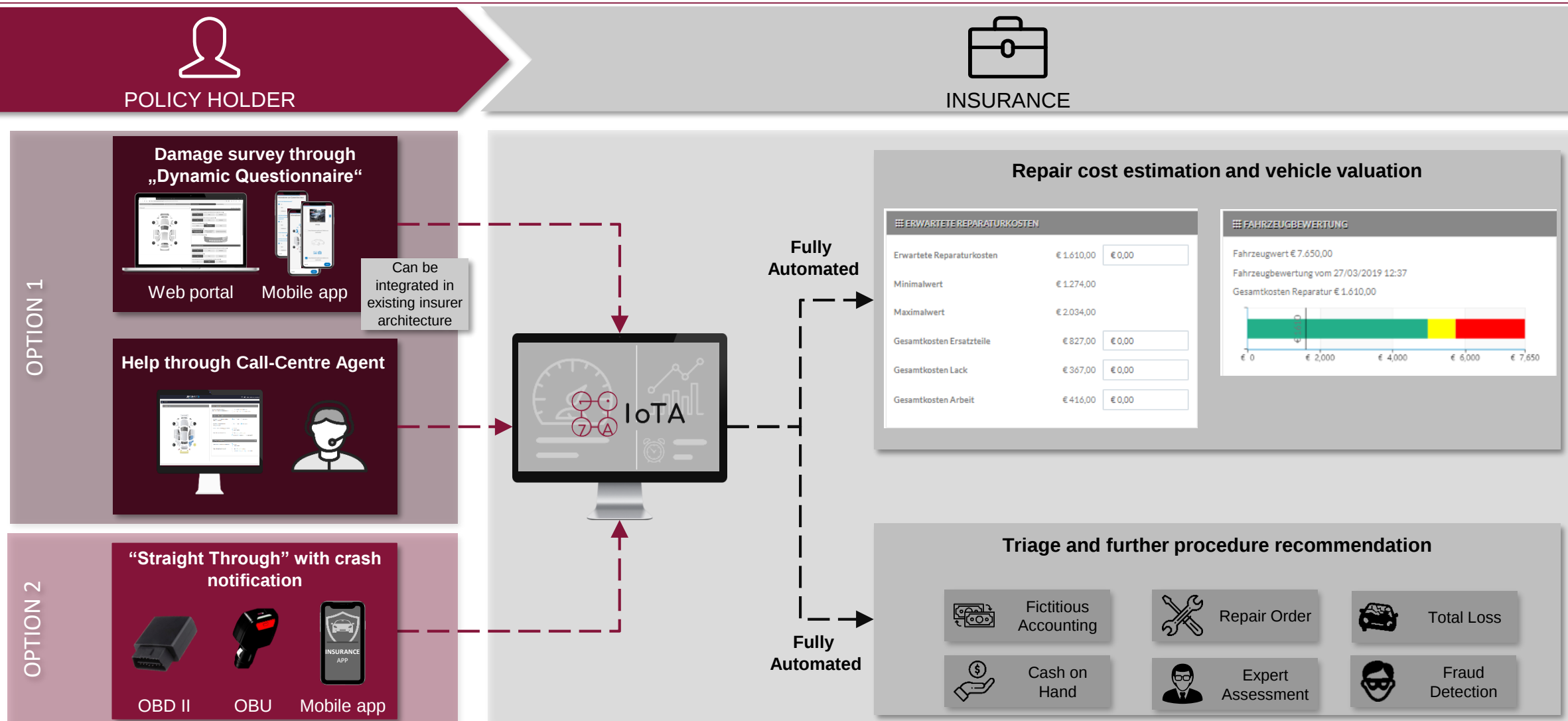


- The “Dynamic Questionnaire” can be integrated in existing car sharing mobile application
- Accessible through smartphone applications or web-portal

Digital Claim X.0



Dynamic Questionnaire and Crash Notification



Why msg.ioTA

Automotive Services X.0: reinvent and innovate

Asset Management

- Instant break-down notification and pro-active road assistance
- Electronic vehicle life-cycle report
- “Vehicle Certificate” based on UBI, vehicle incident / maintenance / usage data
- Re-marketing services to optimize resell value

Loyalty & Rewards

- Increased customer interaction through “gamification” and instant feedback
- Personalized challenges to gather points and incentivize safe behavior
- Rewards usable with selected partner companies

Guest Rating

- Driver behavior measured independently of device type (OBU, OBD II, Smart Phones)
- Scoring Models created and analyzed autonomously by insurer
- Customer feedback via apps and web-portal
- Incorporation in existing insurance app or newly created applications



Telematic Claims Management

- Instant crash-notification with location, time, severity indicator and accident context information
- Pro-active customer contact and support in «moment of truth»
- Multi-channel solution supporting customer self-service, Call Center, desk-appraisals

Digital Claims Management

- Fast prediction of expected repair costs and financial total loss risk
- Improved steering based on qualified triage recommendation (repair, cash-on-hand, total loss, on-site appraisal)
- Optimized settlement costs due to process streamlining, time reduction and fraud avoidance

USP for our Services



Cloud Service

Software as a Service, accessible from anywhere and easy to integrate to existing partner Ecosystems or IoT Platforms
-> white labeled services for partners



Device Independent

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



Scoring Index

Car Sharing Platform create, maintain and evaluate models independently, as no programming skills are required



Full Transparency

Value chain is fully transparent for platform, car owner and guests



Flexible Integration

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

Disclaimer

The recipient agrees, by accepting this Company Presentation, that it shall, and shall cause its Representatives (including without limitation, attorneys, accountants, and financial and other advisors), to keep the Company Presentation strictly confidential and to use the Company Presentation solely for the purpose of evaluating the Company in connection with the Prospective Transaction and shall not be used in any other way or for any other reason. The Recipient further agrees by receipt of this Company Presentation to disclose the Company Presentation only to those of its Representatives who need to know the Company Presentation for the purpose of evaluating the Prospective Transaction, whereby the recipient shall be responsible for any breach of confidentiality obligations set out above. The Company Presentation may not be photocopied, reproduced or distributed to any other person at any time, in any form except for the purpose of evaluating the Company in connection with the Prospective Transaction.



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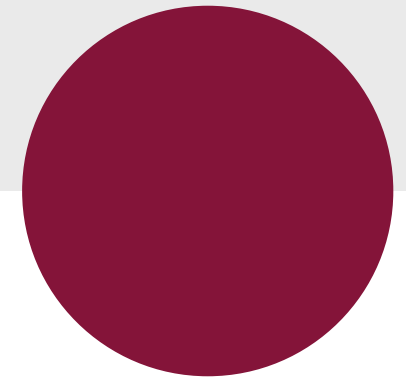
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