



The Future of Motor Insurance With Telematics Data

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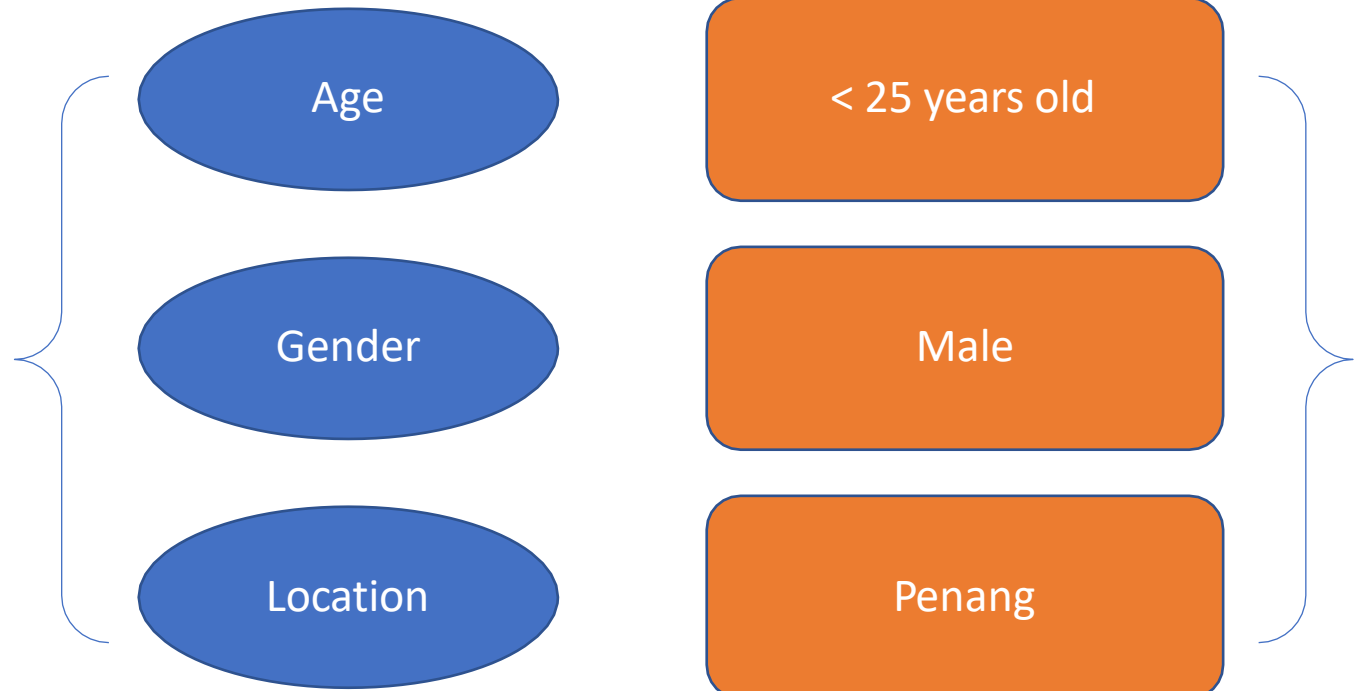
24th September 2021

Standard Pricing Factors

Driver and Vehicle Data

What are the common pricing factors found in driver data?

Must be
objectively
measurable,
easily
verifiable and
justifiable



New Pricing Factors

With Telematics Data

What are the additional telematics data for better pricing?



Pay As You Drive (PAYD)

- Mileage
- Trip Duration
- Time
- Location



Pay How You Drive (PHYD)

- Harsh Acceleration
- Harsh Braking
- Over Speeding
- Phone Usage

Other Benefits

With Telematics Data

01 Reduce Accident Frequency and Severity



Reduce Accident Response Time **02**

03 Recover Stolen Vehicle

> 10 car models targeted by theft syndicates

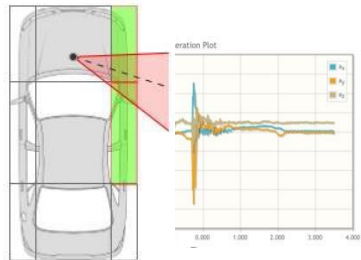
Proton Wira	
Proton Saga	
Proton Iswara	
Perodua Myvi	
Toyota Hilux	
Toyota Fortuner	
Toyota Alphard	
Toyota Camry	
Honda Civic	
Honda City	

> Popular make of car stolen

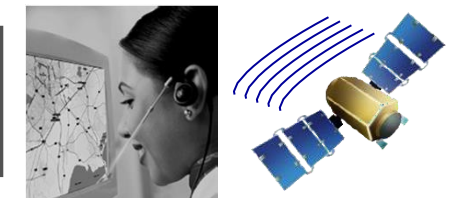
Make	2012 (%)	2013 (%)	2014 (%)
Proton	55	51	53
Toyota	9	12	11
Perodua	9	11	10
Nissan	7	6	6
Honda	7	6	6
Others	13	14	13
Total	16,196	16,733	13,407



Expedite and Validate Claims Processing **04**

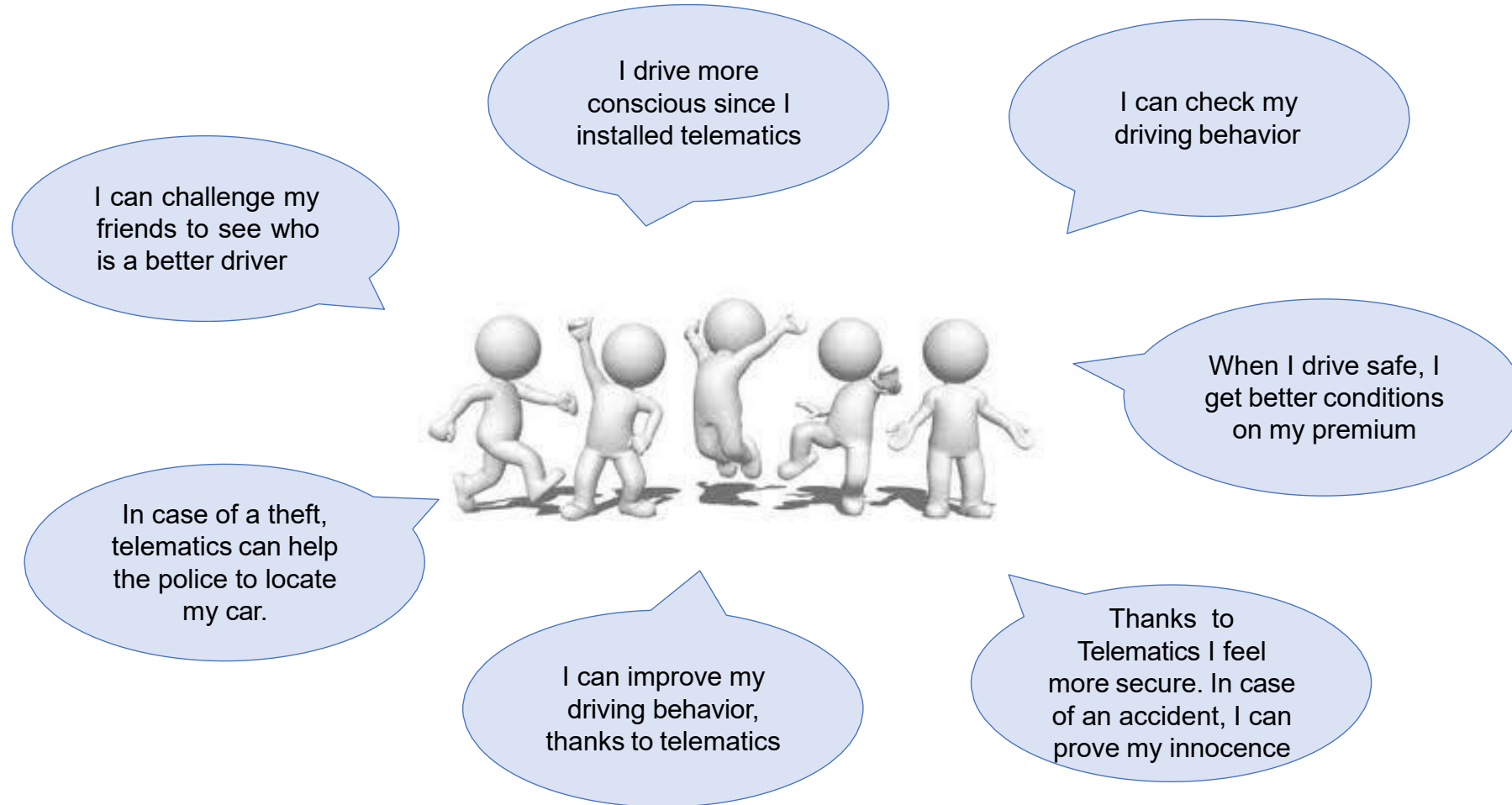


05 24/7 Smart Connectivity



Future of Motor Insurance

With Telematics Data





Q&A