



Air

THE *smart* **PROTECTION**

> connecting things <



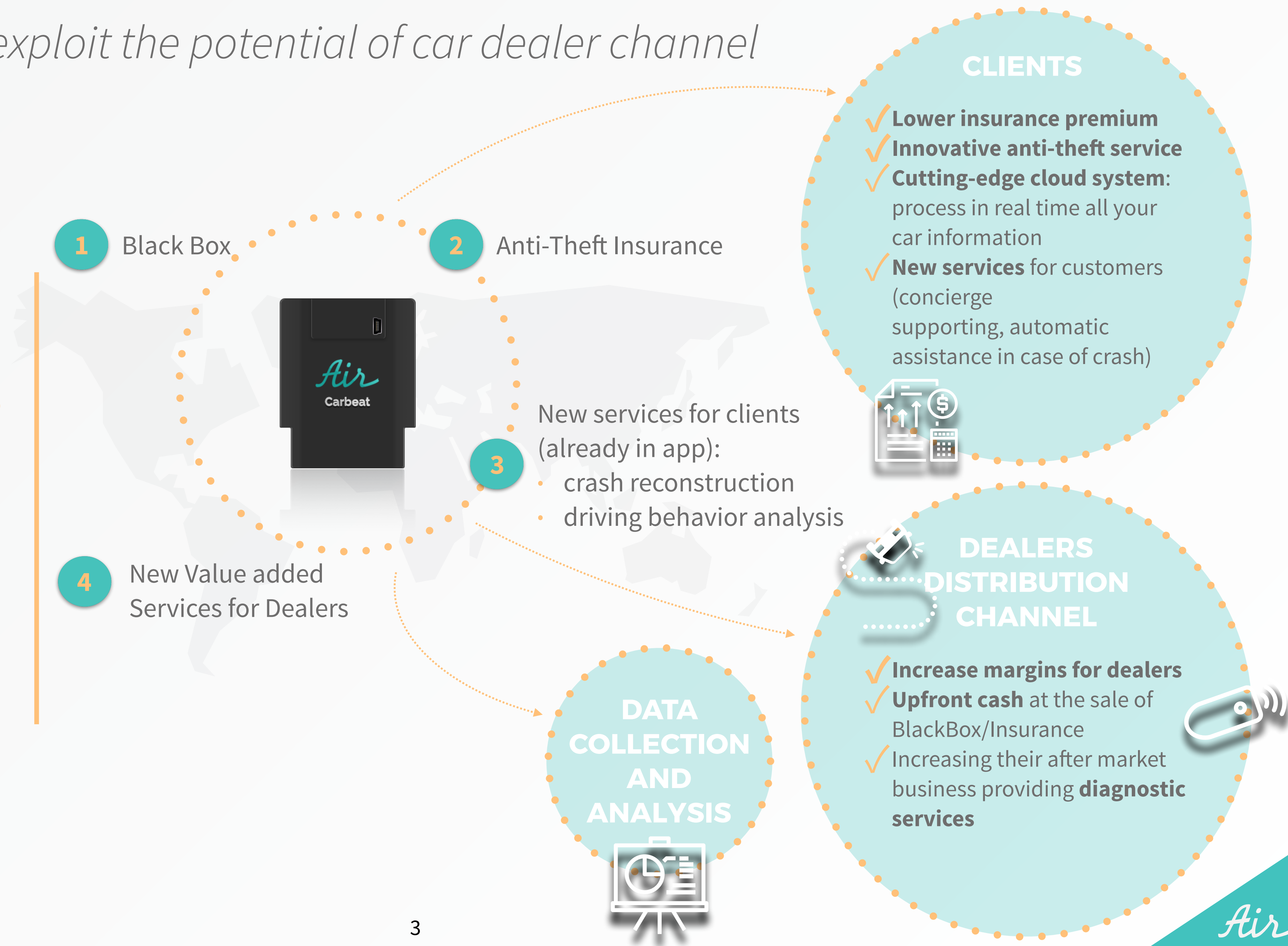
**INSURANCE
FOR EVERY
CONNECTED CAR**

Air

AIR OVERVIEW_ *exploit the potential of car dealer channel*

EXPLOIT THE POTENTIAL OF CAR DEALER CHANNEL

A **new car insurance model** that enables drivers to reduce their insurance premium with new driving communication experience



AIR *the new MGA insurer*

TODAY

TELEMATIC SERVICE PROVIDER

- Start operation: **Jan 2016**
- Sold products: **1,000** from January 2016 - c. **€300k** revenues
- Distribution: **300 affiliated car dealer** with **120K vehicles sold p.y.**
- **Key capabilities:**
 - reconstruction of crash
 - drive behavior analysis
 - remote diagnostic
 - big data analysis and collection

ORCHESTRATOR OF DIGITAL BUSINESS ECOSYSTEM

- Air is able to develop the project of deconstruction of current insurance value chain into a MGA model
- Creates a new customer experience

TOMORROW (2017)

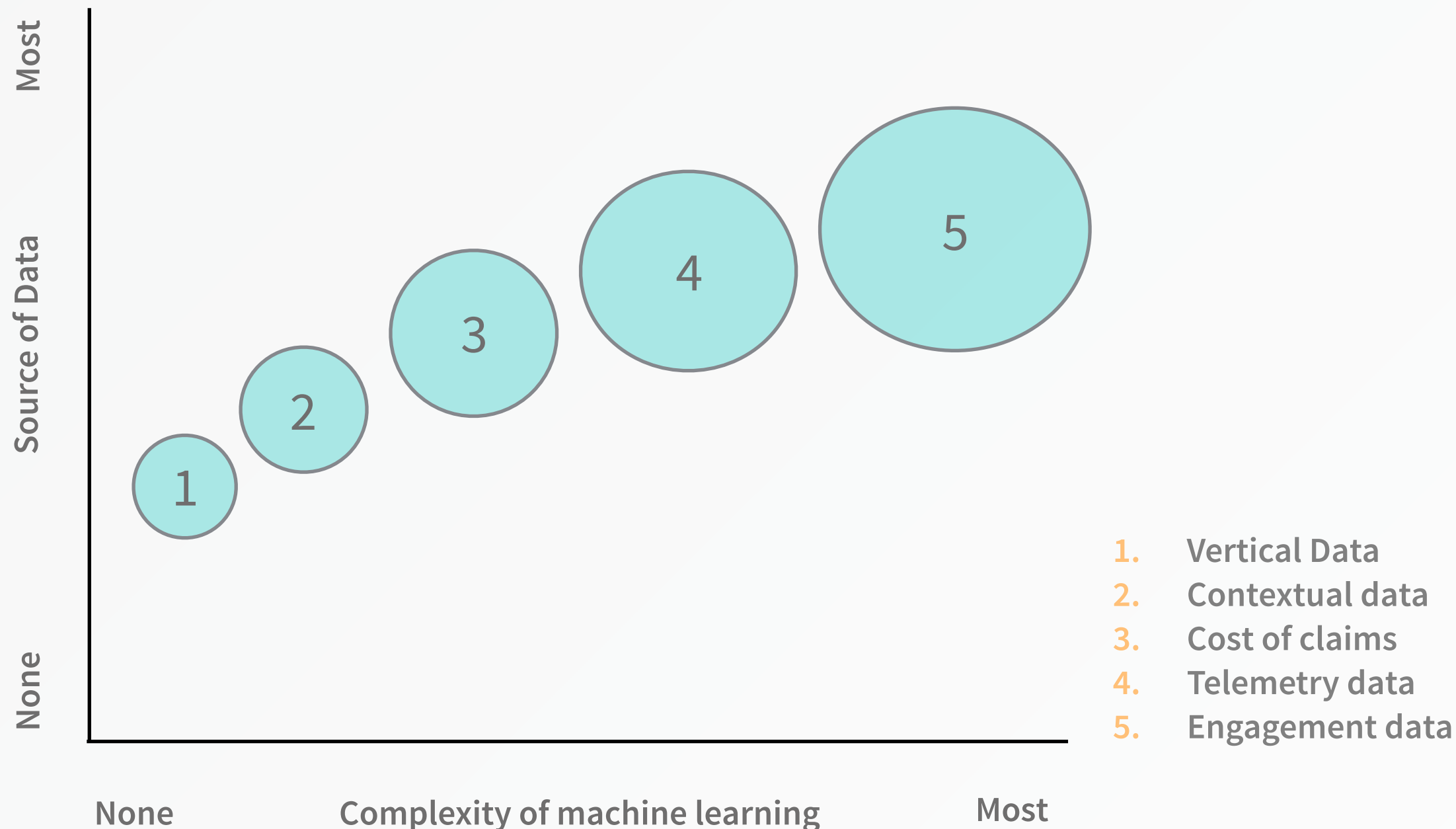
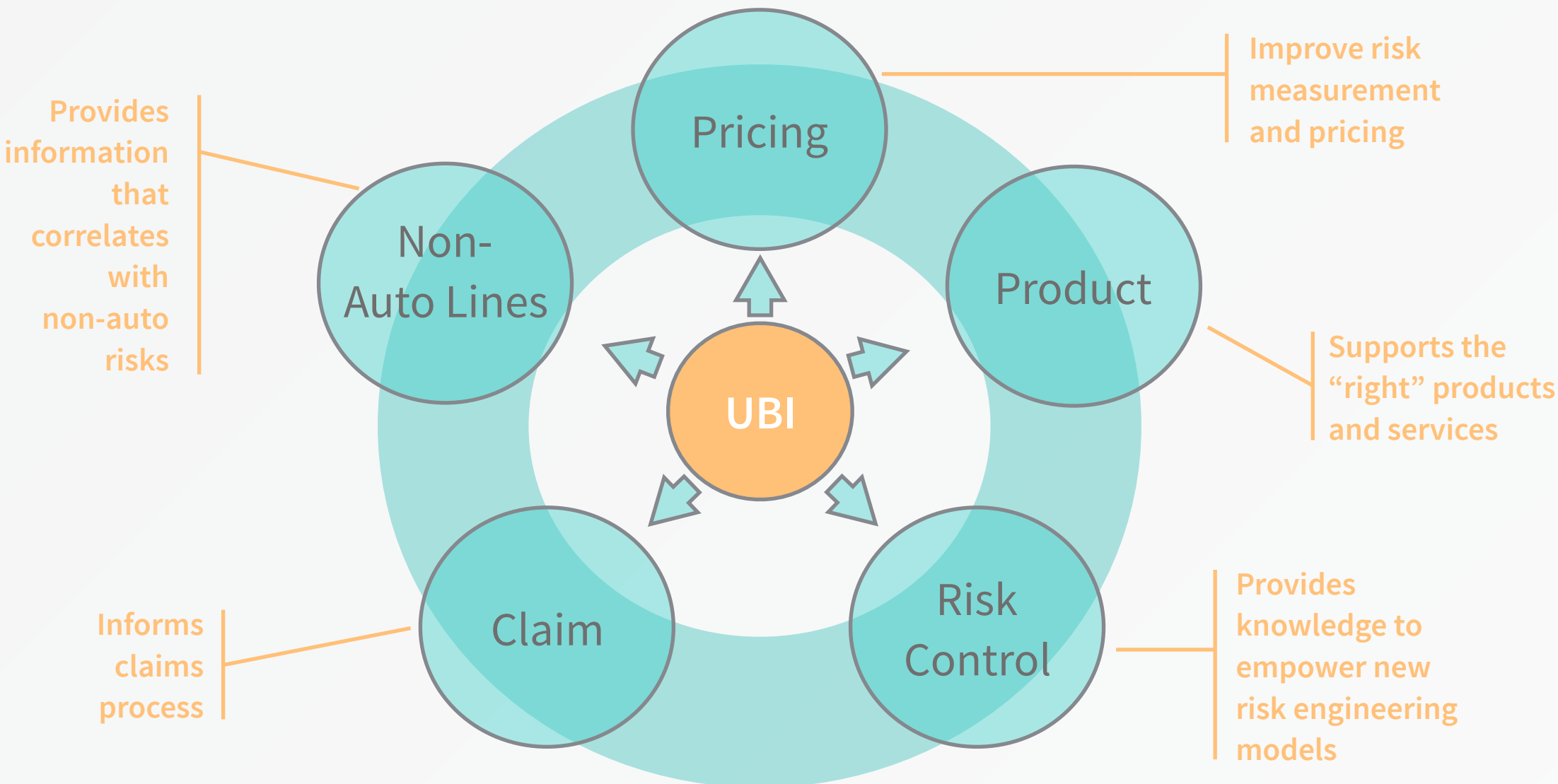
DEVELOP INTO A MGA - MTPL INSURER *

- Air sells its own insurance policies
 - Standard with BlackBox
 - Pay-Per-Mile (pay only when you drive)
 - Pay how you drive (pay how you drive)

Taylor your insurance cover only on your real need New insurance model with tight cost structure (MTPL LOW INSURANCE PREMIUM) and NEW car monitoring SERVICES

First group in Italy able to create an insurance product fully integrated with your car, based on telemetry and driving behavior analysis.

UBI & BIG DATA ANALYSIS_ *insurance opportunities*



Value created by data analysis

- ✓ Risk Selection
 - low risky customer acquisition
 - underwriting process quality improvement
- ✓ Risk-based Pricing
 - Usage Based Insurance: pricing definition process based
 - quantity and level of risk exposure
- ✓ Services
 - value added for drivers
 - new insurance products connected to the mobility
- ✓ Loyalty and "Behavior engagement"
 - loyalty system based on detected customer
 - positive behavior encouragement
 - gamification logics

New opportunities from big data and its elaboration, enabling Air a competitive advantage

ON DEMAND INSURANCE_ *a new form of transparency*

▶ **PAY-PER-MILE (NOT ESTIMATE)**

The tariff is divided by two drivers

- Fixed rate
- Una fee that covers a guaranteed minimum of km
- Pay-per-mile
- The maximum mileage on which is calculated the daily rate is 150 km

▶ **BE REWARD FOR YOUR GOOD DRIVE BEHAVIOR**

- Monitor your driving style
- Analyze your travel
- Earn points

▶ **DO YOU NEED A TEMPORARY INSURANCE WARRANTY? NO PROBLEM! YOU CAN BUY IT DIRECTLY THROUGH THE APP**

- Substitutional car
- First aid car in case of crash
- etc

All the additional warranties can be easily buy through the app.
And we will pay only when you use it, thanks to the recurring payment method subscription



AIR SERVICES *_protection that becomes smart*

WITH AIR SERVICES YOU CAN MANAGE:

- ▶ your trip
- ▶ your consumption
- ▶ your driving score
- ▶ the health of your vehicle

*Moreover, you can received
all the help you need from
our Insurance partner in
case of car accident.*

Your Safety is important for us!



AIR_spectrum of car services for the client

WHILE DRIVING



"Live" **concierge** supporting navigation

Alert in case **speed** limits are exceeded

Alert in case of **diagnostic error**

Antitheft service if the box registers a **different-than-usual driving style**

Alert if the vehicle **exits a "safe area"** (or enters an "unsafe area") of the city, defined by the client (e.g. parental control options)

Weather alert based on geo-localization

Highway/ parking area tolling
Road or medical assistance via dedicated button

IN CASE OF CRASH



Client assistance and **personalized case management** in case of crash

Automatic assistance to the client on the premises in case of severe accident

Simplified claim notification, including automatic form fill-in based on telematics data

Claim certification at client's disposal

WHEN PARKED



Street sweeping alerts

Parking localization

Alert in case the **vehicle is moved** when the engine is off (e.g. tow-away)

Antitheft service if the **box is removed/ uninstalled**

Stolen vehicle recovery

DRIVING EVERYDAY



Create your **business report**

Keep under control your costs

Control your milage



AIR_services available today through the app for smartphone

PROTECTION SERVICES



HeartBeat

Consistently protects your car against theft, ensuring it is always accessible



GeoBeat

View the last position of the vehicle in real time thanks to the GPS sensor of the latest generation



LockBeat

Enable additional protection that informs you in case of unexpected movement of the vehicle

TRUST REPORT SERVICES



TripReport

Using GPS location you can keep track of your travels, their duration and distance traveled



CrashReport

Stores the speed variations up to 10s before an accident due to the accelerometer 3D 400mhz



EcoReport

Manage your consumption to keep an eye on your wallet and respect the environment



BusinessReport

Keep track of work missions for calculating the mileage reimbursement

TRUST GUARD SERVICES



CrashGuard

Get rescue from an operating center in case of accident



GeoGuard

Get notified when your car leaves predetermined area



FaultGuard

Displays malfunctions thanks to technology OBD II



SpeedGuard

Avoid surprises by monitoring when your car reaches high speeds



AIR_ *Insurance as a service*