Insurance Telematics in Europe and North America is the second strategy report from Berg Insight analysing the latest developments on the insurance telematics market.

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**Highlights from this report:**

- **Insights** from 30 new executive interviews with market leading companies.
- **Comprehensive** overview of the insurance telematics value chain and key applications.
- **In-depth** analysis of market trends and key developments.
- **Case** studies of more than 40 insurance telematics initiatives.
- **Summary** of the involvement of vehicle OEMs and mobile operators.
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- **Market** forecasts by country lasting until 2020.

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How will the insurance telematics markets develop in Europe and North America?

The integration of telematics technology constitutes the latest revolution for the automotive insurance industry. The concept of telematics is a portmanteau of telecommunications – long-distance communication – and informatics – the science of information. Telematics in general thus refers to the collection of information related to remote objects such as vehicles via telecommunication networks. The introduction of telematics technology in the context of automotive insurance is commonly referred to as usage-based insurance (UBI) or insurance telematics. Solutions of this type generally enable automotive insurers to improve pricing mechanisms based on actual driving data, gain better control of claims and differentiate their offerings to current and prospective policyholders. Variants of insurance telematics which have been popularised over the years include behaviour-based pricing models such as Pay-As-You-Drive (PAYD), Pay-How-You-Drive (PHYD) and Manage-How-You-Drive (MHYD).

The addressable market for insurance telematics is significant. A total of around 282 million vehicles were in use in EU23+2 in 2014, including over 246 million passenger cars. In North America, an estimated total of around 276 million vehicles were in use in 2014, out of which passenger cars and light trucks are estimated to represent almost 263 million vehicles. Some kind of basic automotive insurance is mandatory in most developed countries and there are moreover a number of subcategories of insurance that provide coverage for different types of unforeseen events involving motor vehicles. Motor gross written premiums in EU23+2 reached a total of over € 125 billion in 2014. The equivalent number for North America was US$ 215 billion (€ 162 billion) in 2014.

The nascent insurance telematics market is currently in a phase of strong growth which is expected to accelerate in the coming years. Europe and North America so far represent the vast majority of all insurance telematics programmes and active policies from an international perspective, and the front-running national markets include the US, Italy and the UK. Berg Insight estimates that the total number of insurance telematics policies in force on the European market reached 5.3 million at the end of 2015. Growing at a compound annual growth rate of 37.2 percent, the number in force on the European market reached 5.3 million at the end of 2015. In North America, an estimated total of around 282 million vehicles were in use in EU23+2 in 2014, including passenger cars and light trucks. An estimated 276 million vehicles were in use in 2014, out of which passenger cars and light trucks are estimated to represent almost 263 million vehicles. Some kind of basic automotive insurance is mandatory in most developed countries and there are moreover a number of subcategories of insurance that provide coverage for different types of unforeseen events involving motor vehicles. Motor gross written premiums in EU23+2 reached a total of over € 125 billion in 2014. The equivalent number for North America was US$ 215 billion (€ 162 billion) in 2014.

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