WITH MORE CARS ON THE ROAD THAN EVER, THEY NEED TO BECOME MORE CLEVER TO ENSURE A SAFER JOURNEY AND INSURERS HAVE A UNIQUE OPPORTUNITY TO TAILOR THEIR PRODUCTS TO EACH USER.

DRIVING INTO THE FUTURE
WITH IoT

VEHICLE SAFETY TODAY

2.5 MIL.

2.5 MIL. DRIVERS AND PASSENGERS
in the US were treated in emergency departments as the result of being injured in motor vehicle traffic crashes in 2015

$48 BIL.

Non-fatal crash injuries to drivers and passengers resulted in more than **$48 BILLION LOSS** in lifetime medical and work costs in 2010 **in the US**

135 000

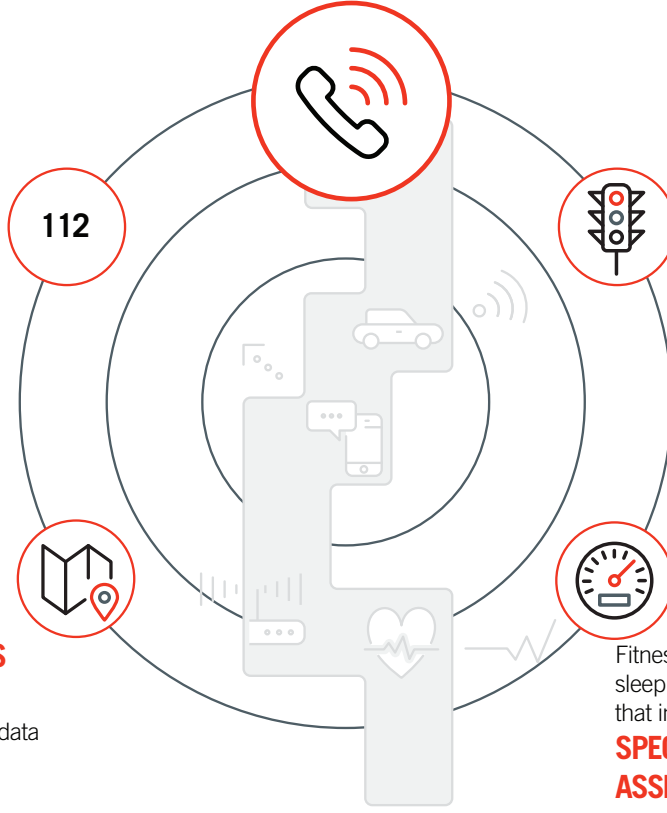**135 000 PEOPLE** are seriously injured **on EU roads**, most of which are car occupants.

RURAL

RURAL ROADS ARE THE MOST DANGEROUS
in the EU, seeing 55% of all accidents with fatalities, with urban areas coming second with 37%.

IoT CHANGING OUR DRIVING EXPERIENCE

IN 2018 ALL NEW CARS IN EUROPE WILL BE FITTED WITH eCALL

112

eCALL AUTOMATICALLY DIALS EUROPE'S SINGLE EMERGENCY NUMBER
in the event of a serious accident cutting response times by up to 50% in the countryside and 40% in urban areas.

CARS WILL SOON TALK TO TRAFFIC LIGHTS
to alert the driver if the lights will change before they get there.

INTER-CONNECTED DEVICES WILL ANALYSE
our driving behaviour, gathering data on how often we drive, how competently and our routes.

Fitness apps analysing our heart rate, sleep patterns, level of alertness will relay that information to **SPECIALISED APPS THAT WILL ASSESS OUR ABILITY TO DRIVE.**

IoT CHANGING INSURANCE PRODUCTS

TELEMATICS

Telematics are already gathering historical data on speed, distance, turning and braking patterns, enabling "Usage-based" insurance (UBI).

CONNECTED HEALTH APPS

Connected health apps will advise on the higher risk of driving while tired or with different health issues, adjusting policies automatically.

GEOLOCATION

Geolocation will recommend safer routes, leading to fewer accidents and enabling the release of products like pay-per-mile or one-time/ group insurance.

MOBILE USAGE

Assessing **mobile usage** patterns while the car is in motion, stopped at a traffic light or parked will enable a safer driving experience by adjusting policies according to the driver's behaviour.