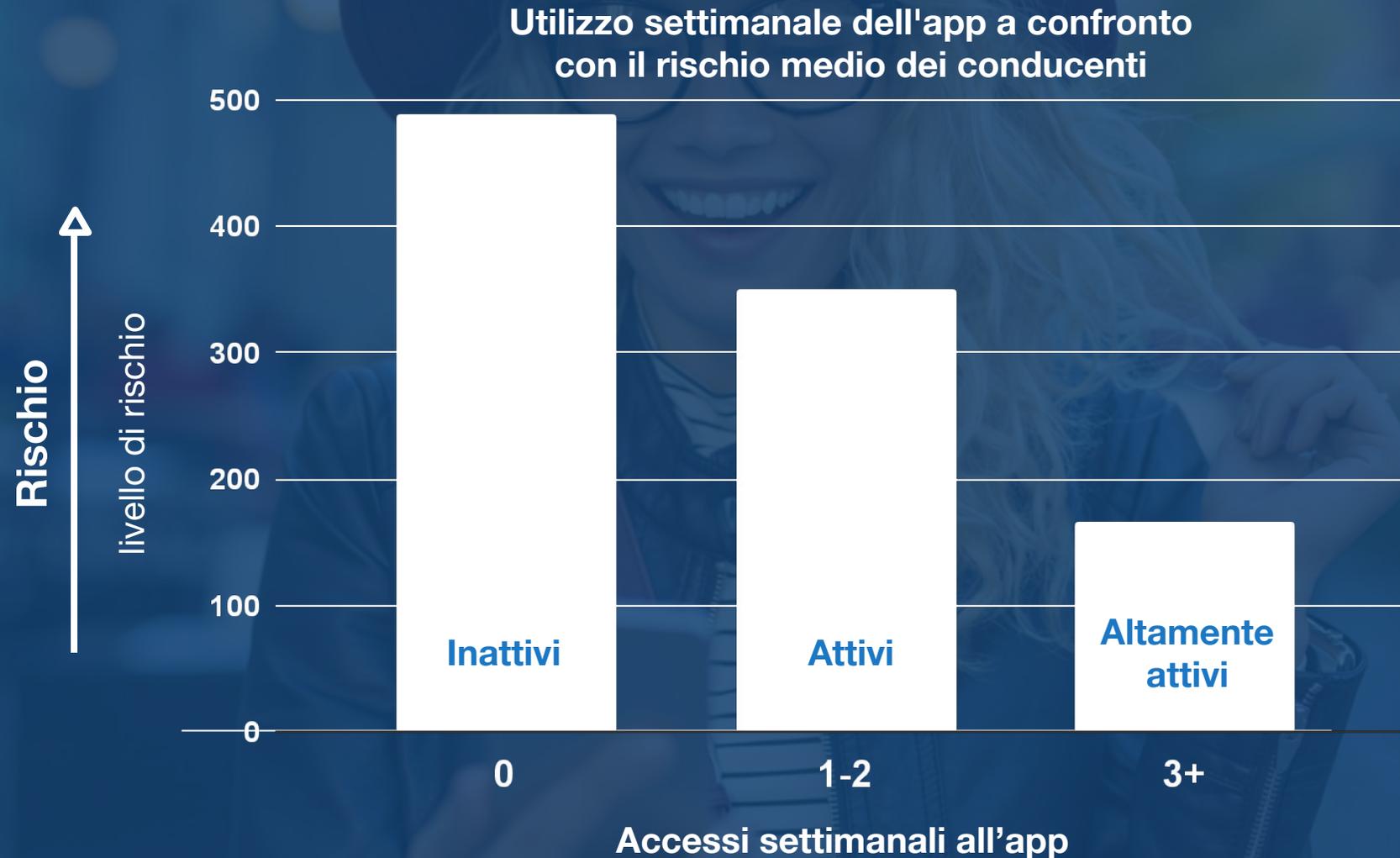


# Connected Insurance: la nuova frontiera della Customer Journey

**Marco Amendolagine**  
Head of Product Management, Europe & APAC - CMT



# I guidatori attivi sono il 65% più sicuri



# Il ciclo di vita del cliente assicurativo



## Acquisizione

Come si acquisiscono i clienti più prudenti?

## Selezione

Come prezzare i clienti in modo appropriato?

## Prevenzione

Come migliorare il profilo di rischio del tuo portafoglio?

## Fidelizzazione

Come fidelizzare i clienti migliori?

## Sinistri

Come supportare i tuoi clienti e minimizzare i costi?

A photograph of a man and a woman in a car, both smiling. The man is driving, wearing sunglasses and a blue shirt. The woman is in the passenger seat, wearing a grey jacket. The image has a blue tint.

# Acquisire e selezionare guidatori sicuri

# Progressive Snapshot

**PROGRESSIVE** Explore Products Claims About Us Resources 1-855-347-3939 Log In Español

## Get Snapshot from Progressive

We've handed out over \$1.2 billion in discounts!

LOCATION

ZIP Code

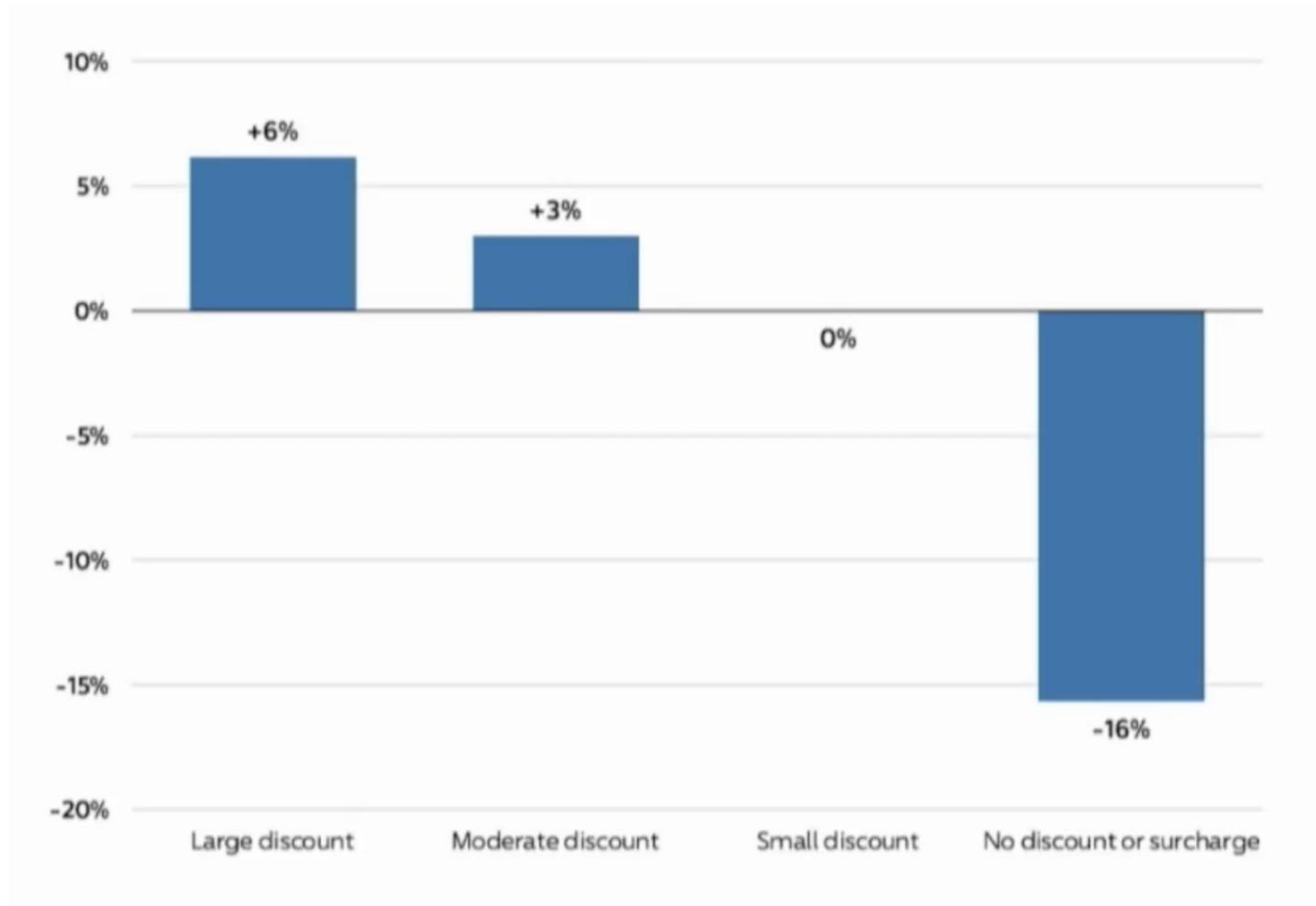
**Quote & sign up**

**EXPLORE AUTO**  
Discounts, coverages, & more

Snapshot video >

- Programma aperto a tutti gli assicurati
- Tasso di adesione del 40%
- Premio proporzionale al rischio
- Attivo da più di 10 anni

# Ottima retention dei guidatori a basso rischio



**>600,000**

**utenti hanno condiviso il loro  
punteggio**

**6X lift**

**media della popolazione**

**5.3X lift**

**nel segmento dei giovani  
guidatori**







# Programmi diversi per segmenti diversi



# Programmi di Marmalade Young Driver

**GREAT DEALS**  
ON CAR INSURANCE FOR  
YOUNG DRIVERS

★ Trustpilot  
Rated 4.2/5 from 7272 reviews

★★★★★

We're here for you at every step of the driving journey, offering simple and affordable ways for young drivers to get behind the wheel.

- Named Young Driver Insurance**  
Driving a parent's car
  - Alternative to being a named driver
  - Earn your No Claims Discount
  - Fully comprehensive cover
  - No risk to parents' No Claims
- Learner Driver Insurance**  
Learn in a family or friend's car
  - Instant online cover
  - 30, 60, 90, 120, 180 and 240 day options
  - No risk to owner's No Claims Discount
  - Covers you during the driving test
- Pay As You Go**  
Pay just for the miles you drive
  - Pay just for the miles you drive
  - Handy for sharing a car
  - Comprehensive cover
  - No risk to the car owner's No Claims Discount
- Black Box Insurance**  
Young driver as the main driver
  - Instant comprehensive cover
  - No curfews
  - Cover before and after you pass
  - No price increase on passing
- Weekly Student Car Insurance**  
Temporary cover for full licence holders
  - Choose cover from 1 to 6 weeks
  - Cover in a family car or friend's car
  - Car owner's NCD unaffected
  - Instant comprehensive cover
- Experienced Insurance**  
Insurance for over 25s
  - Fully online self-service
  - Marmalade Class Essential
  - Instant comprehensive cover
  - Personal accident cover

**Marmalade**

13:39

32 Miles Used

64 Two Week Score

44 % of Trips

**Mileage - Car 2**

500	1468	162
Last Top Up	Miles Remaining	Days Remaining

**Trips - Car 2**

Total	295	132	163
Total Trips	Young Driver Trips	Other Trips	Avg. 73

- Segmentazione basata sull'esperienza di guida
- Copertura dei veicoli condivisi

## Risultati

- Eccesso di velocità: -13%
- Accelerazione: -41%
- Distrazione: -47%
- Rischio complessivo: -20%.



# Drive aware with AARP SafeTrip™

Aumenta la sicurezza ad ogni viaggio. La App “Safe Trip” presenta in modo chiaro le peculiarità del tuo stile di guida e ti consente di confrontarti con gli altri guidatori.

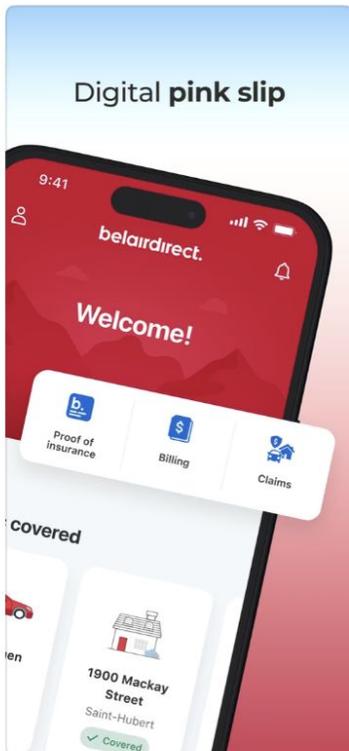
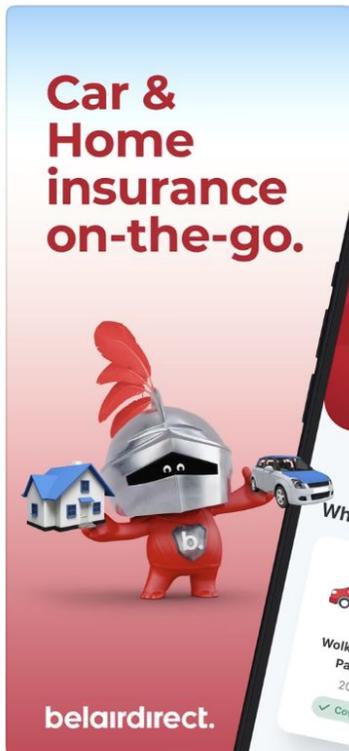
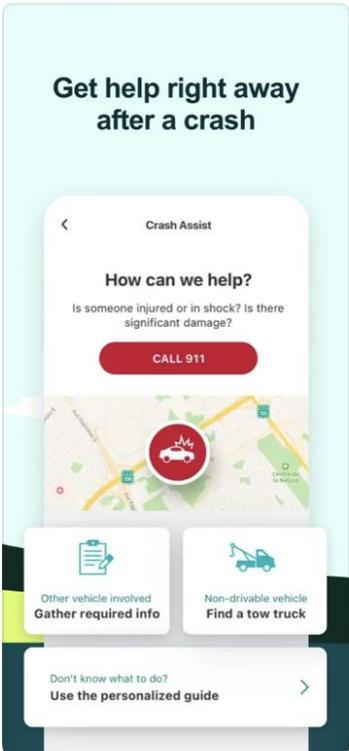
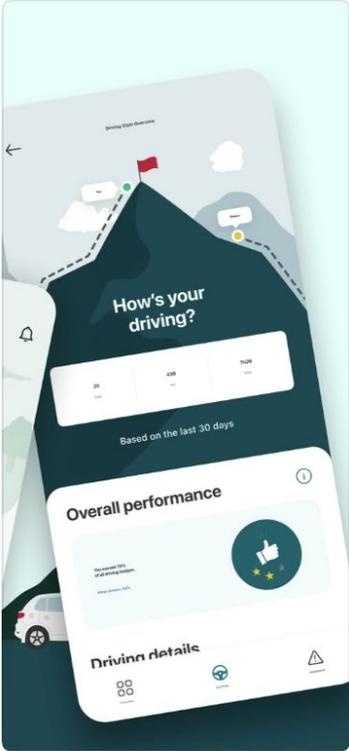
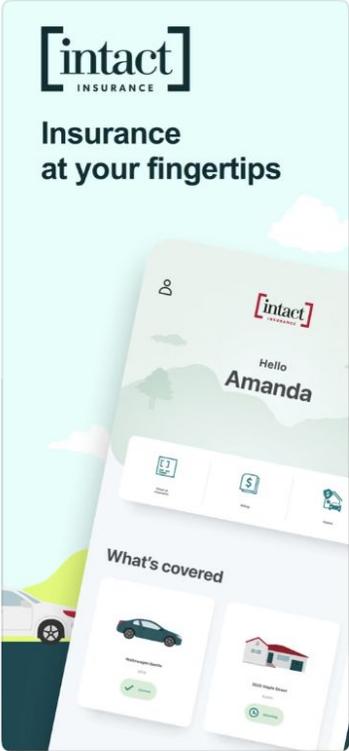
DOWNLOAD THE APP



## Safe driving you can see

AARP SafeTrip is a free smartphone app that lets you securely monitor key driving behaviors like braking

# Intact: Brand differenti, un'unica piattaforma telematica



A photograph of a man driving a car, with a woman and a dog in the back seat. The image is overlaid with a blue tint. The text 'Prevenzione del rischio' is written in yellow across the center.

# Prevenzione del rischio

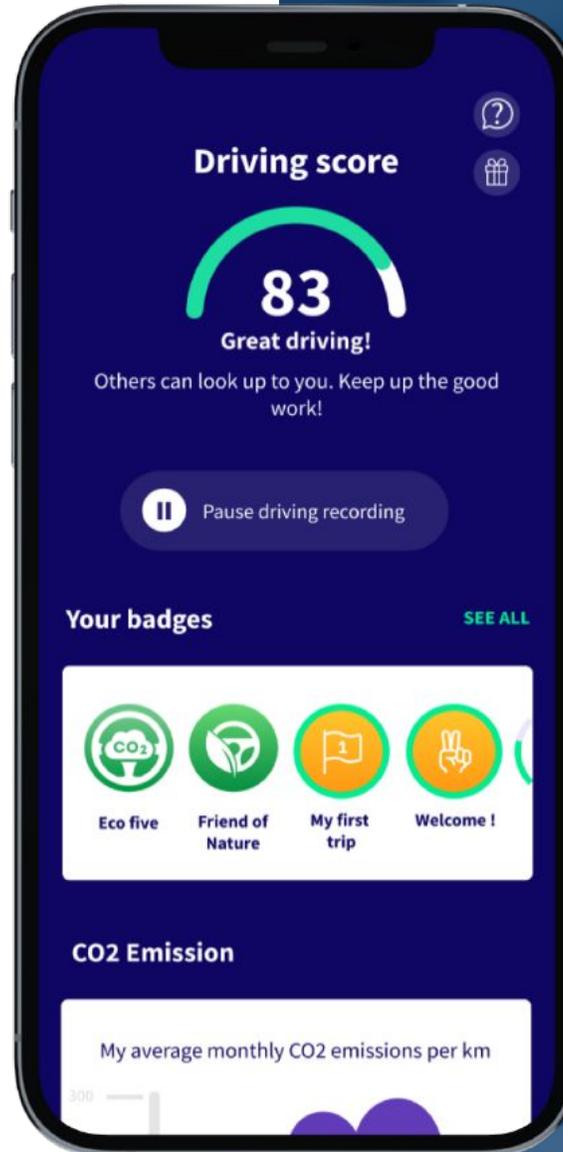


# LAQO (Croatia)

Interfaccia utente studiata per aumentare l'engagement

Suggerimenti puntuali per migliorare lo stile di guida

Riduzione del livello di rischio degli assicurati



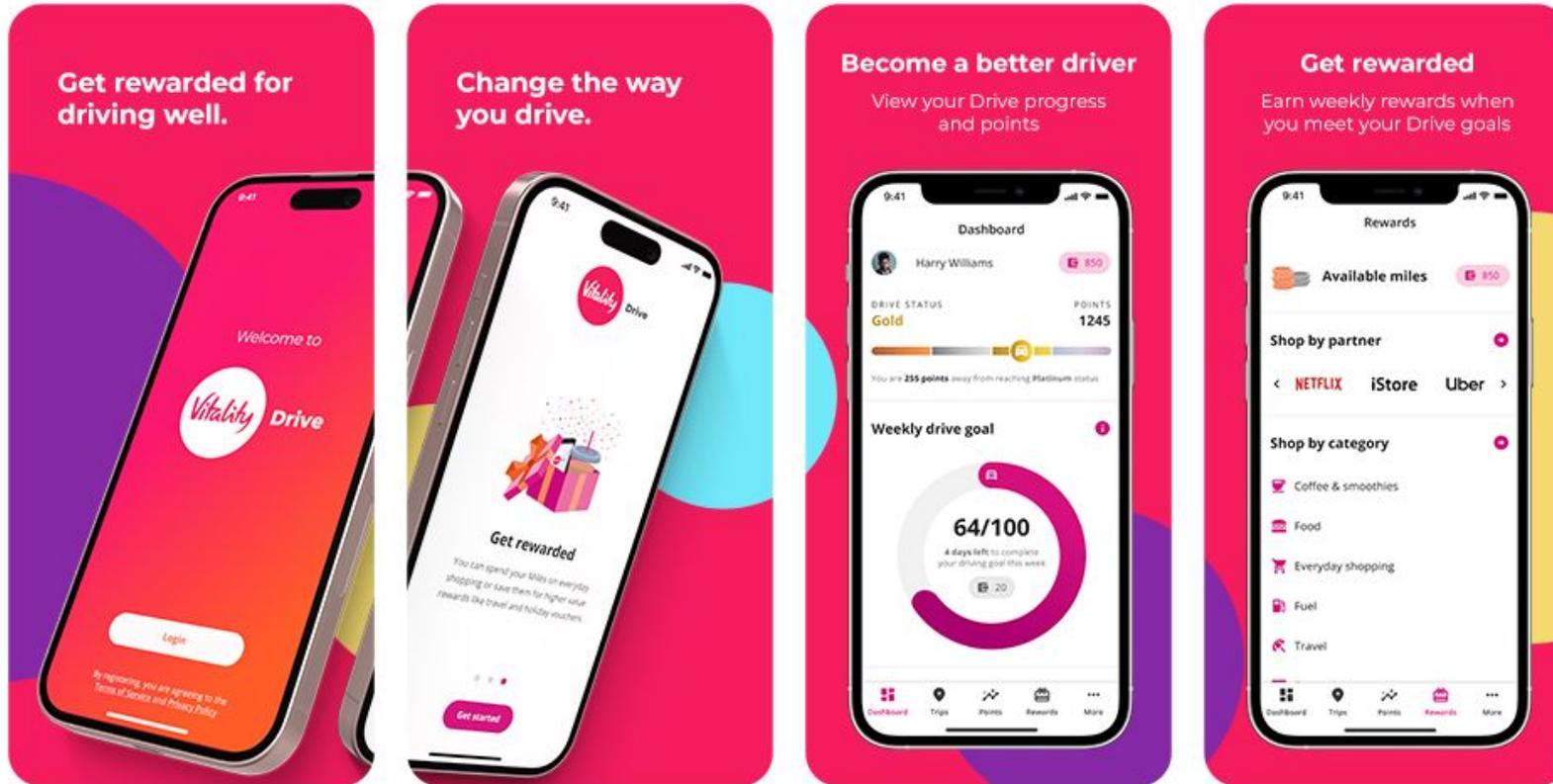
3X engagement (vs. programmi standard di UBI)

~40% del portafoglio

Il 93% usa l'app almeno 1 volta a settimana

81/100 punteggio medio (+5% dal lancio)

# Discovery : Vitality Drive



-24% di frequenza

75% di miglioramento

3x maggiore fidelizzazione

- 25% abs. loss ratio



# Fidelizzare i guidatori migliori

# Road Rewards Discounts For Safe Driving



[Home](#) > [Insurance](#) > [Auto](#) > [Discounts and Benefits](#) > [Road Rewards](#)



**Enroll**  
Start driving and  
earning rewards.

[Enroll here](#) ▾

**95%**  
**fidelizzazione**

# 9X

aumento del lift dei guidatori migliori

Germania



# Crescita globale per un supporto e una competenza a livello locale



**Marco Amendolagine**  
Head of Product, International



**Nino Tarantino**  
SVP International Sales



**Valerio Castellana**  
Senior Sales Director, Italy



**Marianna Puntorieri**  
Marketing Associate



**Alessandro Veradi**  
Principal Customer Success Manager II, Italy

## Scarica adesso:



## Motivating Safer Driving with Telematics

### Authors

Lisa Pinals, Ph.D. [lisa.pinals@cmtelomatics.com](mailto:lisa.pinals@cmtelomatics.com)

Alex Kerin, Ph.D. [alex.kerin@cmtelomatics.com](mailto:alex.kerin@cmtelomatics.com)

Craig Van Alsten, F.C.A.S. [craigvan.alsten@cmtelomatics.com](mailto:craigvan.alsten@cmtelomatics.com)

Richard Sharp, Ph.D. [richard.sharp@cmtelomatics.com](mailto:richard.sharp@cmtelomatics.com)

Sam Madden, Ph.D. [sam.madden@cmtelomatics.com](mailto:sam.madden@cmtelomatics.com)



# Grazie per l'attenzione

Rendiamo la mobilità più sicura e sostenibile, **insieme**.

**Marco Amendolagine**

Head of Product Management, Europe & APAC, CMT  
mamendolagine@cmttelematics.com

