Global and China UBI Industry Report, 2017-2021

October 2017

STUDY GOAL AND OBJECTIVES

This report provides the industry executives with strategically significant competitor information, analysis, insight and projection on the competitive pattern and key companies in the industry, crucial to the development and implementation of effective business, marketing and R&D programs.

REPORT OBJECTIVES

◆ To establish a comprehensive, factual, annually updated and cost-effective information base on market size, competition patterns, market segments, goals and strategies of the leading players in the market, reviews and forecasts.

◆ To assist potential market entrants in evaluating prospective acquisition and joint venture candidates.

◆ To complement the organizations' internal competitor information gathering efforts with strategic analysis, data interpretation and insight.

◆ To suggest for concerned investors in line with the current development of this industry as well as the development tendency.

◆ To help company to succeed in a competitive market, and

METHODOLOGY

Both primary and secondary research methodologies were used in preparing this study. Initially, a comprehensive and exhaustive search of the literature on this industry was conducted. These sources included related books and journals, trade literature, marketing literature, other product/promotional literature, annual reports, security analyst reports, and other publications. Subsequently, telephone interviews or email correspondence was conducted with marketing executives etc. Other sources included related magazines, academics, and consulting companies.

INFORMATION SOURCES

The primary information sources include Company Reports, and National Bureau of Statistics of China etc.
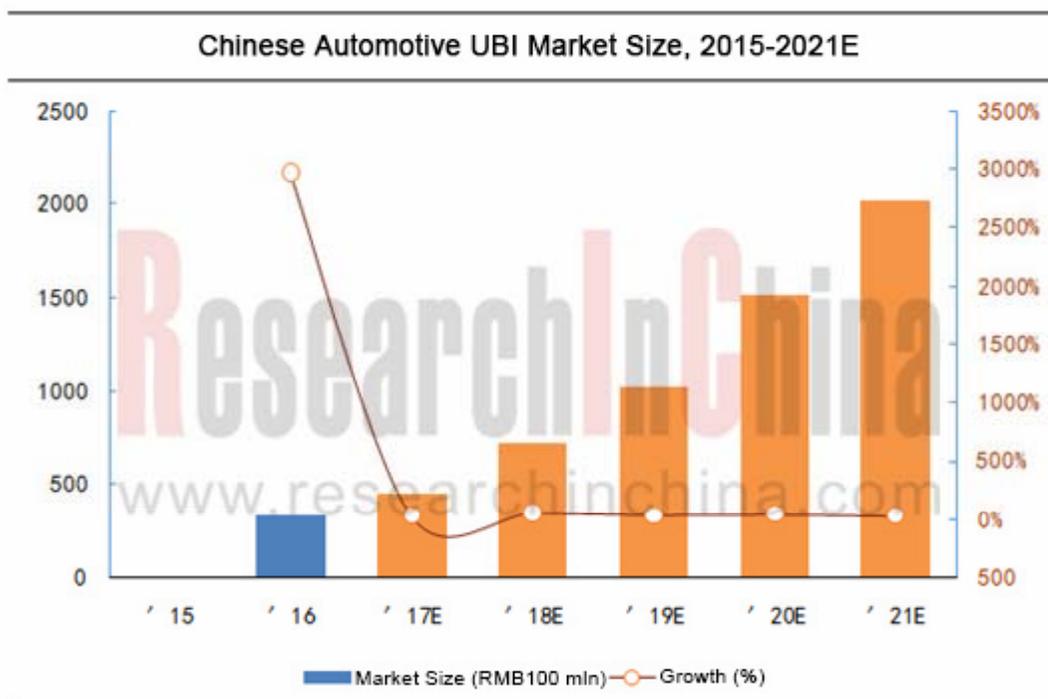
Abstract

Starting in China in 2012, later than in foreign countries, UBI is primarily developed by mainly referring to foreign products and mature models. Auto insurance, always the largest subsector of property insurance in China, reported original premium income of RMB683.455 billion in 2016, up 10.3% from a year earlier and accounting for 78% of property-insurance original premium income. The reform of commercial car insurance rate management system was piloted from May 2015 and the market-oriented reform of car insurance rate was staged nationwide on July 1, 2016. Also, the rapid evolution of automotive IoT (Internet of Things) gives great impetus to the automotive UBI industry. The Chinese automotive UBI market is expected to value RMB201.8 billion in 2021 at a CAGR of 43.0%.

China's UBI models are led by the "entities + insurers" one. Entities include OEMs, connected car firms, independent service providers, and big data companies.

1. **OEMs + Insurers:** OEMs usually cooperate with third parties and insurers in UBI field, represented by SAIC Motor + Cihon + CPIC. SAIC Motor and CPIC give a personalized quote for car insurance on auto models carrying OnStar according to consumers' driving habits, mileage, and other factors. Cihon is responsible for data analysis and insurance model development.

2. **Connected Car Platforms + Insurers:** Connected car platforms are dominated by Aftermarket TSP (telematics service provider) in UBI field. For example, the insurer (PICC), via Shenzhen Autonet's connected car platform, provides car owners with one-key insurance claim, quick settlement of claim, and inquiry of insurance status, and develops floating car insurance business.

3. **Independent Service Providers + Insurers:** Independent service providers usually acquire customer data via APP + OBD to work with insurers to develop UBI and at the same time provide customers with car maintenance and other services.

4. **Big Data + Insurers:** In UBI field, some insurers, on the one hand, have self-run platforms, such as Zhong An Online P&C Insurance's O2O car insurance, and on the other hand, co-develop platforms with Internet businesses or other connected car firms. For instance, CPIC organized Internet companies with Baidu and invested in Atzuche. Big data companies employ various methods in UBI field, like Beijing Jingyou Times Information Technology, a provider of database and risk models.

Global and China UBI Industry Report, 2017-2021 highlights the following:

◆UBI overview (definition, pricing, value, methods of UBI data acquisition, etc.);

◆Foreign UBI markets (global; UBI in United States, Canada, UK, and Germany;

◆10 UBI companies and their products in United States, Canada, UK, Germany, and Italy);

◆UBI business in China (future scale, drivers, entities, development trends);

◆Local Chinese UBI companies (business, operation, and UBI products of China Life, PICC, Ping An Insurance, Carsmart, Zhong An Online P&C Insurance, Cihon, DiNA Technology, PingJia Technology, Shenzhen Dingran Information Technology, Shenzhen Autonet, Launch Tech, Renrenbao, MSD, Deren Electronic and Zebra-Drive)

Chinese Automotive UBI Market Size, 2015-2021E

Market Size (RMB100 mln) — Growth (%)

Source: Global and China UBI Industry Report, 2017-2021

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