



## VIASAT CONSOLIDATES ITS POSITION AS LEADING TELEMATICS OPERATOR IN EUROPE

By Marco Petrone  
 Ceo of Viasat Telematics and  
 Vice-president of Viasat Group

A few weeks ago, Viasat Group announced the acquisition of 51% of the French company Locster, which specialises in fleet management software solutions. With 4,000 customers and 25,000 connected vehicles, it is one of the main B2B telematics players in France.

With this new operation, our eighteenth, the Group consolidates its position as the main independent telematics operator at the European level, thanks to its direct presence in Italy, Spain, Romania, Bulgaria, Poland and Belgium, the United Kingdom and France (as well as Chile and Argentina), and to its network of distributors covering the remaining European countries, as well as numerous other geographical areas across Africa, the Middle East and Latin America. This growth stems from a strategy that saw us focus on the highest-growth geographical areas in the market of technological systems aimed at managing vehicle fleets of vehicles of all kinds, including cars, light or heavy goods vehicles, agricultural and construction vehicles. The aim is to optimize transport, reduce consumption and carbon dioxide emissions, protect people and goods, reduce road accidents, popularize intelligent mobility systems, and much more. Research in the sector consistently places Viasat Group among the top ten companies in the world in terms of number of telematics connections (700,000), number of employees (over 600) and turnover (60 million) Our entrepreneurial and managerial choice is to secure our spot among these top players, by putting all our know-how at the service of our customers, offering a service which is local and takes into account the different languages, cultures, characteristics and peculiarities - but also global, in other words available all across the globe. In these recent, hectic years, we have been partnering up with the professionals at Nash Advisory in order to thoroughly study the European market, the available technologies and the possible industrial synergies with the local excellences.

In our view, the extraordinary results we achieved are just the first stages of a journey that we will keep pursuing with enthusiasm and conviction. We are always trying to buck the trend, even today, by believing in the "glocal" philosophy: think globally to act locally. This makes it possible for us to take full advantage of the capabilities of all the different minds in our Group, in order to create synergy and build value in individual communities and markets while respecting their specific characteristics and potential.

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Viasat Group S.p.A.



### Roundup

## THE NEW SEASON OF INSURANCE TELEMATICS

Interview with **Paolo Ravicchio**  
 Head of the Insurance Business Unit - VIASAT S.p.A.

From an indispensable way for companies to fight fraud and speculation and for drivers to obtain a discount on car insurance policies, to a tool that analyzes styles, behaviors and habits of driving, but also life. For telematics users, this may be the vision of the future. For telematics professionals, this future is already here!

### Has the use of telematics been underestimated in recent years?

I think so. The fact that this technology has been called Black Box perfectly testifies to the partial vision that characterized its first decade of activity, conditioning the way it was proposed to the market. Too often - and mistakenly so - it has been considered a mere anti-fraud and monitoring tool, to the almost exclusive benefit of insurance companies. The consequent discount on the policy premium, combined with the endemic low sensitivity of drivers to the issue of protection, has mainly focused their attention on commercial factors - first and foremost price - which are certainly easier, but also short-lived.

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## NEWS FROM THE COMPANY

### Viasat Fleet at the Traspò Day, the transport and logistics fair.

Viasat Fleet was one of the exhibitors at Traspò Day, the Transport and Logistics fair, which took place from 15 to 18 March in the new exhibition center of San Marco Evangelista, a few kilometers from the Royal Palace of Caserta. The 4th edition of the event was organized to create an important moment of business networking among the most important players of the sector. Viasat Fleet is one of them: a business unit focused on Viasat's FMS (Fleet Management System) market and a solution provider that offers advanced systems and services aimed at locating, managing, monitoring and certifying transport activities. Its complete suite of value-added services enables companies to significantly lower their operating costs while also improving their service levels.

### The global ranking by Ptolemus Consulting Group: Viasat is among the top companies.

Ptolemus Consulting Group, the first consulting firm specializing in vehicle connectivity and Internet of Things, has published its new global report on UBI - Usage-Based Insurance -, after extensively monitoring the insurance telematics market. The USA and Italy are world leaders, together with Canada which is the 3rd largest market, followed by the UK. The main Canadian TSP (IMS) has also grown, while at the corporate level Unipol (Italy), Progressive and All Farm (USA) are the top three with regard to active telematics policies. Viasat also received an important award for ranking among the top 5 key TSPs worldwide.

### Viasat's intervention about motorcycle safety during the Capitale dell'Automobile summit.

The Capitale dell'Automobile summit took place in Rome on March 9th. This edition was dedicated to the world of motorbikes. Francesco Signor, Head of Marketing and Communication of Viasat Group, attended the event. The intervention showed how telematics can offer its contribution in terms of security and protection in this sector. This is why Viasat SlimBox was created: a small, easy-to-install satellite location system.

It has all the features and characteristics of a very advanced "insurance box". It is a small control unit, to be installed on motorcycles. It is equipped with GPS and GSM/GPRS technology; it functions as a locator and, thanks to the Viasat appS, it can send emergency calls to request any kind of 24/7 assistance: medical, mechanical or police intervention in case of theft or danger.

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### THE NEW SEASON OF INSURANCE TELEMATICS

#### Does this mean that policy discounts cannot be the only things to drive insurance offer?

Let's begin by saying that telematics is a formidable tool to achieve efficiency, innovation and competitiveness in the insurance sector. There is an ongoing commitment to research and development of new value-added applications and services to support companies in achieving these objectives. The information that can be obtained from an intelligent analysis of the data recorded by the on-board devices allows a more complete knowledge of the driver and his/her behavior. Furthermore, the constant connection with the latter, guaranteed by integrating these technologies with smartphones, provides, also on a statistical basis, a precise indication of potential risk categories, making it possible to anticipate new protection needs and to promote specific insurance coverage.

#### However, high-level innovation calls for high-level security. Is this true?

From the very beginning, insurance telematics has been synonymous

with "life-saving" and "asset-saving" services for drivers:

from automated and georeferenced support in case of accident, sudden illness, aggression or robbery to security services in the event of attempted vehicle theft. But the new opportunities offered by constant technological evolution allow us to go one step further, making the driver the reference point around which to build future solutions, answering every need for safety, protection, emergency assistance but also providing daily support in making mobility more efficient.

#### A world of services for connected cars, then?

Exactly. The customer will be able to appreciate the extraordinary usefulness of these tools with regard to the daily management and maintenance activities of the vehicle, travel simplification, accident prevention (as opposed to fixing the consequences at a later stage), vehicle operating costs reduction and the improvement of driving behavior. In this way, competition shifts from price to contents, and telematics ceases to represent, in the eyes of the end customer, a purely accessory component of the policy and a mere instrument to obtain discounts, thus becoming an integral part of a prevention and protection program.

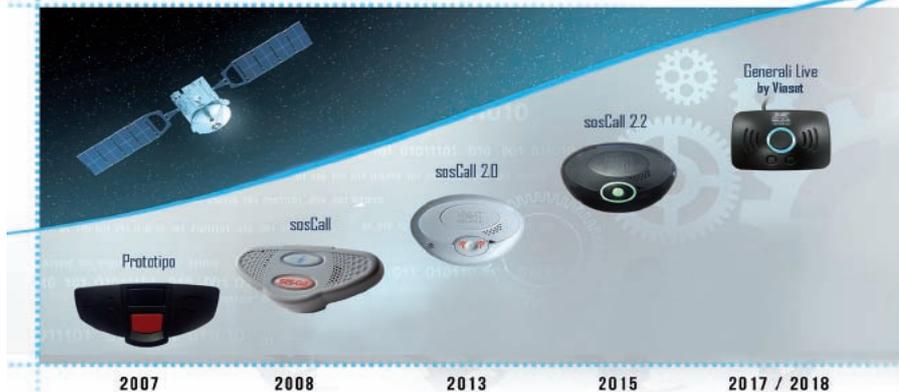
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**MANDATORY eCALL? VIASAT RESPONDS WITH “AUGMENTED SECURITY”**

eCall, an abbreviation of "emergency call", is a new-generation security device that will become mandatory on newly homologated cars in the European Union. Starting from 31 March 2018, emergency call systems that activate automatically in case of accident will be mandatory for our cars and light commercial vehicles. The eCall system activates whenever on-board sensors detect an accident, for example upon activation of the airbags. The emergency call can also be activated manually by pressing a button that manufacturers must install on their vehicles. The alarm signals, together with data on vehicle location to be used for the rescuers, will reach the pan-European roadside assistance number (112). It is estimated that this will enable rescue teams to intervene more quickly, up to 40% in cities and 50% outside of them.

Such a device for cars is not really a novelty, also because it is connected to the widespread use of satellite anti-theft services, which have been developed by Viasat since the second half of the eighties: increasingly efficient telematics devices, able to activate rescue operations in case of need. Their evolution are the famous "Black Box" (or Blue Box, as Viasat calls it) followed by the reassuringly white-colored sosCall 2.0 and sosCall 2.2, which can provide drivers with preventive information on the potential risks of different routes, depending on a series of monitored factors such as traffic, speed limits, weather conditions, dangerous roads (Red Points) and accident-prone road sections (ANIA/Viasat BlackPoints). The latest frontier of this type of device is sosCall 3.1, created specifically for Generali Italia in its commercial version, known as Generali Live.

Today, Viasat is pioneering the use of infotelematics technology in Italy with a support service based on the georeferenced location of vehicles, through 2 operations centers with over 120 employees operating 24 hours a day, 365 days a year, which manage almost 2 million calls and over 500,000 customers in Italy alone.

**GENERALI, IN YOUR CAR WITH STYLE: REAL-TIME COACHING AND VIASAT SECURITY COMBINED**

The spread of new generation technologies has projected the insurance world into a phase of profound transformation in the key sectors of car, home and personal services. This evolutionary trend is showing constant growth, especially with regard to the automotive sector, to the extent that the main companies have been offering their customers increasingly sophisticated and personalized telematics policies for some time, with the help of Telematics Service Providers.

This is the case of Generali's insurance policy, "Generali, in your car with style" policy, which provides drivers with the opportunity to "discover something new" about their own driving behavior. Thanks to the Real Time Coaching function, you can test your driving style and improve it daily. The Generali Live satellite device, powered by Viasat, warns you with a bright signal if your driving is too nervous and potentially risky. In addition, every time you start the car, the device indicates the level of driving you have achieved: Daring, Balanced or Advanced. Other very important functions are there to provide you with assistance, security and personal protection in case of accident, breakdown or danger - all guaranteed by the Viasat Operations Center, 365 days a year, 24 hours a day. All you have to do is press the emergency button on your device.

In case of accident, the device automatically sends a report to the Viasat Operations Center, which will then call the car driver via the hands-free system and request and send help if necessary. In addition, Generali Live also works as a satellite tracking system and allows you to precisely locate your vehicle in case of theft, increasing the chances of recovering it. Finally, the "Generali, in your car with style" insurance policy rewards the driver's driving behavior based on how your car is actually being used. In fact, the satellite device monitors daily driving according to five different parameters: traveled distance (number of kilometers traveled by car), type of road (urban, suburban or highway), daily use (day or night), weekly use (weekdays, weekends and holidays) and driving style (sharp acceleration and braking). Depending on the results, the renewal of the policy may be cheaper, allowing instant access to a special discount on the policy premium.

## FONDAZIONE ANIA AND VITTORIA ASSICURAZIONI: DRIVE SAFELY! PREVENTION IS BETTER THAN RISK



The future of the insurance sector is increasingly dependent on technological innovation aimed at preventing risky behavior and drastically reducing the number of road accidents. The new telematics technologies can already

provide valuable support in directly detecting driving behavior that might put the safety of drivers at risk, collecting and providing preventive information and increasing the driver's level of attention with the aim of reducing potential accident risk to zero.

This is also the purpose of the "Guida Sicuro" (Drive safely) project, promoted by the ANIA Foundation and Vittoria Assi-

curazioni, in collaboration with Viasat. The project provides Vittoria Assicurazioni's customers with the possibility of obtaining a sosCall 2.2 telematics system free of charge for the duration of three years.

The device provides the driver of the insured vehicle with real-time, preventive information on the potential risks of the various routes, by means of warning lights and voice alerts. By participating to the project, participants will be able to enjoy substantial discounts on the Vittoria Assicurazioni insurance policy and to access a wide range of Viasat satellite protection services.

The aim of this initiative is to help create a new generation of prudent and responsible drivers who are aware of how their driving behavior can lower the number of road accidents, saving lives and helping reduce the social costs of these tragedies. In other words, drivers who are safe, protected and aware of the fact that innovative on-board satellite infotelematics technologies can really protect us while we are driving.

