



*In Vehicle Devices for the Insurance
Telematics Market*



上海移为通信技术股份有限公司
Queclink Wireless Solutions Ltd.



Content

- 🎯 **Insurance Telematics Objectives**
- 🎯 **Key Technologies**
- 🎯 **International UBI Approaches**
- 🎯 **Queclink Difference**





Insurance Telematics Objectives

www.queclink.com



Accurate Pricing from Detailed Driving Data



Reduced Fraud from Knowledge of Incidents



Reduced Claims Cost from Improved Handling



Content



UBI Objectives



Key Technologies



International UBI Approaches



Queclink Difference





Smartphone App

- Low upfront costs (No costs for device, installation, data)
- Device is with driver not vehicle
- Data acquired needs “cleansing” (railway journeys, taxi rides, etc.)
- Battery drain high



Dedicated Device (BlackBox)

- Data acquired is very reliable
- Device is with vehicle not driver
- Installation costs, device costs, data costs borne by insurer



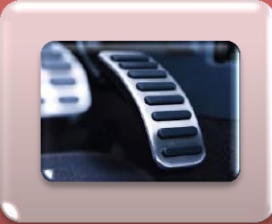
Consumer Device

- Can be mailed to customer
- Customer may require support to complete install (OBD)
- Can be linked to vehicle technical (VIN) or via App integration
- Device costs and data costs borne by insurer



GNSS

- Sampling of location up to 10 times per second
- Standard rate currently between 1 and 5 seconds
- Fast satellite acquisition, multi-channel and multi constellation
- Occasional requirements for external antenna



Accelerometer

- Up to 6 axis sampling up to 1600 Hz
- Standard currently at 3 axis sampling at 100 Hz to 1000 Hz
- Pre and post incident data acquisition to enable reconstruction
- Accelerometer can be installed at any angle (self calibration)



Others

- Interest in temperature, pressure, digital compass, light, voice (E-Call), Solar



Professional Installation



- Highly accurate data acquisition
- Guaranteed installed in correct vehicle
- Unlikely to be tampered with
- Costly installation process

Simple Installation e.g. OBD,



- Highly Accurate Data Acquisition
- Lower cost of installation – some customer training required

Customer Installation e.g. Windscreen Mount



- Highly accurate data acquisition
- Low cost installation
- Linkage to vehicle achieved using smartphone app



Professional Installation

www.queclink.com



- Device installed by a vehicle electrical professional within vehicle to prevent tampering or removal, may also be used for vehicle security.
- Can take a long time and have higher costs



Easy Installation

www.queclink.com



- Can be installed in a petrol station or 12v shop, no professional experience required.
- OBD removal results in alert to reinsert (e.g. after servicing staff conduct diagnostics)



Self Installation



- The device is sent to the customer via courier, customer fixes the device to the windscreen and powers the devices on
- No technical requirements, simple to install by anyone
- Removal from Windscreen results in alert
- Customer recharges device each month



Content



UBI Objectives



Key Technologies



International UBI Approaches



Queclink Difference





Our Partners

www.queclink.com

OCTO



Insure Telematics Solutions



Lexham insurance partners with TRACKER to launch car insurance for first time drivers and impaired licence holders

Date: 28 January 2015

Telematics expert, TRACKER, has been chosen by low cost moped and scooter insurance broker Lexham Insurance, to support its launch into the car insurance market to widen its portfolio of insurance solutions. With over thirty-five thousand two-wheel drivers currently on its books, Lexham is looking to provide its existing customers - particularly young drivers - upgrading from 2 to 4 wheels with the same level of affordable, but bespoke cover, it has always provided to its customers.





Content



UBI Objectives



Key Technologies



International UBI Approaches



Queclink Difference





Strong Technical UBI knowledge

www.queclink.com



- Deep technical knowledge of M2M and UBI market internationally
- Closely working with UBI companies in UK and Italy, the leading markets un Europe



Global Presence HQ In China

www.queclink.com



远销一百多个国家



Deep Understanding of UBI Hardware

www.queclink.com





Wide Variety of Solutions

www.queclink.com



- Professional, simple or customer self install, Queclink can supply the device to meet your UBI needs



Thank You



+86 21 5108 2965



sales@queclick.com



Copyright © Queclick Wireless
Solutions Co., Ltd. 2014-2015
All rights reserved