



PRESS RELEASE

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ACTIA TELEMATICS APPLIED TO VEHICLE FLEET INSURANCE: THE ALD AUTOMOTIVE EXAMPLE

ACTIA's telematics solution is at the heart of the new AFC (Assurance Flotte Connectée - Connected Fleet Insurance) offer launched by ALD Automotive in partnership with Société Générale Assurance (SGA). ACTIA provides vehicle connectivity and fleet management for ALD Automotive. ALD Automotive offers AFC as an option to its connected fleet customers, subject to conditions. The insurance involves a "driving score" assigned to each driver, through detailed analysis of driving behaviour. It aims to reduce fleet usage costs, lower the accident rate across the fleet, and result in reduced annual insurance premiums through the "Good Driving Bonus".

ACTIA telematics supporting "Pay How You Drive".

ALD Automotive is launching a car insurance option based on ACTIA's telematics solution. This option involves lowering the car insurance premium according to a driving score established by analysing driving criteria reported by ACTIA's telematics system. Careful management of driving behaviour enables customers to monitor drivers' scores throughout the year, as well as the change in the annual bonus in real time. The ICAN onboard telematics box reports accelerometer data as well as vehicle data relating to driving behaviour: pedal positions, engine speeds, actual consumption. The insured party will notice the impact of their driving on their car insurance bill: a potential score and a trend. Each driver receives advice from their SGA assistant to improve their driving according to their personal profile analysed by the ACTIA solution. ALD Automotive promises refunds on premiums of up to 20% for the best drivers.

It should be specified that, if a vehicle's score does not reach the bonus eligibility threshold, no "penalty" will be applied. The ALD offer is reserved for customers with vehicles that are already connected by ALD Telematics. Vehicle communication is provided by the ACTIA ICAN telematics box and the data is available on the ALD Telematics portal using the fleet management software My ACTIA Fleet.

This so-called "connected" insurance is an incentivizing alternative. The real advantage, for both the insurer and the insured party, is that by adopting **eco-driving**, **accident risks** are greatly reduced. It is therefore not surprising that there is an increasing amount of interest for telematics among car insurers who now take this practice into account in their definition of "responsible drivers". For example, the initial tests conducted by SGA as part of the ALD AFC offer, highlight the reduction in the number of accidents: from 14 accidents to 6 personal accidents. These tests also allowed the Société Générale Assurance actuaries to confirm the viability of the solution.

How does the ACTIA ICAN box process driver behaviour data?

The data used for measuring driver behaviour comes from accelerometer and GPS technology. The ACTIA ICAN box supplements this information with advanced data, such as engine speed, how the driver presses down on the accelerator, and even the vehicle's actual consumption compared with the vehicle's target consumption. It also takes into account the driving environment: town, highway, motorway. The resulting components help to determine driving scores and profile analyses that are both reliable and detailed. GPS tracking is not required for the eco-driving service and connected fleet insurance. It can be activated or not depending on the preference of each customer. It complies



with GDPR and includes a dashboard switch, available as an accessory in three variants. In addition, ACTIA ICAN includes a multi-axis accelerometer that can detect a severe impact in any direction, and send a warning message. It also includes a black box that can record the selected data and provide valuable information for reconstructing the circumstances of an accident: speed, direction, pedal positions, engine speed, time and position, impact force, etc.

A PROPOS D'ACTIA

Le Groupe ACTIA est une Entreprise de Taille Intermédiaire créée en 1986, une ETI familiale et internationale dont le siège se situe en France. Ce caractère familial garantit la pérennité du Groupe et son indépendance dans une dynamique entrepreneuriale toujours renouvelée. Le métier d'ACTIA est de concevoir, de fabriquer et d'exploiter une électronique au service de la gestion des systèmes dans les domaines particulièrement exigeants de l'automotive, du ferroviaire, de l'aéronautique, du spatial, de la défense, de l'énergie et des télécommunications.

Les engagements d'ACTIA s'expriment dans les orientations ambitieuses du Groupe au service des enjeux sociétaux : la mobilité, la connectivité, la sécurité et l'environnement. La maîtrise de la production et de la conception des produits signés ACTIA, est une véritable garantie de qualité. L'ensemble des collaborateurs du groupe partage cette exigence de qualité dans un environnement totalement certifié.

CHIFFRES CLÉS

- Chiffre d'Affaires consolidé 2019 : 520,4 M€.
- Plus de 3 800 collaborateurs dans le monde.
- 24 implantations dans 16 pays.
- 14 à 17 % du CA investi chaque année en R&D.

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