



## Amaline Drives UBI Costs Down & Satisfaction Up with Scope

### About Amaline Assurances (a Groupama Company)

Amaline Assurances is the Internet division of the Groupama mutual insurance group, based in France. Groupama is headquartered in Paris and has operations in 14 countries

Despite intense competition, Groupama is ranked No. 3 among automotive insurance providers in France. The Group insures around 4 million private passenger cars, not including corporate fleets.

### The Challenges

Amaline Assurances pioneered Usage Based Insurance (UBI) in France as early as 2008, when they innovated by calculating their automotive insurance policy holders' monthly premiums based on mileage. However, the solution that Amaline used in those early days required a third-party technician to install telematics devices in their policy-holders' cars, which they felt was unnecessary overhead.

Amaline wanted to reduce the cost of its UBI offering by eliminating the expense and hassle of third-party installation networks. By reducing the cost of the solution, the Amaline team felt they could more easily convince new users to come on board.

So the company sought a self-installable telematics device, but with the stipulation that the device be an upgrade from their current system, offering additional features that would further attract potential customers.

### The Solution

Amaline adopted the DriveProfiler solution from Scope Technologies to power its UBI offering in 2012. At the same time, Amaline introduced web-based applications as added services based on the data provided by the Scope solutions. These services include:

#### Accident Notification through "Connected Cars"

In case of a road accident, the "connected car" triggers an automated workflow that checks the severity of the accident and will send the customer a text message providing them with relevant online services for assistance and claim submission.

#### Estimating future charges

With the monthly insurance fee based on the amount driven, insured customers can see exactly where they stand through the online application.

### "Find my car" and other services

Drivers can check where their car is parked, how much they have paid, how far they have driven, and more.

### The Results

The Scope solution provides benefits for both Amaline and its customers. Self-installed devices mean Amaline and its customers are in direct contact, rather than through an intermediary, thus improving the customer relationship and reducing bureaucracy. Besides reducing costs for both Amaline and the end users, the self-installation has strengthened the Amaline brand by removing the need for an external installation network.

For Amaline's end customers, the 'Find My Car' application has become popular, as has being able to check monthly bills online and project future costs.

In short, in less than 6 months, Scope has enabled Amaline to:

- Strengthen the Amaline brand
- Reduce overall costs with using self-installed devices
- Improve efficiency of UBI service
- Eliminate the need for middlemen
- Gain better information regarding vehicle and driver performance
- Offer value-added services to its customers
- Develop unique, cutting edge solutions to lead the French digital telematics market

With a significantly built-up base of Amaline's customers already using Scope for UBI, future plans are to deploy the solution in the other Groupama companies in France.

"Scope provides superior end-to-end telematics solutions from the hardware to the software to the services. They are strong in managing the entire solution, and when Scope promises something I am always confident that they will follow through on their commitment."

-Julien Hue,  
Head of Telematics, Amaline Assurances



### About Scope Technologies

Scope Technologies is an award-winning global leader in advanced, enterprise-grade telematics, with customers in more than 50 countries on 5 continents. Scope's groundbreaking, end-to-end solutions empower insurance providers, fleet operators and aftermarket service providers to be innovative and successful in dynamic market conditions.