

# **Usage-Based Insurance Market by Policy Type [Pay-As-You-Drive Insurance (PAYD), Pay-How-You-Drive Insurance (PHYD), and Manage-How-You-Drive Insurance (MHYD)], Technology (OBD-II-Based UBI Programs, Smartphone-Based UBI Programs, Hybrid-Based UBI Programs, and Black-Box-Based UBI Programs), Vehicle Age (New Vehicles and Used Vehicles), Vehicle Type (Light-Duty Vehicle (LDV) and Heavy-Duty Vehicle (HDV)): Global Opportunity Analysis and Industry Forecast, 2020–2027**

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## **Abstracts**

Usage based insurance is a type of insurance in which the cost of the vehicle insurance is dependent on different factors which include usage of vehicle, distance covered by the vehicle and condition of the vehicle. In addition, various private and public companies across the globe are adopting usage-based insurance in order to provide insurance companies and public with better insurance policies. Furthermore, adoption of cutting-edge technology among newly launched vehicle helps insurance companies to accurately find the usage of vehicle. In addition, adoption of advance technology such as telematics by various insurance companies for tracking and finding the usage of vehicles propels the growth of the market.

Growing adoption of usage-based insurance among the end user owing to its various features such as providing accurate and timely data collection methods and flexible insurance premiums boosts the growth of the global usage-based insurance market. In addition, factors such as higher possibility of the vehicle being recovered, in case of

stolen, and lower fuel consumption have positively impacts the growth of the market. However, high installation cost of telematics and various data security issues are expected to hamper the market growth. On the contrary, adoption of advance technology such as smartphone based UBI & hybrid based UBI and increase in concerns regarding driver's safety across the globe is expected to offer remunerative opportunities for the expansion of the market during the forecast period. Each of these factors is projected to have a definite impact on the growth of the usage-based insurance market.

The global usage-based insurance market is segmented into type, technology, vehicle age, vehicle type and region. In terms of type, the market is fragmented into pay-as-you-drive insurance (PAYD), pay-how-you-drive insurance (PHYD), and manage-how-you-drive insurance (MHYD). Depending on technology, it is bifurcated into OBD-II-based UBI programs, smartphone-based UBI programs, hybrid-based UBI programs, and black-box-based UBI programs. As per vehicle age the market is bifurcated into new vehicles and used vehicles. In terms of vehicle type the market is segmented into light-duty vehicle (LDV) and heavy-duty vehicle (HDV). Region wise, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The key players profiled in the usage-based insurance market analysis are Allianz SE, Allstate Corporation, Aviva, AXA, Insurethebox, Liberty Mutual Insurance, Mapfre S.A., Nationwide Mutual Insurance Company, Progressive Corporation and UNIPOLSAI ASSICURAZIONI S.P.A. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

## KEY BENEFITS FOR STAKEHOLDERS

The study provides an in-depth analysis of global usage-based insurance market forecast along with the current trends and future estimations to elucidate the imminent investment pockets.

Information about key drivers, restraints, and opportunities and their impact analysis on global market is provided in the report.

Porter's five forces analysis illustrates the potency of the buyers and suppliers operating in the industry.

The quantitative analysis of the market from 2020 to 2027 is provided to determine the market

potential.

## Key Market Segments

### By Type

Pay-as-you-drive (PAYD)

Pay-how-you-drive (PHYD)

Manage-how-you-drive (MHYD)

### By Technology

OBD-II-based UBI programs

Smartphone-based UBI programs

Hybrid-based UBI programs

Black-box-based UBI programs

### By Vehicle Age

New Vehicles

Used Vehicles

### By Vehicle Type

Light-Duty Vehicle (LDV)

Heavy-Duty Vehicle (HDV)

## By Region

### North America

U.S.

Canada

### Europe

Germany

France

UK

Italy

Spain

Belgium

Rest of Europe

### Asia-Pacific

China

Japan

Australia

Singapore

Thailand

Rest of Asia-Pacific

### LAMEA

Latin America

Middle East

Africa

## KEY MARKET PLAYERS

Allianz SE

Allstate Corporation

Aviva

AXA

Insurethebox

Liberty Mutual Insurance

Mapfre S.A.

Nationwide Mutual Insurance Company

Progressive Corporation

UNIPOLSAI ASSICURAZIONI S.P.A

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FIGURE 32.LATIN AMERICA USAGE BASED INSURANCE MARKET, 2019-2027 (\$MILLION)

FIGURE 33.MIDDLE EAST USAGE BASED INSURANCE MARKET, 2019-2027 (\$MILLION)

FIGURE 34.AFRICA USAGE BASED INSURANCE MARKET, 2019-2027 (\$MILLION)

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