

Usage-based Insurance For Automotive Market Size, Share & Trends Analysis Report By Type (PAYD, PHYD, MHYD), By Technology (OBD II, Black Box, Smartphones), By Vehicle, By Region, And Segment Forecasts, 2020 - 2027

<https://marketpublishers.com/r/UD962A5E621DEN.html>

Date: August 2020

Pages: 120

Price: US\$ 4,950.00 (Single User License)

ID: UD962A5E621DEN

Abstracts

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Usage-based Insurance For Automotive Market Growth & Trends

The global usage-based insurance for automotive market size is estimated to reach USD 99.1 billion by 2027, expanding at a CAGR of 21.3%, according to a study conducted by Grand View Research, Inc. Technological advancements in the automotive insurance industry, such as the integration of telematics for insurance purposes, is accelerating market growth. Furthermore, the increasing number of government regulations for driver safety and decreased cost of connectivity solutions are further anticipated to drive the market growth.

Usage-based insurance offers several advantages to insurers and consumers. The telematics-based insurance allows the insurer to closely monitor the individual vehicle or fleet performance resulting in inaccurate pricing of the insurance premiums. Also, the data collected by the telematics device can improve fraud monitoring by augmenting crash monitoring data with fraud data models to recreate scenarios and detection of false claims. Furthermore, the adoption of usage-based insurance gives consumers the ability to control their cost of the premium by encouraging them to reduce the miles driven and to adopt safer driving habits. Thus, fewer miles and safer driving also assist in reducing accidents, vehicle emissions, and congestion.

The market is characterized by intense competition by the major players operating in

the market. These players are focusing on entering into mergers and acquisitions as part of their growth strategy to hold a competitive position in the market. Moreover, the long-term benefits of the automotive insurance sector, the market is witnessing mutual partnerships with telematics service providers, helping to eliminate the design and deployment complexities related to IT and analytics services.

Usage-based Insurance For Automotive Market Report Highlights

The Pay-How-You-Drive (PHYD) type segment held the largest revenue share in 2019. PHYD insurance policies are based on the driving pattern of the consumers, thus rising popularity of PHYD among customers owing to reduce insurance premiums is anticipated to drive the segment growth

The Manage-How-You-Drive (MHYD) is expected to witness significant growth over the forecast period. This growth is attributed to real-time driving feedback to the driver coupled with instantaneous discounts on insurance premiums

The smartphone segment is projected to witness substantial growth over the forecast period owing to ease of use and no additional requirement of the external telematics device

The passenger vehicle type segment accounted for a market share exceeding 88.04% in 2019 owing to increasing sales of passenger vehicles coupled with new vehicles with pre-installed telematics devices

North America held the largest revenue share exceeding 34.94% in 2019 and is anticipated to expand at a CAGR of over 18.3% over the forecast period. This share is attributed to the presence of technology providers and robust infrastructure for installing the device

Contents

CHAPTER 1. METHODOLOGY AND SCOPE

- 1.1. Research Methodology
- 1.2. Research Scope & Assumptions
- 1.3. List of Data Sources
- 1.4. List of Abbreviations

CHAPTER 2. EXECUTIVE SUMMARY

- 2.1. Usage Based Insurance for Automotive Market - Industry Snapshot & Key Buying Criteria, 2016 - 2027
- 2.2. Usage Based Insurance for Automotive Market, 2016 - 2027

CHAPTER 3. USAGE BASED INSURANCE FOR AUTOMOTIVE INDUSTRY OUTLOOK

- 3.1. Market Segmentation
- 3.2. Value Chain Analysis
- 3.3. Market Dynamics
 - 3.3.1. Market driver analysis
 - 3.3.2. Market restraint/challenge analysis
 - 3.3.3. Market opportunity analysis
- 3.4. Penetration & Growth Prospects Mapping
- 3.5. Industry Analysis - Porter's Five Force Analysis
- 3.6. PEST Analysis

CHAPTER 4. USAGE BASED INSURANCE FOR AUTOMOTIVE MARKET: TYPE OUTLOOK

- 4.1. Usage Based Insurance for Automotive Market Estimates & Forecasts, By Type, 2019 & 2027 (USD Billion)
- 4.2. Pay-As-You-Drive (PAYD)
 - 4.2.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)
 - 4.2.2. Market estimates and forecasts, by region, 2016 - 2027 (USD Billion)
- 4.3. Pay-How-You-Drive (PHYD)
 - 4.3.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)
 - 4.3.2. Market estimates and forecasts, by region, 2016 - 2027 (USD Billion)

4.4. Manage-How-You-Drive (MHYD)

4.4.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

4.4.2. Market estimates and forecasts, by region, 2016 - 2027 (USD Billion)

CHAPTER 5. USAGE BASED INSURANCE FOR AUTOMOTIVE MARKET: TECHNOLOGY OUTLOOK

5.1. Usage Based Insurance for Automotive Market Estimates & Forecasts, By Technology, 2019 & 2027 (USD Billion)

5.2. OBD II

5.2.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

5.2.2. Market estimates and forecasts, by region, 2016 - 2027 (USD Billion)

5.3. Black Box

5.3.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

5.3.2. Market estimates and forecasts, by region, 2016 - 2027 (USD Billion)

5.4. Smartphones

5.4.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

5.4.2. Market estimates and forecasts, by region, 2016 - 2027 (USD Billion)

5.5. Others

5.5.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

5.5.2. Market estimates and forecasts, by region, 2016 - 2027 (USD Billion)

CHAPTER 6. USAGE BASED INSURANCE FOR AUTOMOTIVE MARKET: VEHICLE TYPE OUTLOOK

6.1. Usage Based Insurance for Automotive Market Estimates & Forecasts, By Vehicle Type, 2019 & 2027 (USD Billion)

6.2. Passenger

6.2.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

6.2.2. Market estimates and forecasts, by region, 2016 - 2027 (USD Billion)

6.3. Commercial

6.3.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

6.3.2. Market estimates and forecasts, by region, 2016 - 2027 (USD Billion)

CHAPTER 7. USAGE BASED INSURANCE FOR AUTOMOTIVE MARKET: REGIONAL OUTLOOK

7.1. Usage Based Insurance for Automotive Market Estimates & Forecasts, By Region, 2019 & 2027 (USD Billion)

7.2. North America

7.2.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.2.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.2.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.2.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.2.5. The U.S.

7.2.5.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.2.5.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.2.5.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.2.6. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.2.7. Canada

7.2.7.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.2.7.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.2.7.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.2.8. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.3. Europe

7.3.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.3.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.3.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.3.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.3.5. The U.K.

7.3.5.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.3.5.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.3.5.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.3.5.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.3.6. Germany

7.3.6.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.3.6.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.3.6.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.3.6.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.3.7. France

7.3.7.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.3.7.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.3.7.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.3.7.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.4. Asia Pacific

7.4.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.4.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.4.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.4.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.4.5. China

7.4.5.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.4.5.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.4.5.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.4.5.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.4.6. India

7.4.6.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.4.6.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.4.6.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.4.6.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.4.7. Japan

7.4.7.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.4.7.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.4.7.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.4.7.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.5. Latin America

7.5.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.5.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.5.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.5.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.5.5. Brazil

7.5.5.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.5.5.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.5.5.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.5.5.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.5.6. Mexico

7.5.6.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.5.6.2. Market estimates and forecasts, by Type, 2016 - 2027 (USD Billion)

7.5.6.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.5.6.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

7.6. The Middle East & Africa

7.6.1. Market estimates and forecasts, 2016 - 2027 (USD Billion)

7.6.2. Market estimates and forecasts, by Type 2016 - 2027 (USD Billion)

7.6.3. Market estimates and forecasts, by Technology, 2016 - 2027 (USD Billion)

7.6.4. Market estimates and forecasts, by Vehicle Type, 2016 - 2027 (USD Billion)

CHAPTER 8. COMPETITIVE LANDSCAPE

8.1. Allstate Corporation

- 8.1.1. Company overview
- 8.1.2. Financial performance
- 8.1.3. Product benchmarking
- 8.1.4. Strategic initiatives

8.2. Allianz SE

- 8.2.1. Company overview
- 8.2.2. Financial performance
- 8.2.3. Product benchmarking
- 8.2.4. Strategic initiatives

8.3. American International Group, Inc.

- 8.3.1. Company overview
- 8.3.2. Financial performance
- 8.3.3. Product benchmarking
- 8.3.4. Strategic initiatives

8.4. AXA S.A.

- 8.4.1. Company overview
- 8.4.2. Financial performance
- 8.4.3. Product benchmarking
- 8.4.4. Strategic initiatives

8.5. Generali Group

- 8.5.1. Company overview
- 8.5.2. Financial performance
- 8.5.3. Product benchmarking
- 8.5.4. Strategic initiatives

8.6. Insure The Box Limited

- 8.6.1. Company overview
- 8.6.2. Financial performance
- 8.6.3. Product benchmarking
- 8.6.4. Strategic initiatives

8.7. Liberty Mutual Insurance Company

- 8.7.1. Company overview
- 8.7.2. Financial performance
- 8.7.3. Product benchmarking
- 8.7.4. Strategic initiatives

8.8. Mapfre S.A.

- 8.8.1. Company overview
- 8.8.2. Financial performance
- 8.8.3. Product benchmarking

8.8.4. Strategic initiatives

8.9. Progressive Corporation

8.9.1. Company overview

8.9.2. Financial performance

8.9.3. Product benchmarking

8.9.4. Strategic initiatives

8.10. State Farm Automobile Mutual Insurance Company

8.10.1. Company overview

8.10.2. Financial performance

8.10.3. Product benchmarking

8.10.4. Strategic initiatives

List Of Tables

LIST OF TABLES

Table 1 List of Abbreviation

Table 2 Usage-based Insurance for Automotive market - Industry snapshot & key buying criteria, 2016 - 2027

Table 3 Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 4 Usage-based Insurance for Automotive market, by region, 2016 - 2027 (USD Billion)

Table 5 Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 7 Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 8 Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 9 Usage-based Insurance for Automotive market - Regulatory framework

Table 10 North America Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 11 North America Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 12 North America Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 13 North America Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 14 The U.S. Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 15 The U.S. Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 16 The U.S. Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 17 The U.S. Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 18 Canada Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 19 Canada Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 20 Canada Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 21 Canada Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 22 Europe Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 23 Europe Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 24 Europe Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 25 Europe Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 26 The U.K. Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 27 The U.K. Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 28 The U.K. Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 29 The U.K. Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 30 Germany Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 31 Germany Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 32 Germany Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 33 Germany Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 34 France Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 35 France Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 36 France Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 37 France Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 38 Asia Pacific Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 39 Asia Pacific Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 40 Asia Pacific Usage-based Insurance for Automotive market, by Technology,

2016 - 2027 (USD Billion)

Table 41 Asia Pacific Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 42 China Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 43 China Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 44 China Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 45 China Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 46 India Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 47 India Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 48 India Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 49 India Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 50 Japan Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 51 Japan Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 52 Japan Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 53 Japan Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 54 Latin America Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 55 Latin America Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 56 Latin America Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 57 LATIN America Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 58 Brazil Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 59 Brazil Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 60 Brazil Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 61 Brazil Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 62 Mexico Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 63 Mexico Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 64 Mexico Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 65 Mexico Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

Table 66 The Middle East & Africa Usage-based Insurance for Automotive market, 2016 - 2027 (USD Billion)

Table 67 The Middle East & Africa Usage-based Insurance for Automotive market, by Type, 2016 - 2027 (USD Billion)

Table 68 The Middle East & Africa Usage-based Insurance for Automotive market, by Technology, 2016 - 2027 (USD Billion)

Table 69 The Middle East & Africa Usage-based Insurance for Automotive market, by Vehicle Type, 2016 - 2027 (USD Billion)

List Of Figures

LIST OF FIGURES

FIG. 1 Research process

FIG. 2 Information procurement

FIG. 3 Usage-based Insurance for Automotive regional marketplace: Key takeaways

FIG. 4 Usage-based Insurance for Automotive market - Trends & outlook

FIG. 5 Usage-based Insurance for Automotive- Market segmentation & scope

FIG. 6 Usage-based Insurance for Automotive- Market size and growth prospects (USD Billion)

FIG. 7 Usage-based Insurance for Automotive- Value chain analysis

FIG. 8 Usage-based Insurance for Automotive- Market dynamics

FIG. 9 Usage-based Insurance for Automotive- Market driver relevance analysis (Current & future impact)

FIG. 10 Usage-based Insurance for Automotive- Market restraint/challenge relevance analysis (Current & future impact)

FIG. 11 Usage-based Insurance for Automotive- Market opportunity relevance analysis (Current & future impact)

FIG. 12 Usage-based Insurance for Automotive- Penetration & growth prospect mapping

FIG. 13 Usage-based Insurance for Automotive- Porter's analysis

FIG. 14 Usage-based Insurance for Automotive- Company market share analysis, 2016

FIG. 15 Usage-based Insurance for Automotive- PEST analysis

FIG. 16 Usage-based Insurance for Automotive market Type outlook key takeaways

FIG. 17 Global Usage-based Insurance for AutomotiveType outlook, 2019 & 2027

FIG. 18 Usage-based Insurance for Automotive market Technology outlook key takeaways

FIG. 19 Global Usage-based Insurance for Automotive Technology outlook, 2019 & 2027

FIG. 21 Usage-based Insurance for Automotive market regional outlook key takeaways

FIG. 22 Global Usage-based Insurance for Automotive regional outlook, 2019 & 2027

FIG. 23 North America Usage-based Insurance for Automotive market - Key takeaways

FIG. 24 Europe Usage-based Insurance for Automotive market - Key takeaways

FIG. 25 Asia Pacific Usage-based Insurance for Automotive market - Key takeaways

FIG. 26 Latin America Usage-based Insurance for Automotive market - Key takeaways

FIG. 27 The Middle East & Africa (MEA) Usage-based Insurance for Automotive market - Key takeaways

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