

# **Usage-Based Insurance Market (By Type: Pay-As-You-Drive (PAYD), Pay-How-You-Drive (PHYD), and Manage-How-You-Drive (MHYD); By Technology: OBD-II, Smartphone, Hybrid, and Black Box; By Geography: North America, Europe, Asia-Pacific, and RoW) Global Scenario, Market Size, Outlook, Trend and Forecast, 2015 – 2024**

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## **Abstracts**

As per the latest report published by Variant Market Research, Global Usage-Based Insurance Market is estimated to reach \$252.8 Billion by 2024; growing at a CAGR of 38.1% from 2016 to 2024. Usage-based insurance (UBI) also termed as pay-as-you-drive, pay-how-you-drive, and manage-how-you-drive, is a telematic based insurance, where premiums are based on the driving performance of the customers, comprising type of vehicle used, measured against time, distance, and place. They pose various advantages promoting the usage-based insurance market, such as more responsible and less unnecessary driving causing to social and environmental benefits, potential cost-savings for customers, and commercial reimbursements to the insurance company from better alignment of insurance with actual risk.

Lower risk associated with accidents and vehicle theft possibilities, enhancing customer loyalty, and reducing claims costs are the primary factors that drives the growth of global usage-based insurance market. Although, privacy concerns, and high telematics installation cost are the major restraints which are limiting the market growth.

Nonetheless, advancement in technology to make process easier coupled with reduced service rate would unfold attractive business opportunities for the market in the given forecast timeframe.

Type, technology, and geography, are the major segments considered in the global usage-based insurance market. On the basis of type, the classification is given as pay as you drive (PAYD), pay how you drive (PHYD), and manage how you drive (MHYD). On the basis of technology, the categorization comprises OBD-II, hybrid, smartphone, and black box.

Based on geography, usage-based insurance is segmented into North America, Europe, Asia-Pacific, and Rest of the World (RoW). North America is further bifurcated in U.S., and Rest of North America whereas Europe consists of UK, Germany, France, Italy, and Rest of Europe. Asia-Pacific is segmented into Australia, Japan, and Rest of Asia-Pacific while RoW is bifurcated into South America, Middle East, and Africa.

The leading companies profiled in the report include Allianz SE, Allstate Corporation, Aviva plc., Etiqa, Insure The Box Ltd, Generali Group AXA S.A., Mapfre S.A., Progressive Corporation, and Desjardins Insurance, among others.

The key takeaways from the report

The report will provide detailed analysis of Global Usage-Based Insurance Market with respect to major segments such as type, technology

The report will include the qualitative and quantitative analysis with market estimation over 2015 – 2024 and compound annual growth rate (CAGR) between 2016 and 2024

Comprehensive analysis of market dynamics including factors and opportunities will be provided in the report

An exhaustive regional analysis of Global Usage-Based Insurance Market has been included in the report

Profile of the key players in the Global Usage-Based Insurance Market will be provided, which include key financials, product & services, new developments and business strategies

Scope of the Global Usage-Based Insurance Market

Type Segments

*Usage-Based Insurance Market (By Type: Pay-As-You-Drive (PAYD), Pay-How-You-Drive (PHYD), and Manage-How-You-D...*

Pay-As-You-Drive (PAYD)

Pay-How-You-Drive (PHYD)

Manage-How-You-Drive (MHYD)

## Technology Segments

OBD-II

Hybrid

Smartphone

Black Box

## Geographical Segments

North America

U.S.

Rest of North America

Europe

UK

Germany

France

Italy

Rest of Europe

Asia-Pacific

Australia

Japan

Rest of Asia-Pacific

RoW

South America

Middle East

Africa

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