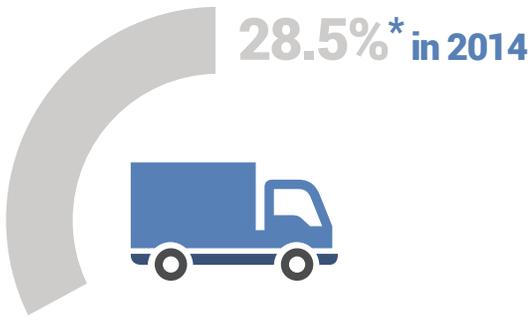




The **ubi** Revolution



Percentage of commercial vehicles (light, medium, heavy and extra heavy duty trucks, passenger cars and specialty vehicles) in the United States that **have installed telematics devices:**



* A greater number are connected in some way via smartphones, tablets and other portable devices.

Connected vehicles in commercial service is growing at a CAGR of **24.5%**.

Over 130 P&C insurance carriers in the US sell personal and commercial auto insurance. The top 25 US Commercial Automotive carriers control over 70% of the market.

UBI BY THE NUMBERS...

200,000,000,000 miles of driving data gathered in 2013 by TSP-controlled telematics devices represents over 375 petabytes (PB) of data. So what? Just how much is 375PB, anyway?

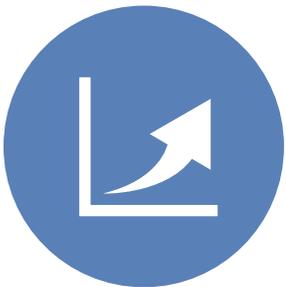


Well, the world's largest supercomputer has a data storage capacity of 500PB. 375PB of data is equal to:

- **10,000 Libraries of Congress**
- **Every Tweet...5000 times over!**
- **200 years of HD-quality video**
- **100x more videos than Netflix offers**

DID YOU KNOW?...

ATG Clearinghouse uses a hash encryption for every Vehicle Identification Number (VIN) to mask ownership until the fleet owner's consent is received. Even ATG doesn't know what vehicle is being referenced when an insurer's request for data comes in.



INSURANCE TELEMATICS' PHENOMENAL GROWTH

80.2%... CAGR of global insurance telematics products from 2013–2018

85.5 million... number of insurance telematics subscribers by 2018

— Research and Markets study



By the end of 2016, the ATG Clearinghouse will provide access to data from over **25%** of all commercially insured vehicles (potentially **6 million** or more).

