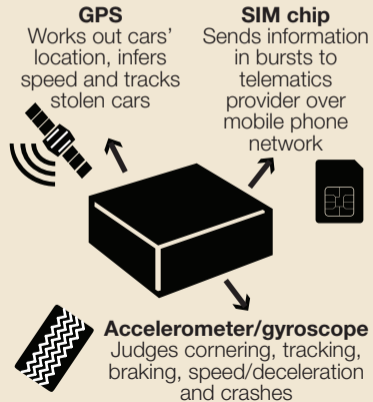


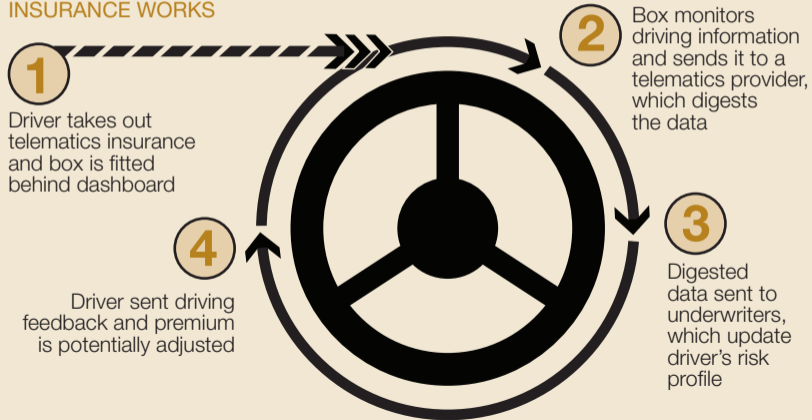
TELEMATICS

HOW THE TECHNOLOGY WORKS AND ITS POTENTIAL

WHAT THE BLACK BOX MEASURES



HOW 'PAY-AS-YOU-DRIVE' INSURANCE WORKS



THE FUTURE

- Boxes could link up to cars' on-board computer
- Boxes could monitor weather, break wear, lightbulb wear, and insurers could use this data for underwriting
- Boxes could record the volume at which music is played and how this affects driving ability
- Fuel consumption monitored
- Mobile phones could replace the box entirely