



CASE STUDY

Insurance Telematics - Risk Scoring

# HOW BÂLOISE ASSURANCES ENCOURAGED SAFE DRIVING

MOTION-S

## **BAD DRIVERS CAUSE COSTS**

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It's a simple fact: bad drivers are exposed to more frequent and more severe accidents. Not being able to identify bad drivers before the loss occurs reduces the competitiveness of the insurance product.

Bâloise Assurances challenged this fact, being the first insurer in Luxembourg to combine prevention and insurance.

## **TELEMATICS TO COACH**

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Bâloise was keen to bring safe driving and road safety back into daily discussions and coach drivers in a fun and educative way.



The company has been offering insurance services in the Grand Duchy of Luxembourg since 1890 and is firmly rooted in the economic and social fabric of the country. Bâloise Luxembourg belongs to the Swiss group Baloise, which is also present in Germany, Belgium, Liechtenstein and, of course, Switzerland. Bâloise Assurances provides a wide range of insurance, pension and wealth-building products to private and business customers.

Bâloise Luxembourg is not only present on the Luxembourg non-life market: it also works closely with highly successful banking partners and distribution partners outside its domestic market selected to sell life insurance in a number of European Union countries.

[www.baloise.lu](http://www.baloise.lu)

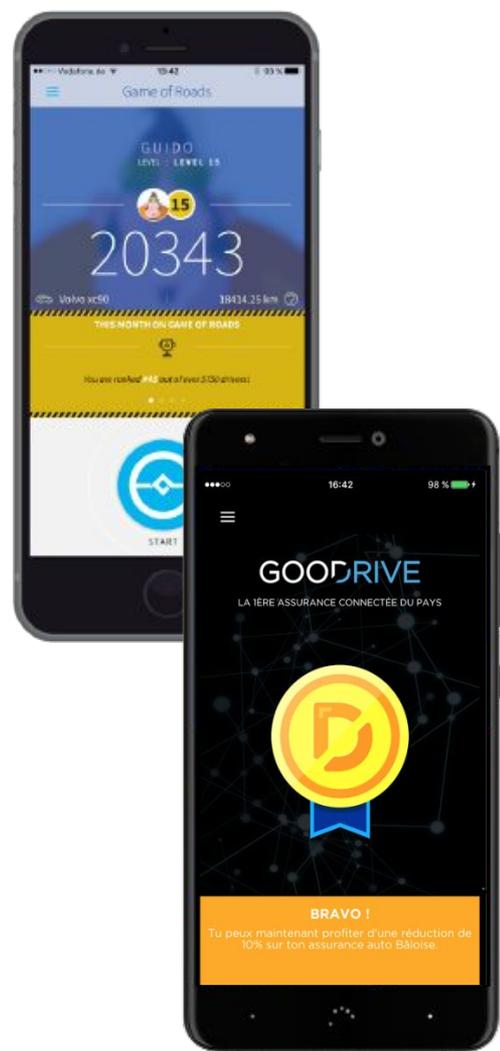
## A TRUSTFUL PARTNERSHIP SINCE 2015

In 2015, Bâloise launched Game of Roads, a revolutionary new application for the Luxembourg market, aimed at all those who want to improve their driving while having fun and challenging their friends. The mobile app was developed by Motion-S, building on accurate data collection and risk assessment methodology. A follow-up focussing on safe-driving coaching, Game of Roads Experience, was launched in 2016.

In continuation of Game of Roads, Bâloise launched in 2017 together with Motion-S, GoodDrive, the first telematics mobile application granting up to 30% discount on the insurance premium. GoodDrive evaluated driving styles and encouraged young drivers to drive safely while converting them into customers. Drivers who adopted considerate and safe driving styles received a proportional premium discount.

“ To succeed in our digital transformation, we have chosen to break the insurance codes in Luxembourg: to offer new experiences and to rely on technology to redefine the role of the insurer.

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