carbon.

You want 2020 customers? You'll need 20-20 vision

Data is generated in different domains;
Customer profiling is a task which requires high-end, automated processes

Insurance companies currently drop free data by the users (SM, driving style)

Insurance companies are not in; 2020 customers (us) would not pay for the provided services, we want something as high end as us.

Attack style

We don't develop apps; we develop a toolbox.
We integrate silently

High quality, vertical feature sets extracted from different domains compose a unique profiling canvas for each customer

Ranking system with rewards is utilized.

Distributed work

We gather data from the mobile accelerometer (acceleration – braking, variance, min max and active time)

We gather Facebook trigger words from posts and likes, tags extracted from photos

Customers compete in order to claim the rewards and UBI prems

Companies compete in advertising their rewards in higher level

B2C – Point Farming

We propose a UBI model where the prems reduction is partially transferred to the competition of the companies that want to push their ad – offer

User conceives this as prems reduction & prize claiming game (the more you drive well, the higher the level of the offerings and prems reduction)

All the actions help the profiling process internally, and user gives his data willingly

B2B – The investors

Companies are provided with pre-processed, vertical segments

They pay more to advertise in fully custom target audience provided by Groupama (huge name and customer list) than semi – blind digital campaigns

Percentage of this ad bidding will be consumed as UBI burn money (1% - 4%)
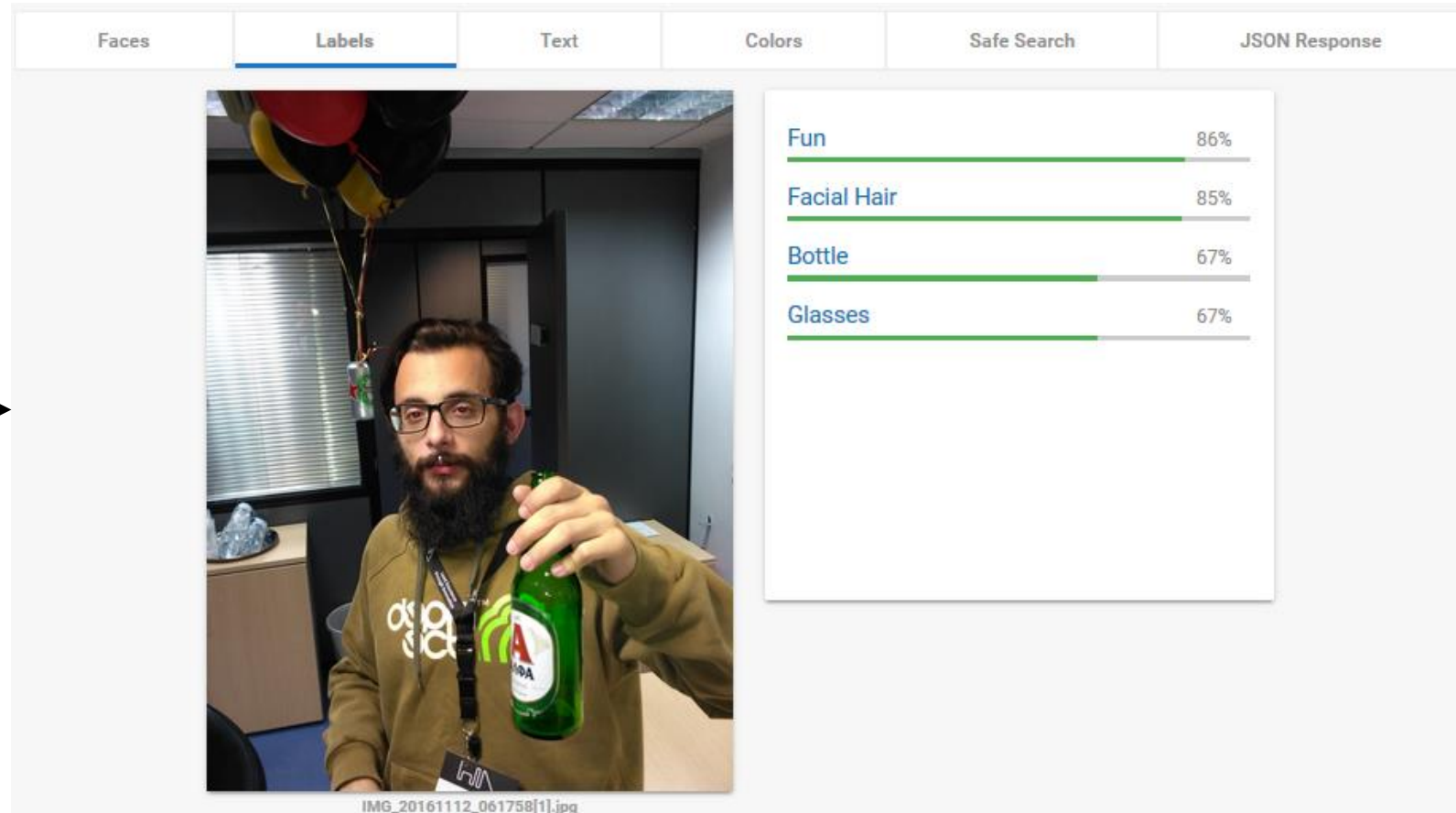
Model is conversion based, on demand

Rest of converted money is throughput contribution to bottomline – nothing but net.-

Facebook API & Google Cloud Vision
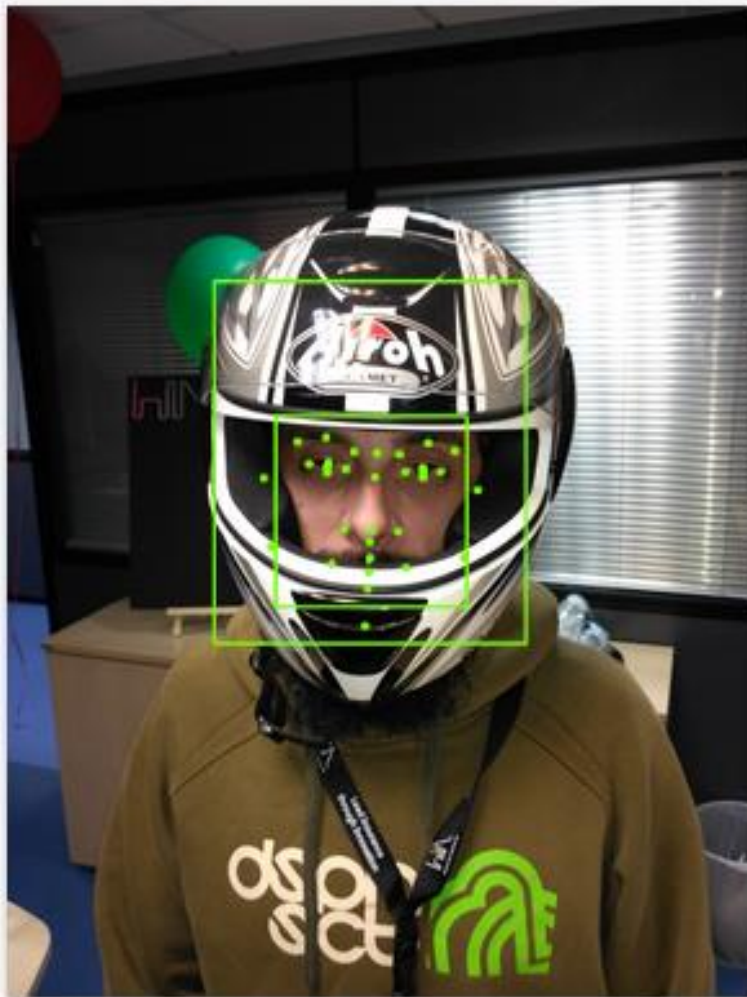

Facebook Post

Tags and Features Extraction

IMG_20161112_061029[1].jpg

Joy	▮ ▮ ▮ ▮ ▮	Likely
Sorrow	▮	Very Unlikely
Anger	▮	Very Unlikely
Surprise	▮	Very Unlikely
Exposed	▮	Very Unlikely
Blurred	▮	Very Unlikely
Headwear	▮ ▮ ▮ ▮ ▮	Very Likely

Roll: 4°   Tilt: -15°   Pan: 2°

Confidence   52%

Clothing	93%
Helmet	75%
Personal Protective Equipment	68%
Football Equipment And Supplies	67%
Protective Equipment In Gridiron Football	62%
Headgear	53%
Costume	53%
Sports Equipment	51%

Winners

1) Drilling data from different domains extracts profile as Groupama assets

2) No hardware for telematics, smartphone data is enough, future cars will embed telematics anyway

4) Cooked, warm food for input to companies marketing campaigns, they already invest all in.

5) Driver becomes better by feedback, is connected all the time cause there is profit.
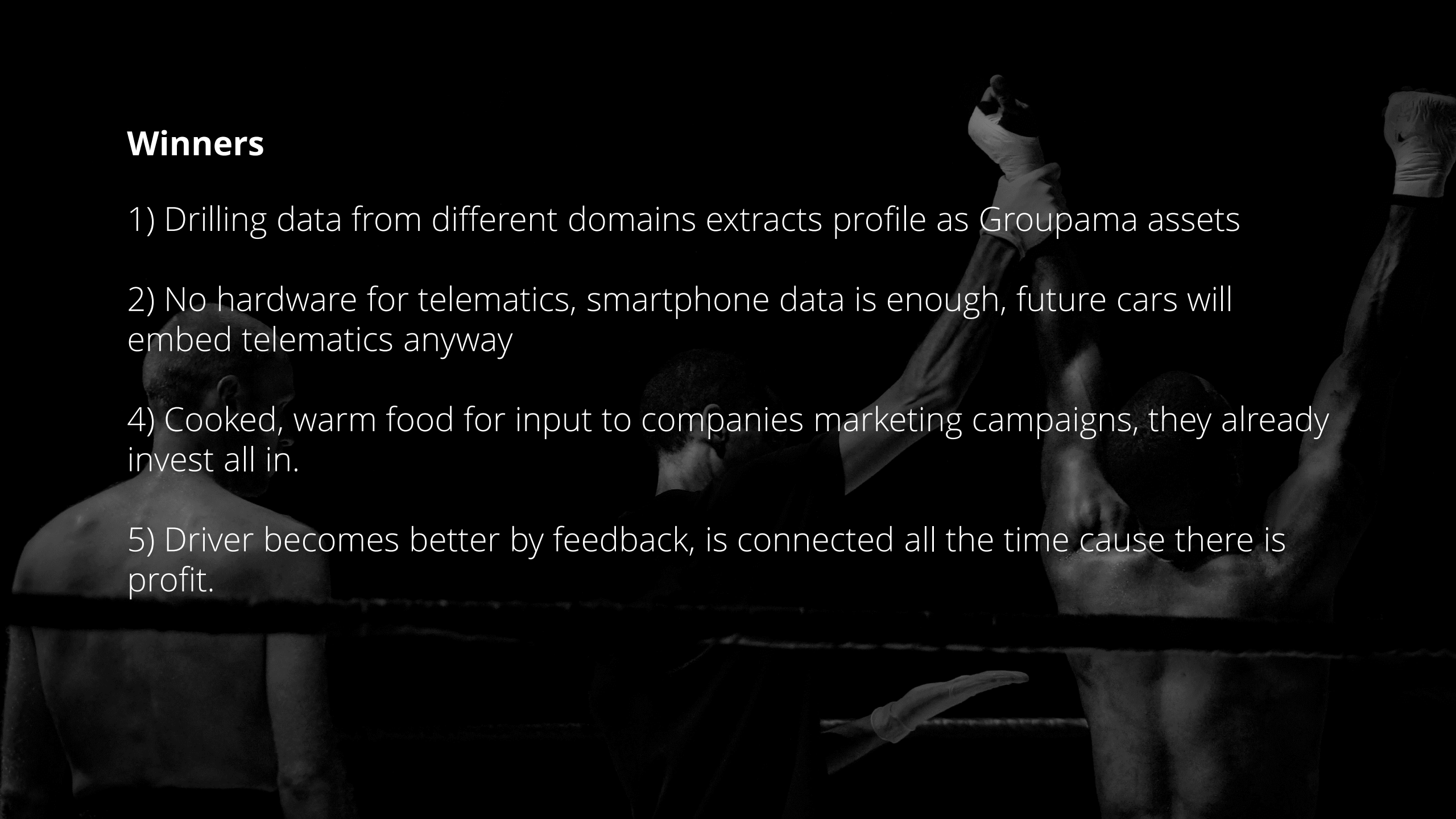
Losers

Digital customer mindset has to exist (but new gen is coming)

Concerns about privacy (yeah, check your installed apps already)

Sensitive legal issue regarding collaborating with other companies with data on the table