

PANDA pilot with 1000 vehicles' driving information in Finland

The pilot's results aid in the planning of insurance premiums and km-based road charging

The co-operative group of Pohjola Insurance, Aplicom, Nokia, Destia and Astarte (PANDA group) are starting a pilot project with 1000 new motor insurance customers of Pohjola in Finland by collecting information regarding location, time, trip and other driving data. The pilot will provide valuable information for planning insurance charging models and satellite-based road-charging systems.

Espoo, Finland – A thousand new motor insurance customers of Pohjola Insurance will soon be benefiting from Helpten® driving data services as well as from other traffic and road related information. At the same time, Pohjola Insurance will benefit from the same driving information by receiving summarised driving statistics for their analyses, helping them in their insurance planning and improving their own efficiency. Aplicom A1 units installed in each vehicle enable the service.

"Our aim is to develop an increasingly fair model for the insurance premiums where the driver himself can influence the charges by adjusting his driving style and the amount of driven kilometers" comments Director Kyösti Talsi of Pohjola Insurance.

Motor insurance customers, both car owners and company car holders, are provided with many personal benefits including the use of an automatic driver's log as well as reduced insurance premiums. The drivers can view information about their own driving style online and make it more economical and safer. They can look online through Helpten user interface at whether for example they brake and accelerate harshly compared to other drivers.

The pilot also offers useful information for decision makers regarding road charges and kilometer-based taxation. Finnish road service authorities and ministries are involved in the pilot.

"Finland, as a member of the EU, is involved in the EU Commission's active work to impose a satellite-based electronic toll system (EETS) to reduce CO2 emissions and increase traffic safety. PANDA group's work offers valuable technology and concepts regarding those objectives", states Vesa Helkkula, CEO of Aplicom.

The system is developed with individual privacy in mind. "Users do not need to worry about whether their individual driving information or location data will be used in a way not approved by them", Helkkula points out.

The pilot, realised with the Helpten multi-service system, is based on GPS positioning and secured GPRS communications provided with Aplicom's automotive units. "The Helpten service is already in use in numerous professional vehicles as well as in company cars and is highly appreciated by the users", says Director Timo Lampola from Astarte, and



continues by saying that “Helpten’s commercial service is now used in a new, innovative way for the benefit of many customer types and our common interest”.

For more information:

Vesa Helkkula, CEO of Aplicom Oy. Tel. +358 10 841 9400 or info@aplicom.fi

Aplicom Oy

Aplicom is a European pioneer in professional vehicle telematics, fleet management and telemetry equipment. Aplicom products have proven their reliability over the years in a number of large installations throughout Europe and rest of the world. Aplicom products are sold through service providers, system integrators and manufacturers in 30 countries.