

**EXAM 6 – UNITED STATES, FALL 2019**

**1. (2.25 points)**

**For telematics-supported Usage-Based Insurance (UBI) programs in personal lines auto insurance:**

**a. (0.75 point)**

**Briefly describe a potential benefit for:**

- i. The insurer**
- ii. The consumer**
- iii. Society**

**b. (1 point)**

**Describe two concerns a consumer advocate might have about the application of UBI data.**

**c. (0.5 point)**

**Briefly describe one benefit and one drawback of using smartphones to gather UBI data.**