



# Activity

## Success Story

- Transport - logistics -



### FIND ME & MOBILIAR

#### Die Mobiliar Disrupts Itself With A LoRaWAN Tracking Service

*FindMe: Mobiliar's New Business Approach To Digitization*

##### Adapting a traditional business model to the digital economy

Die Mobiliar is an insurance group operating in Switzerland and Liechtenstein. It offers personal and household insurance, private liability insurance, pet and legal protection insurance, travel and motor vehicle insurance and much more.

Given the nature of the insurance business, customers only get in touch with the company to ask for assistance in case of an incident. This leads to a very limited customer interaction. Mobiliar wanted to create positive opportunities to engage with its customer base both on a regular basis and in the long run.

The second challenge of Mobiliar was to adapt its traditional business model to the digital economy. In order to keep its leading position on its market, Mobiliar was keen to explore a new route: creating innovative digital services. "We see our competition coming more from Google and Facebook, and insurance is now essentially about data. Indeed, the more data we have, the more we can offer targeted services. To do so, we need to analyze behaviors based on relevant information" comments René Meier.



**1826** - Oldest private insurer in Switzerland



**28.7% Market share**  
Market leader in personal insurance



**35 staff** - The Corporate Innovation team grew from 6 to 35 members

#### MOBILIAR KEY FIGURES

The Mobiliar management realized that it needed to adapt its organization to create a context for customer-focused innovation in a digital environment. That's why the company decided to create a separate corporate and innovative entity, working with a lean start-up methodology aiming at developing new business models outside pure insurance.

#### Exploring New Grounds

##### Digital customer experience

FindMe has created a new digital experience on a user-friendly platform. It offers Mobiliar constant customer feedback as well as opportunities to engage them, but also draws in new clients! The Innovation team's objective is met while consolidating the customer base in the process!

##### Explore new business models

Mobiliar's Corporate Innovation team is proud of its successful product launch: FindMe is tailored to Swiss market needs, with the right price and features. "Tracking makes it possible to protect valuable things in a brand new way, and that's what appeals most to people", comments René Meier, Mobiliar.

FindMe is the embodiment of Mobiliar's new business approach to an evolving digital economy. The insurer has raised millions of Swiss francs to invest in innovative digital business models and young thumbs.

#### Leverage LoRaWAN capabilities

What René Meier's teams didn't know was that the technology partnership with Swisscom and Abeeway would be a true co-innovation adventure. "We are really happy with the support of our technology partners. The FindMe product results from best-in-class IoT technology combined with our team's digital innovation expertise", confirms Mr Meier.

FindMe is one of the first implementations based on Swisscom's LoRaWAN network. Abeeway trackers offer a one year battery life and precise geolocation outdoor and indoor, with a speed precision very superior to the conventional GPS, thanks to its patented technology, low power GPS. According to Mr. Meier, improving the technical solution could come from combining Bluetooth with LoRaWAN for new indoor-use applications of the trackers. And that is something he wants to continue exploring with technical partners such as Abeeway.



## The first smart tracking service based on LoRaWAN

In 2014, Mobiliar launched its “Corporate Innovation” team to investigate on technologies and new business opportunities. The objective was to create new services that would bring added value and regular engagement with end customers.

### Hand in hand with Swisscom and Abeeway

The following year, this new entity focused on tracking and location services: “Track & Trace” to protect personal items. The team worked hand and hand with Swisscom, Switzerland’s largest ICT and telecommunications provider in lean approach based on customer feedbacks. The first idea that came up was a community-based tracking service. It soon proved unpractical both in terms of its technicality and functionality, but it steered the innovation team towards a strictly personal solution.



**“To be successful, we needed an innovative IoT technology partner to develop a LoRaWAN tracking device and a platform to test our business use case. Luckily, with Abeeway we found the perfect partner.”**

*René Meier, Business Innovations Manager at Die Mobiliar*

Building up on this, Corporate Innovation thus decided to design a hassle-free solution:

- with no monthly fee
- with a long battery life
- able to work anywhere and anytime.

As Mobiliar business and innovation partner, Swisscom’s dedicated team of IoT experts were able to work with Mobiliar from the prototype phase and on through to the market stage. The Swiss ICT and telecommunications provider was exploring the capabilities of the emerging LoRaWAN technology with its partner Actility.

*“It is our ICT and telecommunications provider role that enable us to be a strong innovation partner for our customers”, comments Jaap Vossen Head of IoT. “In Mobiliar’s case, we felt that LoRaWAN’s capabilities combined with our partner Abeeway’s solution were a good match. Our IoT ecosystem and Actility’s support with the roll out Swisscom’s LoRaWAN network helped us meet early LoRaWAN adopters such as Mobiliar’s needs.”*

Mobiliar was interested in leveraging the national LoRaWAN network that Swisscom was about to roll out, combined with the tracking expertise of Abeeway, a subsidiary of Actility since April 2017. The latter offers very low-power GPS tracking devices, mainly dedicated to asset management, logistics, and security of goods and people, with various applications.

*“Abeeway can guide us because they see lots of other players on the IoT market.” René MEIER, Business Innovations Manager, Mobiliar.*

### From 20 to 2000 Microtrackers

Mobiliar has ordered + 20 Microtrackers from Abeeway for a test that immediately brought positive feedbacks and dozens of pre-orders. Soon afterward, the project got approved by the company’s board and was set for the product-market fit phase. Last June, the FindMe service was commercially launched with a dedicated mobile application, extended with the back-end of Abeeway. Die Mobiliar also ordered a stock of 2,000 Microtrackers.

The device from FindMe can be placed in a car, on a boat, but also in a jacket, under a bicycle saddle or in a laptop bag. It even has a special button for an alarm signal. In the case of loss or theft, the owner has the opportunity to quickly retrieve his items. The clients can detect and notify when a belonging is moving outside specific perimeter, track and find it. The device itself is small and flat, so that it does not strike the attention of thieves immediately.

