

Mobility Powered by Data

How data is transforming the insurance ecosystem: from "coopetition" to behavioural pricing.

Milan, 16 September 2026 - The second edition of **Data-Driven Mobility**, organised by Insurance Connect in partnership with OCTO, TTS Italia ordinary member, took place in Milan on 16 September. The event brought together insurers, technology companies and service providers to chart the course for the future: moving beyond the mere collection of data to create tangible value for users and the wider ecosystem.

Event and speaker recap

The programme opened with registration and welcome remarks from Maria Rosa Alaggio and Corrado Sciolla, CEO of OCTO Group, followed by a keynote address from Maurizio Brioschi, Chief Strategy Officer at Cefriel, on data-driven transformation.

The first panel discussion, **"How to Evolve the Mobility System: Experiences Compared"**, moderated by Alaggio, brought together Massimiliano Mascoli (Head of Insurtech, Sara Assicurazioni), Alberto Busetto (CEO, Generali Jeniot), Riccardo Gili (Head of Claims Anti-Fraud, AXA Italia), Corrado Sciolla (CEO, OCTO) and Aldo De Finis (Strategy Director, Ayvens).

The second panel discussion, **"Data and Value Creation in Mobility: Efficiency, Safety, Cost Reduction and Customer Centricity"**, also moderated by Alaggio, featured Luigi Baccaro (Claims Director, Sara Assicurazioni), Mariangela Grieco (Head of P&C Actuarial, AXA Italia), Massimo Toffetti (P&C Technical Director, Crédit Agricole Assicurazioni), Eugenio Lamberti (SVP Sales Leader Italy, OCTO), Stefano Bottoni (Transformation Project Manager, Ayvens) and Valentina Ripanti (Motor Director, Italiana Assicurazioni).

The Era of "Coopetition" and Data Governance

The common thread running through the day, introduced by **Corrado Sciolla** (OCTO) and explored further by **Maurizio Brioschi** (Cefriel), was encapsulated in a strategic neologism: coopetition. In a complex and fragmented ecosystem, organisations must cooperate and compete at the same time. Data is no longer an exclusive domain to be guarded in separate silos, but a set of essential building blocks for developing shared services. The real challenge today is not owning raw data, but governing it, making it interoperable and turning it into an asset capable of building trust. All of this must be done ethically and in compliance with the European Data Act and the new rules governing artificial intelligence.

From the Connected Vehicle to the Connected Policyholder

The first panel discussion, moderated by **Maria Rosa Alaggio**, highlighted the transition towards increasingly connected mobility, in which data must translate into useful, lawful and sustainable

services. **Alberto Busetto** stressed the need to rethink insurance products as services powered by two-way information flows, while also managing technology providers, compliance and cybersecurity. **Riccardo Gili** of AXA Italia spoke of the "connected policyholder": information from vehicles and smartphones makes it possible to move from a reactive to a proactive model, as demonstrated by the "Caring Angel" service, which detects a crash, reconstructs the moments leading up to it and contacts the customer directly. **Massimiliano Mascoli** of Sara Assicurazioni focused on prevention, the integration of telematics, behavioural and weather data, and the development of Mobility as a Service ecosystems. The partnership with OCTO also supports the development of predictive models and services such as "GuidoBene", while the Data Act reinforces the need to make data accessible to customers by design. In keeping with the principle outlined by Brioschi, collaboration between different stakeholders must create greater value for the entire ecosystem.

Corrado Sciolla, CEO of OCTO, explained how event-related telematics data can provide insurers with useful evidence to verify that a crash occurred, reconstruct its dynamics and assess its severity. When combined with additional damage-analysis tools, this information can also support repair-cost assessments and shorten handling and decision-making times. Road, weather and driving-behaviour data, meanwhile, can deepen the understanding of risk and support prevention initiatives. Governance means making these different sources interpretable and turning them into information that can be used in insurance processes, including fraud prevention. **Aldo De Finis** of Ayvens concluded by emphasising that technology must be a means of serving the customer, illustrating a practical approach to sustainable mobility based on safety, extending the useful life of vehicles and guidance through the transition to electric mobility.

Behavioural Pricing: From Price to Value

The second panel discussion showed that the value of data lies not only in setting prices, but also in the ability to turn data into practical services. **Mariangela Grieco** of AXA Italia explained that insurance pricing is no longer simply about offering a lower premium, but has become an advanced service that can be refined through geolocation. For customers, however, Grieco noted that the service itself matters more than the sophistication of the discount: weather alerts and other location-based services are often perceived as more useful than savings alone. She also highlighted the value of data generated by newer vehicles in understanding customers' habits and needs, identifying the integration of different data sources as one of the main challenges for the coming years. On artificial intelligence, she called for a focus on the activities that can be delegated to technology. **Luigi Baccaro** of Sara Assicurazioni emphasised proactive assistance that is not exclusively digital and begins from the moment a claim occurs. He also described the use of "Detector", an internal artificial intelligence and machine-learning tool designed to identify unusual concentrations of claims or potential fraud. To overcome fragmentation, he stressed the need to transform information silos into an ecosystem. Sara conducts regular customer-satisfaction surveys, and its OCTO-enabled black-box solution has achieved a satisfaction score above 9 out of 10. According to Baccaro, this result confirms the value of turning data into services that customers genuinely appreciate. **Valentina Ripanti** of Italiana Assicurazioni stressed that data should not be used solely to determine price, but to generate value for insurers, distributors and

customers. This requires investment, long-term partnerships to standardise heterogeneous sources, and people capable of interpreting information correctly. Among the examples mentioned, crash reports can reduce the time and cost required to reconstruct accidents and enable emergency services to be activated quickly. Telematics also makes it possible to move from category-based rates towards pricing that is more closely calibrated to individual behaviour, supporting customer loyalty without relying on indiscriminate discounts. **Massimo Toffetti**, P&C Technical Director at Crédit Agricole Assicurazioni, described the exchange of data and scores between the bank and the insurer, while noting that the bank's customers remain prospects for the insurance company. He described scoring as an evolution of the black box, capable of integrating information on how and where people drive and supporting risk prevention. He also referred to the development of applications for motorcycles, theft and parametric hail insurance, as well as the questions that remain open under the Data Act regarding access to connected-car data. In an increasingly complex environment, he stressed the need for models that are understandable and explainable to managers, branch staff and customers alike. **Stefano Bottoni** of Ayvens explained that telematics, initially used primarily for claims and theft, is gradually being extended to new services, including weather alerts via SMS, reduced vehicle downtime, car sharing and shared-fleet management. The objective is to identify practical use cases that ensure continuous, safe mobility and deliver benefits to all parties involved. **Eugenio Lamberti**, SVP Sales Leader Italy at OCTO, concluded by noting that different industries often share common needs. Value does not come simply from the availability of data, but from its ability to improve CRM, internal processes and services. Cross-fertilisation between insurance, automotive and rental expertise is therefore essential, as is the use of telematics in practical areas such as fraud prevention.