



Press Release

A-to-Be drives innovation in telematics: the **Smart Drive**

Brisa and Fidelidade announce a partnership to advance telematics-based insurance products. The first joint project is **Smart Drive** and utilizes A-to-Be MoveBeyond™ backoffice.

Lisbon, Portugal, July 2019

Brisa, the largest road operator in Portugal and **Fidelidade**, the largest insurance company in Portugal, are proud to announce a joint venture in advanced telematics-based insurance products. Via Verde customers in Portugal will benefit from usage-based insurance (UBI) solutions.

Drivers that opt into the **Smart Drive** app will be evaluated and scored based upon driving behaviors, fatigue levels, compliance with speed limits and mobile use. At the conclusion of each trip, the Smart Drive will recommend tips to reduce personal costs and improve driving behavior. In an effort to improve road safety, favorable drivers will be rewarded with discounted premiums through Fidelidade Car Insurance and toll credits through Via Verde.

Brisa will use **A-to-Be MoveBeyond™** to administer the project's mobility backoffice. MoveBeyond™ is the transportation industry's leading solution capable of integrating with external systems while simultaneously preserving sensitive service provider information and delivering a seamless user experience. To date, this solution is deployed in 4 different states in the United States, where there are successfully implemented tolling and road usage charge (RUC) A-to-Be back offices.

Subject to a 20 trip, 310-mile trial period, Smart Drive users are eligible for discounts on car insurance through Fidelidade of up to 15 percent. The better the score, the greater the discount. Opt-in drivers also benefit from Via Verde toll credits worth 10 percent of their insurance premium.

"A-to-Be delivers over 30 years of innovative tolling solutions designed with the end-user in mind. Its technology offers the most efficient, accurate and secure operations with a proven track record for success across a wealth of mobility services. We are proud to enter the market for usage-based insurance solutions with such an innovative partner", says Filipe Coelho, Project Manager at Brisa.

More A-to-Be mobility projects

Washington State, US
IMS was awarded a full scope contract for **Washington State** Road Usage Charge Pilot's implementation and operation, using **A-to-Be MoveBeyond™** as the mobility back office solution.

Portugal, EU
Via Verde nationwide back office mobility system supports multiple services (tolling, on- and off- street parking, fuel stations, drive-thrus, etc), thanks to **A-to-Be's technology**.

Breda, Netherlands, EU
MyJINI is a "Connected Car" service that provides insights on driving behaviors and encourages eco-friendly driving through the connector that is installed into the OBD-II port of the car. **A-to-Be** provided all the technology for this to work, from the backoffice to the CRM.

About Brisa/Via Verde

Brisa Auto-Estradas de Portugal was established in 1972 and is currently the largest private transport infrastructure company in Portugal. Brisa is recognized, nationally and internationally, for holding considerable operational and technological know-how, for the efficient management of its road concessions and for the development and marketing of innovative mobility solutions.

For more information brisa.pt/en

Via Verde Portugal was founded in 2000 and is one of Brisa's most significant companies, having made Portugal the first country in the world to have an integrated electronic non-stop toll network. The focus on mobility has been reinforced: customers can now use Via Verde in other services such as on- and off-street parking, drive-thrus, public transport, car sharing, ride sharing, and fuel stations.

For more information, please refer to viaverde.pt

About Fidelidade

Fidelidade is the leading market insurer in Portugal, both in life and non-life, with a market share around 30.7%. The company is present in the various insurance business segments and benefits from the largest network in Portugal, with a presence in several countries, namely Angola, Cape Verde, Mozambique, Spain, France and Macau.

For more information, please refer to fidelidade.pt

About A-to-Be

AtoBe – Mobility Technology, SA. or **A-to-Be** is a Portuguese-based company powered by Brisa (its major shareholder) responsible for developing and delivering solutions to mobility service operators internationally. For 30 years, the company has provided leading tolling, traffic management, smart city, and revenue assurance solutions across Europe and the United States. A-to-Be processes over 1 billion electronic tolling transactions and half a billion transactions at tolling sites annually.

A-to-Be provides a multitude of tolling solutions including self-service, electronic and satellite, as well as solutions connected directly to your smart device. Our solutions are vendor-independent, plug-and-pay and can be diversified to provide payment options for parking garages, public transport, fuel stations, and other value-added solutions.

For more information, please refer to a-to-be.com

A-to-Be®
Mobility-Beyond

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