News Release

# Drive Safe, Get Rewarded: Hyundai Motor India, in Association with Partner Insurers*, Introduces Usage-Based Insurance for Connected Car Customers

## Eligible customers may receive savings on own-damage premium based on driving performance

- The Usage-Based Insurance (UBI) program will be available to eligible HMIL customers across the Hyundai product portfolio with Bluelink-connected vehicles and upcoming insurance renewals within the eligibility window
- Customers with a higher UBI score may become eligible for additional insurance benefits during policy renewal via **Hyundai India Insurance Broking (HIIB)** and their partner insurers, encouraging safer and more responsible driving habits

  * Phase 1 Insurance Partners

  ✓ **Cholamandalam MS General Insurance**

  ✓ **Go Digit General Insurance**

  ✓ **ICICI Lombard General Insurance**

- The UBI score will be derived from driving behaviour recorded during the previous three months and evaluated using driving dynamics, speed control, idling behaviour etc.
- Customers can view their score, track eligibility and will have an option to share their UBI score to insurers via HMIL's Bluelink App
- UBI empowers customers to improve driving behaviour, maintain a safer vehicle history and enhance resale value by demonstrating responsible vehicle usage through data-backed insights
- Hyundai continues to enhance customer value through its Bluelink connected-car ecosystem with new initiatives such as Digital Passport for vehicle health insights, Remote Immobilizer for enhanced security and now Usage-Based Insurance (UBI) to promote responsible driving, safer vehicle ownership and enhanced savings on insurance premium

**Gurugram | November 5, 2026:** Hyundai Motor India Limited (HMIL) today announced Usage-Based Insurance (UBI) for eligible Bluelink customers, enabling customers to potentially receive additional insurance benefits based on safer driving behavior. Powered by HMIL's connected-car technology, the program will provide customers with a personalized

driving score and a seamless, consent-based pathway to savings on insurance premiums, making vehicle ownership safer, smarter and more rewarding.

**How will UBI work for customers?**

The initiative is designed around a simple idea: Customers who drive safely should have the opportunity to benefit through reduced insurance premiums. By leveraging HMIL's Bluelink technology, eligible customers will be able to receive a UBI score based on their vehicle usage and driving behavior. This score will then be used for underwriting by participating insurance companies to offer savings at the time of insurance renewal. Hyundai India Insurance Broking (HIIB) will serve as an intermediary between HMIL and participating insurance companies, facilitating the seamless sharing of customer-consented driving scores and enabling access to personalized insurance benefits.

Speaking about this customer-centric initiative, **Mr. Tarun Garg, MD & CEO, HMIL,** said "*Hyundai Motor India's connected car ecosystem continues to witness strong growth, with over 0.8 million connected cars already on Indian roads, a target of 1 million cumulative connected car sales by 2027 and an ambition to reach 2 million connected car sales by 2030 through its Bluelink platform. Leveraging this expanding connected-car ecosystem, the Usage-Based Insurance (UBI) program extends the value of connected mobility beyond convenience and safety by rewarding responsible driving with personalized insurance benefits. In certain cases, customers may save up to 15% (basis insurers underwriting rules) on the own-damage component of their insurance premium, making vehicle ownership safer, smarter and more rewarding."*

**What parameters will be used to determine the driving scorecard?**

Using data generated directly from the vehicle through HMIL's Bluelink platform, the driving scorecard offers customers a seamless and transparent way to evaluate driving behaviour without the need for any additional devices or installations.

The UBI driving score is calculated using driving behaviour recorded during the previous three months and evaluated using key indicators such as:

- Driving Dynamics (Rapid Acceleration, Rapid Deceleration and Rapid Braking)
- Speed Control
- Idling Behaviour etc.

**How will drivers' data be analysed for the scorecard?**

The UBI score will be calculated using driving behaviour recorded during the previous three months. Customers whose insurance renewal is due within the next 90 days will be able to view their score and explore potential insurance benefits.

Customers can track their driving score in the Bluelink App, where a score of 70 or above may unlock insurance benefits subject to the underwriting policy and terms & conditions of the participating insurance partner, while those below the threshold can improve their score through personalized driving tips and may get rewarded for adopting safer driving habits.

This approach enables a more comprehensive assessment of driving behaviour compared to traditional insurance models and supports a personalized insurance experience that recognizes responsible driving habits.

**Log on to hyundai.co.in for more information**

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