



F R O S T & S U L L I V A N

50 Years of Growth, Innovation and Leadership

Using Mobile Solutions to Improve Insurance
Sector Performance—
Control costs, manage risk, and create new revenue



A Frost & Sullivan
White Paper

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Introduction	3
Two Key Challenges Facing the American Insurance Industry	3
How Mobile Technology Can Provide a Competitive Edge.....	5
<i>In-Vehicle Telematics</i>	<i>5</i>
<i>Networks on Demand.....</i>	<i>8</i>
<i>New Mobile Handhelds</i>	<i>8</i>
<i>Digital Signage</i>	<i>11</i>
Selecting the Right Mobile Solutions Partner	11
The Sprint Advantage.....	13

INTRODUCTION

U.S. insurance companies continue to face an uncertain future. Evolving regulatory requirements, a still-shaky economy, and more demanding consumers combine to present a potent set of challenges to today's insurers. While weaker companies continue to shake out, remaining contenders must realize that survival and success will depend largely on their willingness to innovate.

Insurers are not known for eagerly embracing new technologies; however, it's well past time to include mobile and wireless solutions as key components of any growth strategy. (Note: Handing out a smartphone to every agent does not constitute a mobile strategy.)

Mobile technology can help save money, mitigate risk, and increase productivity. It can also attract new customers and retain current policyholders. Ever-more-powerful data networks, mobile devices, and application software solutions are being packaged into attractive products that promise fast, hard-dollar ROI. And top-tier mobility vendors ensure that today's wireless solutions are more affordable, easier to use, and quicker to deploy.

Insurance companies know that they have to do a better job of managing risk, controlling expense, and creating new products. Mobile solutions should be an integral part of achieving these initiatives.

TWO KEY CHALLENGES FACING THE AMERICAN INSURANCE INDUSTRY

The U.S. insurance industry is attempting to steady itself after a fairly volatile decade of company exits, increased regulation, and financial upheaval. Two major challenges that have emerged and crystallized in this sector are:

Controlling Costs: When the economy remains soft and government regulatory impacts seem uncertain, then cost containment must continue to be a key part of any insurer's business strategy.

Sustained, sluggish economic conditions translate directly into skittish U.S. consumers who are looking for any reason **not** to buy. Price reductions have been somewhat successful in stemming churn; however, they have also resulted in declining revenues. Clearly, this is not a sustainable approach.

In addition to the worrisome economy, profit levels can be jeopardized by new government-imposed legislation and regulations. While insurers may not be operating under as heavy a regulatory burden as other financial services entities,

they are still faced with an evolving smorgasbord of legal requirements, including the Dodd-Frank Wall Street Reform legislation, accounting changes from the IASB (International Accounting Standards Board) and FASB (Financial Accounting Standards Board), and initiatives emanating from the Financial Stability Oversight Council (FSOC) and National Association of Insurance Commissioners (NAIC).

Under these circumstances, maintaining profitability requires insurers to remain especially focused on increasing operational efficiencies and decreasing expense.

Competing for Profitable Customers: In addition to cutting costs, savvy insurers are also proactively trying to shed risky customers and instead attract the most profitable type of policy holders. In today's marketplace, building a more profitable customer base requires the insurer to meet two requirements: Giving consumers the products they want and providing the customer service and support they demand.

The U.S. consumer increasingly prefers insurance products that are more targeted, less cumbersome, and less expensive. Whether it is the aging Baby Boomer, the young adult, or the growing family, these prospects are looking for focused offerings that meet their personalized needs. Insurers that can deftly design and implement more targeted products not only create new revenue streams, they strengthen their company's value proposition and differentiate themselves in a highly competitive market.

Hand-in-hand with higher product expectations, come more demanding requirements around day-to-day service and support. Simply put, customers want convenience. One-stop-shopping is ideal. Multiple communication methods are preferred. And proactive push communications and notifications are expected.

Multi-channel sales and service efforts must extend beyond snail mail and home phone calls. Email, text messages, and mobile delivery are taken for granted. Woe to the insurer that does not offer these options.

Push notifications are a natural byproduct of these more instantaneous communication vehicles. Whether they are about payment due dates, the status of a claim, or a new targeted offer of interest, these more proactive (and collaborative) communications methods enhance customer convenience and satisfaction.

Insurers that can address these two major challenges—controlling expense and attracting profitable customers—will be best positioned to succeed in a highly demanding and still-evolving industry.

HOW MOBILE TECHNOLOGY CAN PROVIDE A COMPETITIVE EDGE

The insurance sector has historically been quite conservative in adopting new technology; however, mobile technology, in particular, seems ideally positioned to help insurers establish a competitive advantage.

In recent years, wireless technology has become more powerful and even more integrated. New capabilities are enabling faster, higher-quality communications among customers, field agents, and management.

The following four wireless initiatives can provide real benefits at affordable price points.

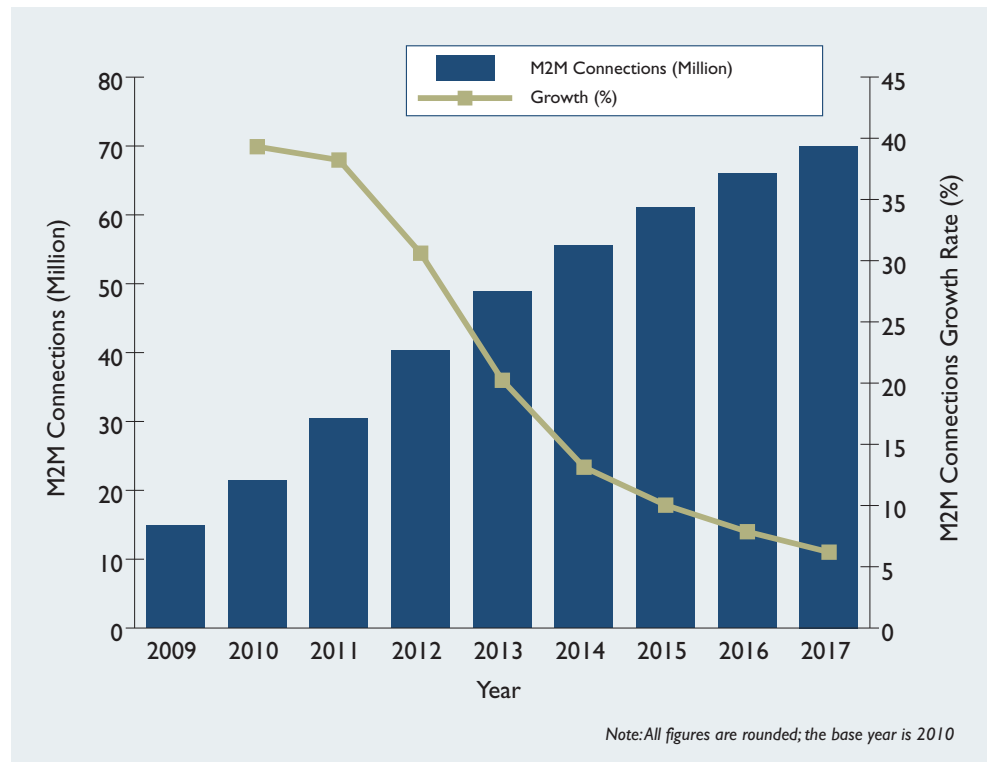
- In-vehicle telematics
- Networks on demand
- Mobile handheld devices
- Digital signage solutions

In-Vehicle Telematics

In-vehicle telematics solutions belong to a larger category of products called machine-to-machine (M2M) solutions. With M2M communications, various types of hardware are used to facilitate the transfer and collection of data via digital wireless technology. This communication linkage can be initiated with or without human intervention, and the focus is on creating and retrieving high-quality data from a remote location.

Telematics make up the largest sub-set of overall M2M cellular connections. While total cellular M2M connections in the United States are expected to increase from 24.2 million in 2010 to 74.8 million in 2017, it is the transportation and telematics products that are going to constitute the bulk of those connections—approximately 40% throughout the Frost & Sullivan forecast period. The insurance industry joins a number of other vertical sectors that are leveraging M2M telematics solutions to improve internal processes, decrease expense, and define competitive new products.

Cellular M2M Communications Market: Total Connection Forecasts (U.S.), 2009-2017



Source: Frost & Sullivan

Today's telematics offerings provide real-time vehicle and driver data, along with focused analyses and reports. Hardware is installed in the vehicle and directly connected to the engine to record activity as it happens. Current capabilities include:

- **Vehicle Location**—Embedded GPS functionality tracks driver location on both a real-time and historical basis, and typically refreshes this information every 15 minutes (or more often, if needed). Geo-fencing defines a virtual geographic area, and emits an alert if boundaries are crossed.
- **Vehicle Diagnostics**—In-vehicle devices use sensors to collect a wide range of diagnostic data including information on tire pressure, engine idling, RPMs, odometer readings, mileage, and fuel efficiency. These data can be summarized and retrieved in report form.
- **Driver Performance Analytics**—Devices can also collect information on individual driver performance, such as speeding, hard braking, acceleration, and swerving.

These types of driver and vehicle data can be leveraged in two major ways by insurers: 1) To create usage-based insurance solutions for customers, and 2) to monitor their own field employee and vehicle activity:

- **Usage-Based Insurance (UBI) Solutions**—Telematics data allow auto insurers to score driver behavior and establish plans and premiums based on actual customer performance. Discounts can be given based on the actual number of miles driven, the geographic area in which the vehicle is used, and the driver's actions (speeding, acceleration, braking, etc.)—all behaviors that impact risk, and therefore, directly impact the customer's price and the insurance company's profits.

With UBI, insurers can realize a number of concrete benefits, including not only improved risk assessment, but also a reduction in fraudulent claims and compliance with a growing number of state-level green initiatives. Rewarding good drivers with lower premiums should help reduce churn. And demonstrating a willingness to use cutting-edge telematics technology positions the insurer as an innovative partner to both consumers and valued distributors.

While the insurer gains a number of advantages with UBI, so does the policyholder. At the individual consumer level, lower risk behavior results in lower fees, and the insured drivers have the satisfaction of knowing they are not being financially penalized for other customers' bad behavior. Consumers can also take advantage of other telematics capabilities as they become available, including auto-locator, infotainment, and concierge services. Parents of beginning drivers can even use wireless technology to restrict their teens' cell phone usage while driving.

- **Monitoring Insurance Field Agents and Vehicles**—In addition to forming the basis for targeted consumer offerings, telematics solutions can be utilized by the insurer to track its own workers' productivity and also monitor company vehicle wear-and-tear.

GPS locationing and geo-fencing capabilities can be used to ensure employees are working efficiently throughout the day. In addition, management can use GPS tracking for dispatch purposes, assigning tasks in real time to the most optimally-located agents.

Vehicle diagnostic services can act as an early warning system regarding maintenance needs and excessive fuel consumption. And driver performance analytics will reveal any bad driving behaviors that can impose premature wear-and-tear expense on a vehicle—or jeopardize the safety of bystanders. Timely reports allow management to nip these dangers in the bud.

Networks on Demand

The very nature of the insurance business demands that the insurer often travels to the customer. Field agents are constant mobile representatives of the company, and their key value-add—especially in times of crisis—comes in the form of quick, efficient presence and assistance.

Wireless technology, including today's increasingly powerful networks, enables this ability to connect people with relevant, valuable information in a responsive and efficient fashion. With this goal in mind, communications networks can be created on demand, whether inside a vehicle or at some other location.

Instant Office Solutions essentially provide an “office in a box” that allows field agents to establish a fully connected mobile command center as needed. In many cases, these mobile office centers are created in response to emergency situations, allowing agents to work on-site (often outdoors) with customers to speed up the creation and processing of claims.

The all-in-one instant office package typically includes a cellular network router, Wi-Fi and Ethernet connections, and signal enhancement equipment. The goal is to provide instant, secure, reliable network connectivity for mobile devices and also for any necessary peripherals such as fax machines, VoIP (voice over IP) telephones, etc.

Vehicle Area Networks turn any company car into a mobile wireless hub. M2M technology creates a dependable Wi-Fi signal in and around the vehicle, providing the field agent with Internet access and secure, remote data exchange with company systems. The high-quality VPN supports a range of devices and peripherals, including smartphones, laptop computers, tablets, and other mobile hardware.

Mobile applications are integrated with existing backend systems, and the vehicle area network instantaneously allows agents to fill out forms, upload photos and documents to support claims, review customer data, and look up any necessary data on site.

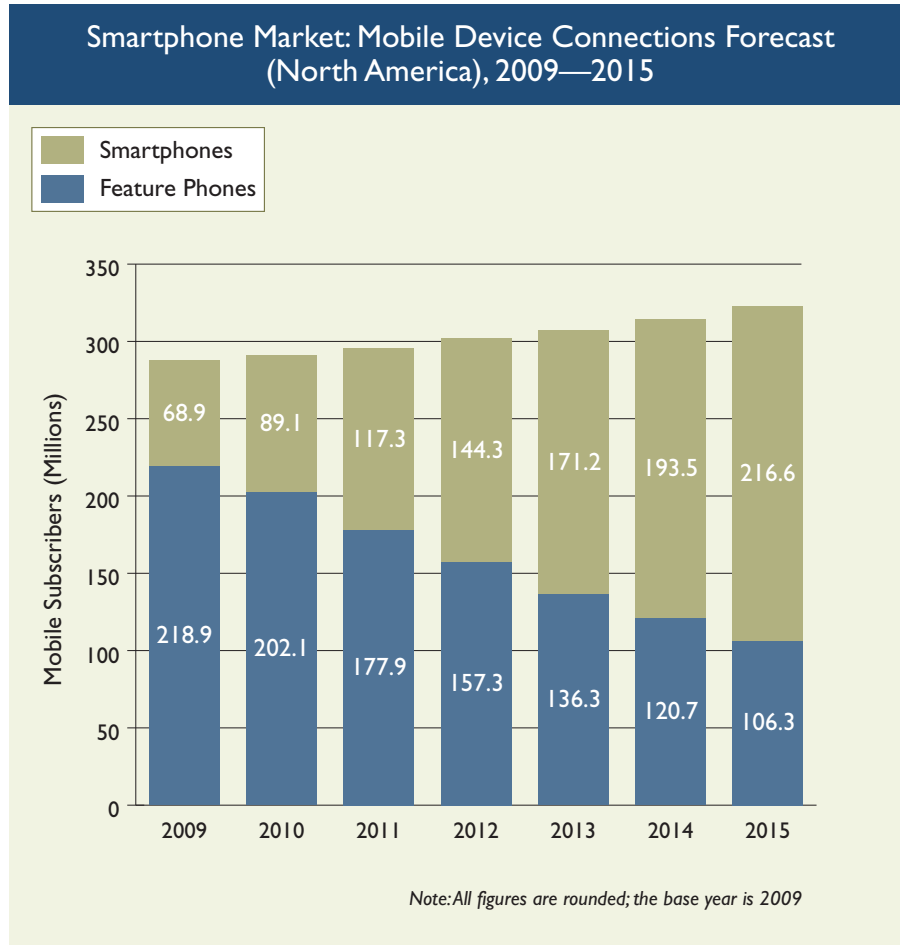
For field workers, this type of reliable connectivity—whether the car is on the road, at a customer site, or at other company or partner locations—allows full productivity and effectiveness, no matter where they are required to do business.

New Mobile Handhelds

A wide range of mobile hardware types can be utilized to support mobile solutions in the insurance sector, including smartphones, today's next-generation tablets, and even the more traditional push-to-talk communication devices.

Smartphone penetration in North America is forecasted by Frost & Sullivan to surge from 23.9% as of EOY 2009 to 67.1% by 2015. These popular devices are equal parts handheld computer and mobile phone and come in six major flavors:

Today's operating systems include Google's Android™, Apple's iOS, RIM's BlackBerry®, HP's webOS, Nokia's Symbian/MeeGo™, and Microsoft's Windows® Phone 7 (successor to Windows Mobile 6.x). Despite some differences in approach, each OS sets the stage for intuitive, user-friendly devices and applications.



Source: Frost & Sullivan

Touch screens, powerful processors, GPS location awareness, crisp graphics and animation, rapid web browsers, and accelerometers are just a few smartphone capabilities that help field workers with their tasks.

Ruggedized, special-purpose, **tablet-type computers** have been around since the 1980s; however, a slimmer, less expensive, truly robust version is now taking the mobile device industry by storm.

Frost & Sullivan predicts rapid growth in this category with 38.6 million tablets shipped worldwide in 2011, growing to over 142 million in 2016. During that same

time interval, prices are expected to drop from an average of \$565 to \$362 per device. Today's new tablets, launched by a growing list of top-tier vendors, have significant potential in the insurance sector.

While smartphones have been popular with field employees, their small screens have been frustrating. Many crucial documents and forms are still too difficult to view on the smaller displays. However, tablets can satisfy the field agent's demand for richer, more easily accessed information and functionality right on site. Weighing around one pound, less than half an inch thick, and offering 7"–10" touch screen displays, these devices are eminently portable—making them easy to take on the road and fire up in meetings and sales calls. In addition to portability, features that are especially relevant to insurers include:

- **Powerful processors**—With 1 GHz dual-core processors, tablets deliver the speed and performance that are absolutely crucial for mission-critical, data-heavy applications. The ability to download photos, dense documents, maps, drawings, etc. allows agents to access the information they need virtually anywhere, anytime.
- **High resolution displays**—The large screen and high resolution capabilities (for example, 1024 x 600 pixels) can provide clear, crisp views and videos, enabling quick, convenient, on-site functionality, whether the agent is closing a sale or processing a claim.
- **Dual cameras**—Front and rear cameras have rapidly become a must-have feature on U.S. tablets, allowing insurers to collaborate visually with distant experts, clients, or other parties.
- **Digital pen**—A sub-set of tablets offers digital pen capability, allowing users to make notes, draw diagrams, obtain signatures, sketch out maps, etc. right on the tablet screen. This is one more way to capture highly relevant information in a user-friendly way.

The more traditional **push-to-talk** communication devices can also be of great value to insurers. These provide instant communications, usually taking less than a second to connect the caller with the targeted recipient(s). This service remains fairly utilitarian, enabling instant, focused voice calls. And with half-duplex communications, only one person at a time can transmit. However, communications can be one-to-one or with groups. And a variety of mobile handset types can be used, including ruggedized devices, flip phones, etc. Push-to-talk vendors are steadily adding more capabilities, taking these devices far beyond their initial "walkie-talkie" functionality. These capabilities include:

- Call alerts
- Repeating text with alerts
- Photo capture

- Maps
- GPS locationing
- Live chats
- Message history with playback and storage
- Offline communications in case of a network outage or if outside of a network coverage area

Push-to-talk devices can be ideal in certain insurance scenarios, especially in emergency or natural disaster situations where quick, basic communications is required and offline capabilities may be the only option.

Digital Signage

Wireless digital signage displays customized content and messaging to customers. Real-time displays can be provided on large monitors or in kiosks, and can be set up in an insurance office or in disaster areas.

In insurance facilities, these displays can include not only insurance-related information but also news and weather feeds and entertainment features. Accompanying advertisements generate a new revenue stream.

In emergency zones, kiosks can be created that allow policyholders to quickly file claims, access information, and check in on the status of reimbursements.

SELECTING THE RIGHT MOBILE SOLUTIONS PARTNER

Choosing the correct mobility partner, or partners, is critical to implementing the optimal mobility solution. Insurance providers have an interesting array of potential mobility partners at the ready, including wireless carriers, systems integrators, VARs (value-added resellers), software solution developers, and even the mobile device manufacturers.

Criteria to consider when selecting a partner would include:

Breadth and depth of solution portfolio—One size most definitely does not fit all when it comes to the communications requirements of insurance companies and their partners. Insurers must define budget parameters, the technological literacy of their impacted personnel, and the information requirements of both agents and managers before the correct solution can begin to be identified. A best-in-class provider will offer choices—and will provide solutions that can scale to the insurer's evolving needs.

Device/OS agnostic—The need for variety also extends to the hardware component of a mobility solution. The potential partner must be willing and able to support multiple mobile device types and operating systems. This reflects the reality of today's workplace. Whether it is laptops, tablets, smartphones or feature phones, employees do not want to be limited in their selection.

Industry partnership ecosystem—In the U.S. mobile and wireless sector, top-tier vendors and channels typically partner together to provide the full range of services that customers' demand. Insurance companies should expect easy, one-stop-shop access to the following types of support: Needs analysis, ROI analysis, process mapping, solution configuration/integration/customization, employee training, and implementation management. The ability to assemble an expert team across hardware, software, and service providers in the wireless (and M2M) ecosystem adds substantial value and expedites deployment.

Vertical-specific expertise—Given the unique characteristics and needs of insurance companies, a deep and thorough knowledge of an insurer's information and communications requirements is an absolute necessity. Vendors should not be allowed to force-fit an under-featured, horizontal solution onto a field agent or a policy holder.

Geographic reach—The geographic coverage of the insurance provider—whether it's local, state, or national—will dictate requirements here.

Pricing model(s) and flexibility—The major cost components of a mobile solution typically include the application software, the mobile hardware components and peripherals, wireless network connectivity, and any required professional services needed to get the solution up and running (typically customization and/or backend integration work). Deployments can be priced on an annual license basis or according to the SaaS (Software as a Service) price model. The hosted SaaS delivery model charges on a per-device, per-month basis which enables the insurer to avoid capex spending—hence, making the mobile solution a more affordable and practical investment.

However, even with a hosted SaaS arrangement in place, department heads can balk at the incremental, upfront expense of purchasing or upgrading hardware (handheld or in-vehicle), and of purchasing professional customization and integration services. These entities should look for a vendor that is willing to work with other partners to make the initial required investment more palatable by building some of these additional expenses into the monthly fee, waiving certain upfront costs, and/or offering discounts in return for volume or term commitments.

Post-deployment service and support capability—Mobile solutions are only effective if they remain operating properly and dependably. A single source for managed care and support across all of the solution's elements should be required. The more savvy providers will also work closely (and directly) with insurers during the initial post-deployment period, in order to minimize and address any initial launch difficulties.

Using these selection criteria to choose a mobility partner can positively influence the ability to reduce costs, compete for profitable customers, and create new revenue streams.

THE SPRINT ADVANTAGE

Sprint has been a trusted partner in the Insurance sector for years—assessing potential communications products, identifying top-tier partners, and assembling a broad solution portfolio. With its high-quality Sprint 3G and 4G networks serving as a platform, Sprint works with industry experts to create and support solutions that help increase field agent efficiency and attract profitable policyholders. In a still very fragmented market, Sprint functions as a single source for high-value mobile services.

In-Vehicle Telematics: Sprint's M2M transportation solutions range from basic vehicle tracking services to sophisticated telematics capabilities. Application partners have been thoroughly vetted and include vendors TeleNav®, Trimble, Xata®, and Xora™. Depending on a customer's specific needs, these software apps can pinpoint the location of vehicles in real time, provide engine diagnostics, create geofences, track and analyze driver performance, and dispatch agents on the go.

Usage-Based Insurance: Sprint offers M2M Usage-Based Insurance Solutions that allow insurance companies to monitor and assess real-time vehicle performance and customer driving behavior. In early 2010, the carrier teamed up with Walsh Wireless to create the 450 Data Logger™—a self-installable CDMA device with GPS and three-axis accelerometer. Sprint continues to expand its OBD-II device portfolio with the addition of the Applus A+ Tracker, another self-installable device and capable of running a number of applications simultaneously. Sprint has carefully grown its UBI ecosystem to include a variety of hardware, platform, and driver scoring application developers—and will work with insurers to develop solutions customized to their specific requirements. The carrier has developed a holistic "full services" UBI platform, with Sprint able to provide all of the logistical and lifecycle services that are required to deploy and support a UBI product offering. These services include device ordering, inventory management, deployment, Tier I help desk support, device monitoring, RMA processing, and project management.

Networks on Demand: Sprint partners with emerging solution providers, such as Feeney Wireless, to deliver new and innovative in-vehicle capabilities that can provide immediate benefits to insurers. For example, the Feeney Wireless Cellular Internet Routing Appliance CIRA™ with integrated 3G, router, Wi-Fi access point, and GPS connects mobile handhelds and peripheral equipment in and around a field agent's vehicle—while transmitting the data to a central campus or branch location in real time. Transforming a field agent's vehicle into a mobile access point, these types of solutions help decrease the need for time-consuming paperwork, increase individual productivity, and enhance customer service by providing quick access to critical information.

Sprint also partners with Feeney Wireless to provide the Mobile-ReadyOffice™. This is a portable and rugged field kit that contains the equipment needed for a fully

connected mobile office. This includes a 3G/4G router for Sprint Mobile Broadband, Wi-Fi and Ethernet connections, signal enhancement equipment, and cellular failover/redundancy. IPSEC VPN tunneling ensures secure communications. And Sprint application partners furnish an assortment of specialized software applications to utilize.

Wireless Digital Signage: Sprint works with top-tier partners to deploy wireless digital signage solutions in a variety of locales. Wireless digital signage can electronically display customized content and messaging, including insurer-specific information, along with general news, weather, and entertainment. Because it utilizes mobile broadband connectivity, this version of digital signage eliminates the cost and maintenance issues that normally accompany wireline installations.

Wireless Devices: Whether it is smartphones, tablets, or push-to-talk handhelds, Sprint offers a robust device portfolio that just keeps expanding as new, top-tier manufacturer partners are vetted and approved. The carrier's current device menu includes:

- **Smartphones**—The current line-up of smartphone manufacturers includes RIM®, HTC, Motorola, Samsung, and Sanyo. Operating systems include Android, BlackBerry, WebOS, and Windows Phone. In addition to a wide array of 3G devices, Sprint is quickly creating a portfolio of 4G smartphones that can take full advantage of its powerful and growing Sprint 4G network (reaching over 70 markets, and counting, on select devices).
- **Tablets**—The formally announced components of Sprint's tablet portfolio include the BlackBerry® PlayBook™, Motorola Xoom™, and HTC Evo View 4G. This initial selection offers insurers a selection of sizes (7" and 10"), network connectivity (Wi-Fi, EVDO Rev A, and WiMAX), features (dual cameras, digital pen, video capture, GPS, etc.), and robust development environments. The new PlayBook from RIM is the first tablet certified for use within U.S. government agencies¹—a testament to its stringent information security capabilities.
- **Push-to-Talk**—A pioneer in the push-to-talk field, Sprint has announced plans to launch new, next-generation push-to-talk capabilities on its powerful CDMA network. The new Sprint Direct Connect® brand will encompass an initial portfolio of rugged devices from Motorola Mobility and Kyocera®. These devices will provide not only push-to-talk capabilities, but also high-speed data access, high-resolution cameras, and Bluetooth connectivity.

¹ BlackBerry PlayBook Becomes First Tablet Certified for U.S. Government"; Research in Motion press release, July 21, 2011.

Monthly per-user pricing is available on many Sprint solutions, and these charges can be included directly on the customer's monthly Sprint bill.

Sprint's M2M telematics expertise, its networks, and advanced partnerships offer a compelling combination that can provide the insurance industry with the ability to:

- Save money
- Generate new revenues
- Attract profitable customers

To learn more about how Sprint mobile solutions can help your insurance company become a 21st Century success, please visit www.sprint.com/insurance.



Direct Connect: Nextel devices operate on the Nextel National Network. Sprint devices operate within certain EVDO Rev-A coverage areas on the Sprint 3G network. **GPS:** Requires GPS & Java-enabled device. GPS reliability varies by environment. Use without a plan that includes data is 3¢/kb. **Custom Network Solutions:** Wireless coverage may be impacted by environmental and other factors. To utilize Custom Network Solutions services, Customers will need to sign a Custom Network Solutions Agreement with applicable terms and conditions. **Other Terms:** Coverage not available everywhere.

Sprint 4G network reaches over 70 markets and counting, on select devices. Sprint 3G network reaches over 274 million people. Nationwide Sprint Network reaches over 278 million people. Service plan features not available in all markets/retail locations or for all phones/networks. Other restrictions apply. See sprint.com for details.

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