

# GUTE BEISPIELE

# DIE WELT AUS DEUTSCHER SICHT



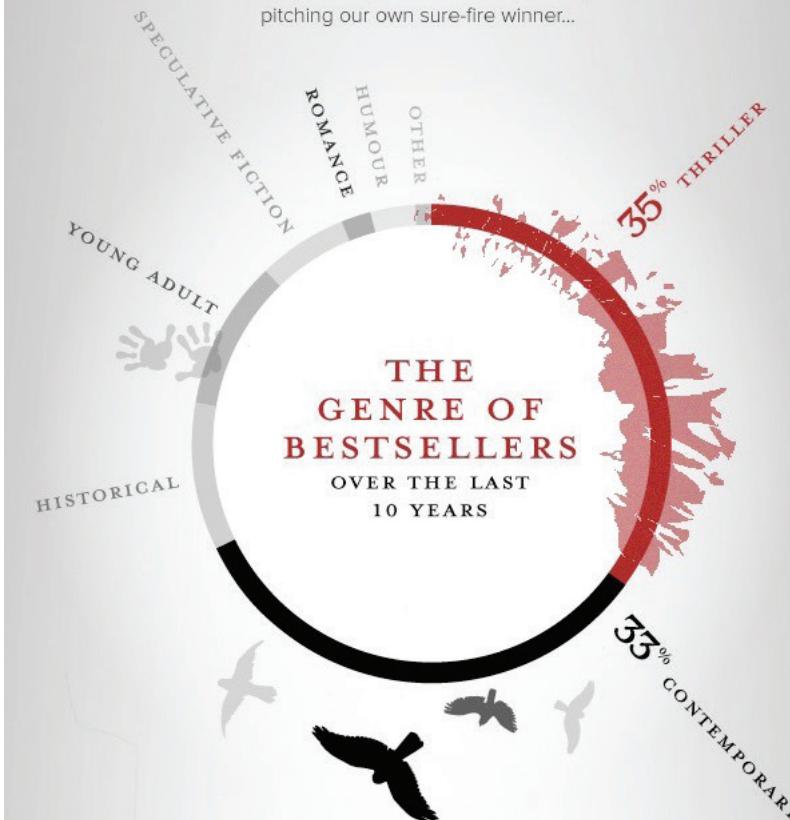
DIE WELT AUS DEUTSCHER SICHT

DEUTSCHLAND VERSTEHEN  
EIN LESE-, LERN- UND ANSCHAUBUCH  
VON RALF GRAUER UND JÜRGEN SCHROEDER

gestalten  
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# BESTSELLER FORMULA

They say everyone has a book in them – what if yours is a bestseller? Waterstones analysed 100 of the top-selling books from the last decade to find out what they have in common, and whether there's a formula to writing a hit. We even had a go at pitching our own sure-fire winner...



**T**he thriller/crime/mystery genre is clearly the most popular in bestsellers, closely followed by contemporary fiction.

A book set in either of these genres could stand a higher chance of becoming a bestseller.

# Plot lines

What makes a prize-winning novel?  
As Julian Barnes wins the Booker Prize,  
**Johanna Kamradt** charts the  
themes of this year's longlists.

Illustration: Christian Tate

Tue 18th

**JULIAN BARNES**  
*The Sense of an Ending*

**SEBASTIAN BARRY**  
*On Canaan's Side*

**CAROL BIRCH**  
*Jamrach's Menagerie*

**PATRICK DeWITT**  
*The Sisters Brothers*

**ESI EDUGYAN**  
*Half Blood Blues*

**YVETTE EDWARDS**  
*A Cupboard Full of Coats*

**ALAN HOLLINGHURST**  
*The Stranger's Child*

**STEPHEN KELMAN**  
*Pigeon English*

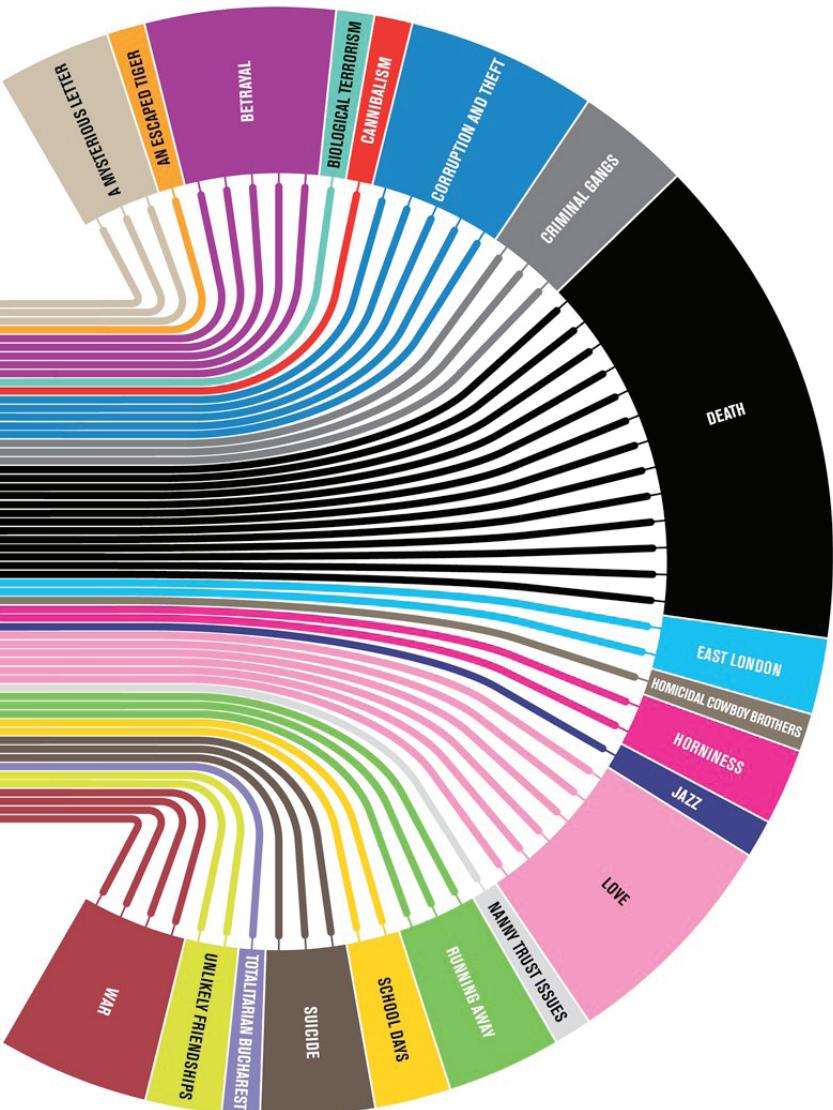
**PATRICK McGUINNESS**  
*The Last Hundred Days*

**A.D. MILLER**  
*Snowdrops*

**ALISON PICK**  
*Far to Go*

**JANE ROGERS**  
*The Testament of Jessie Lamb*

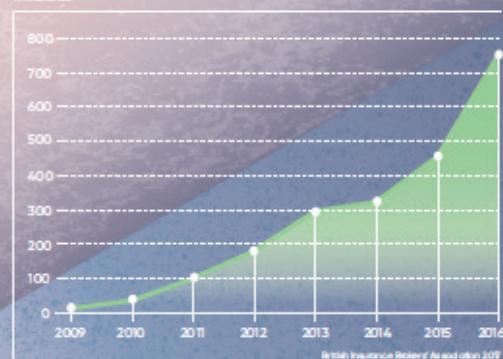
**D.J. TAYLOR**  
*Derby Day*



# RISE OF TELEMATICS

Telematics insurance, which offers customers personalised policies based on their driving behaviour, has experienced rapid growth over the past few years as motorists look for ways to lower their premiums. Also known as black box insurance, telematics enables providers to track a number of risk factors such as location, mileage and braking to give a more accurate policy price, and can lead to average savings of around £200 a year for younger drivers<sup>4</sup>.

TELEMATICS INSURANCE POLICIES IN THE UK  
Thousands



## HOW TELEMATICS COULD RESHAPE THE INSURANCE INDUSTRY

**01**  
Movement towards usage-based insurance to decrease risk and reduce claim numbers and volume



**02**  
Loss rates should decrease markedly



**03**  
Insurance companies could not only monetise risk, but also work with appliance, automobile and other equipment manufacturers to reduce actual risk



**04**  
Opportunity exists to develop and price real-time micro-insurance packages to meet shifting demand



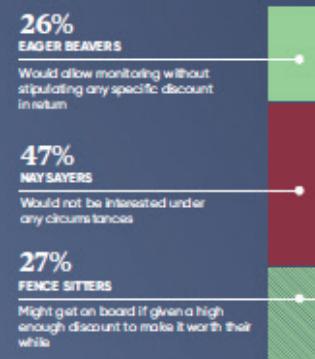
Source: Deloitte Insurance Survey 2016

## EXAMPLES OF DRIVING BEHAVIOUR MEASURED BY TELEMATICS DEVICES

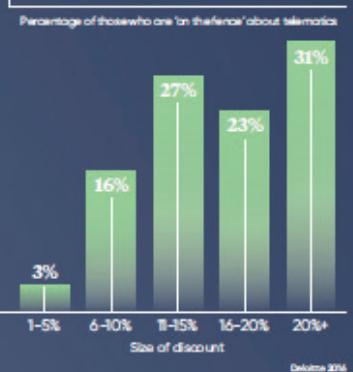


Deloitte 2016

## PERCENTAGE OF THOSE WHO WOULD ALLOW DRIVING TO BE TRACKED



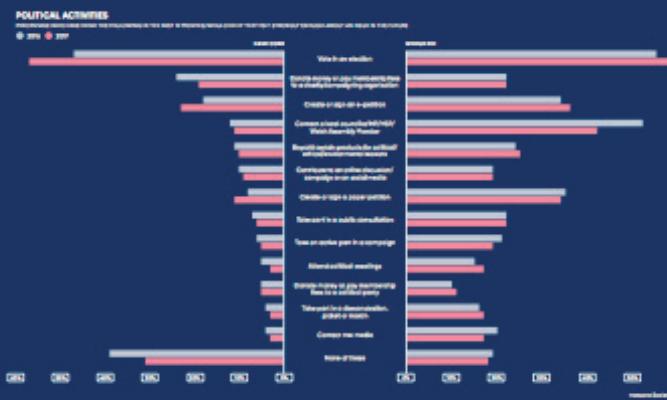
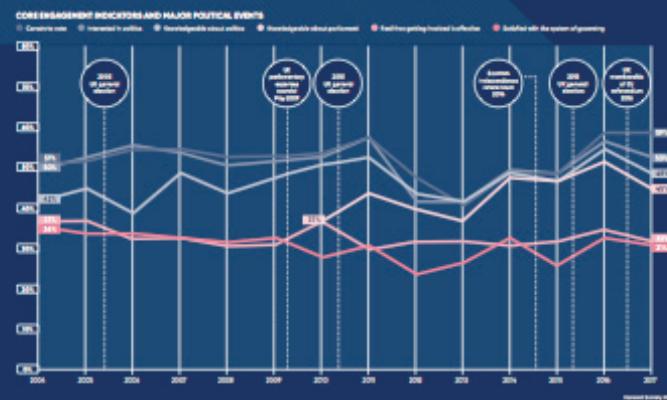
## SIZE OF DISCOUNT REQUIRED TO ALLOW DRIVING BEHAVIOUR TO BE MONITORED



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## POLITICAL ENGAGEMENT

Measuring the level of political engagement across a nation is a fundamental source of information and insight for any parliament. It is key to understand why people show up at a state event, or are engaged, why they care, why the public will start to. The EU referendum in June 2016 saw 72 per cent of the eligible electorate cast their ballot, the highest recorded turnout since 1972. But while engagement has improved, public opinion about politics in the UK still shows some disconnect and, perhaps more worryingly, a general sense of indifference.



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# SCHLECHTE BEISPIELE

