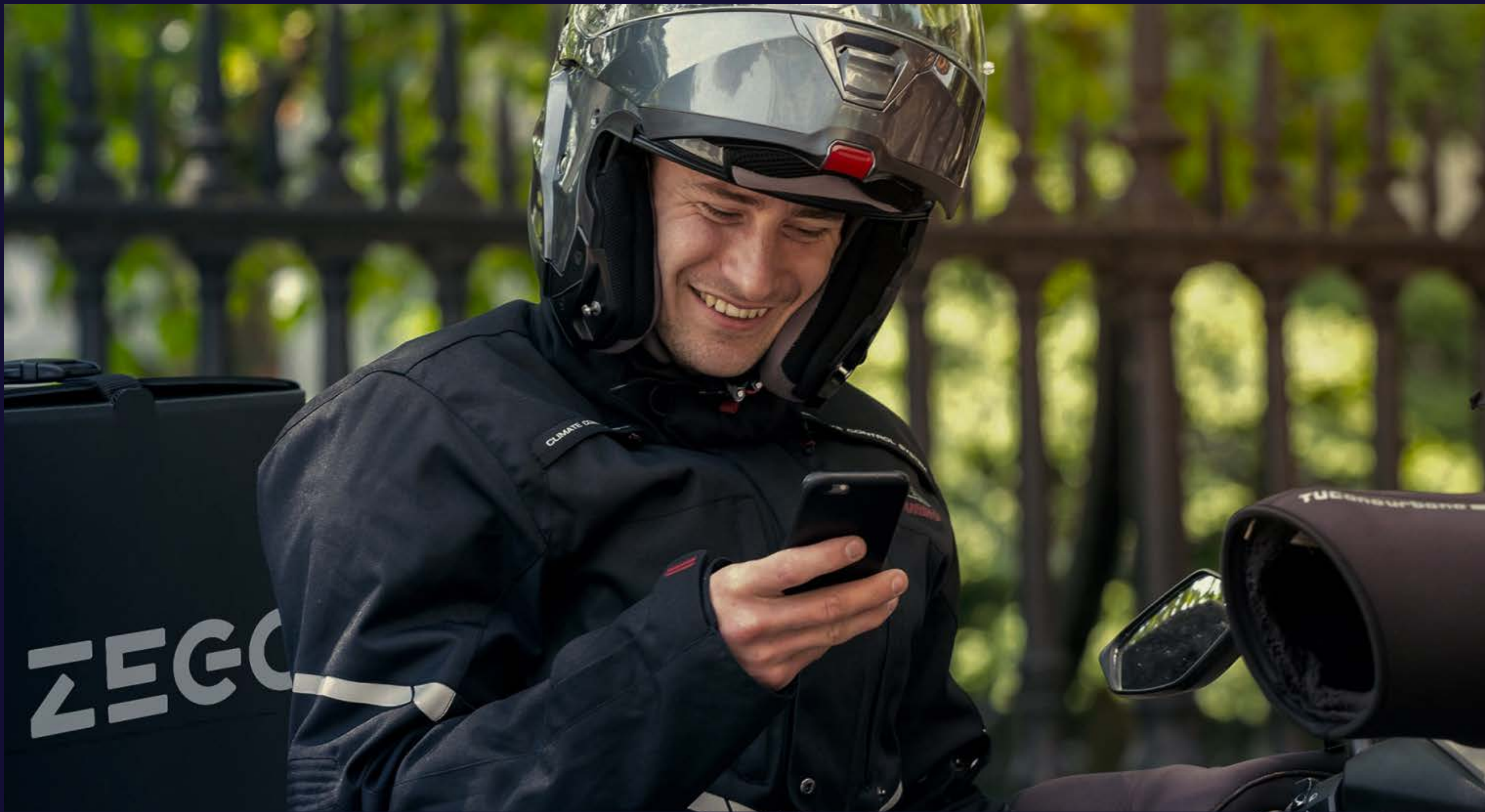


Driving telematics insurance innovation



Overview

Zego is a digital-first commercial motor insurance provider. Its customers include professional drivers of private hire vehicles and food delivery scooters – and it is a preferred insurance partner to Uber, Just Eat and Deliveroo.

As an evolution of its digitally-enabled offering, Zego wanted to use app-based telematics technology to identify and reduce risk for customers through helping them improve their driving behaviour. During a 10-week period Elsewhen helped Zego develop an innovative app-based telematics product.

Highlights

- ◆ Research the customer need and market opportunity for a new app-based telematics insurance product.
- ◆ Run an Agile 10-week process to develop a product that exceeded client objectives and customer expectations.

Accelerating product launch and overcoming preconceptions

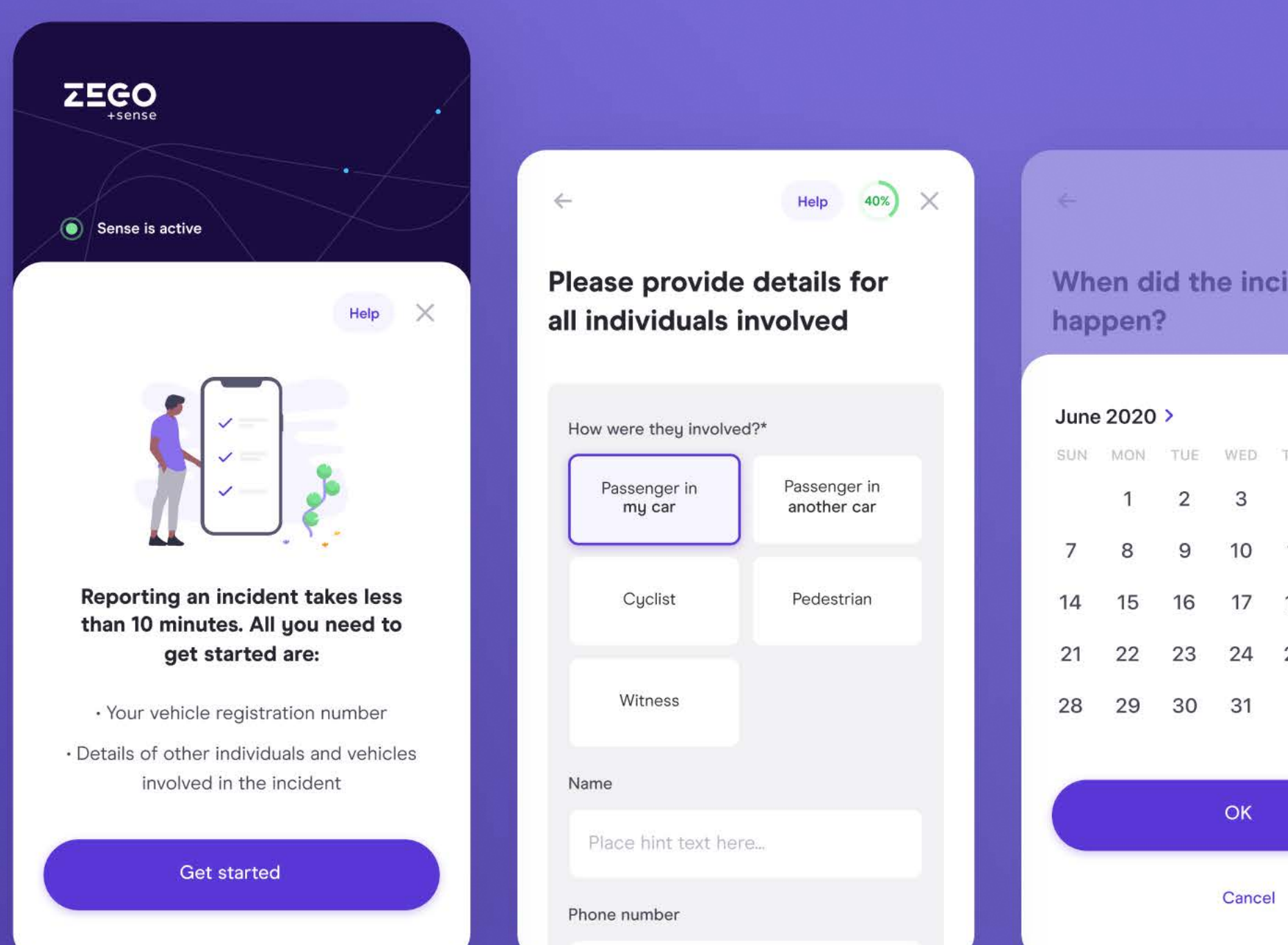
Zego believed that app-based telematics technology presented an opportunity to better understand individual risk and significantly reduce the cost of claims. This would help Zego to price its products and policies more fairly – providing better outcomes for customers.

Our Services

- ◆ Value proposition
- ◆ Service design
- ◆ Product architecture
- ◆ Jobs To Be Done framework
- ◆ Technical solution architecture
- ◆ MVP specification
- ◆ Product design
- ◆ Angular engineering
- ◆ Swift engineering

App-based telematics uses the sensors in a driver's smartphone to monitor driving behaviour – making it easier to deploy than conventional telematics devices. However, many drivers are reluctant to install an app that monitors them, and see little incentive to improve their driving, while many users uninstall such apps within a month.

Zego tasked Elsewhen to overcome these challenges –building a strong business case for telematics and accelerating its app-based product to market readiness in a timescale of just 10 weeks.

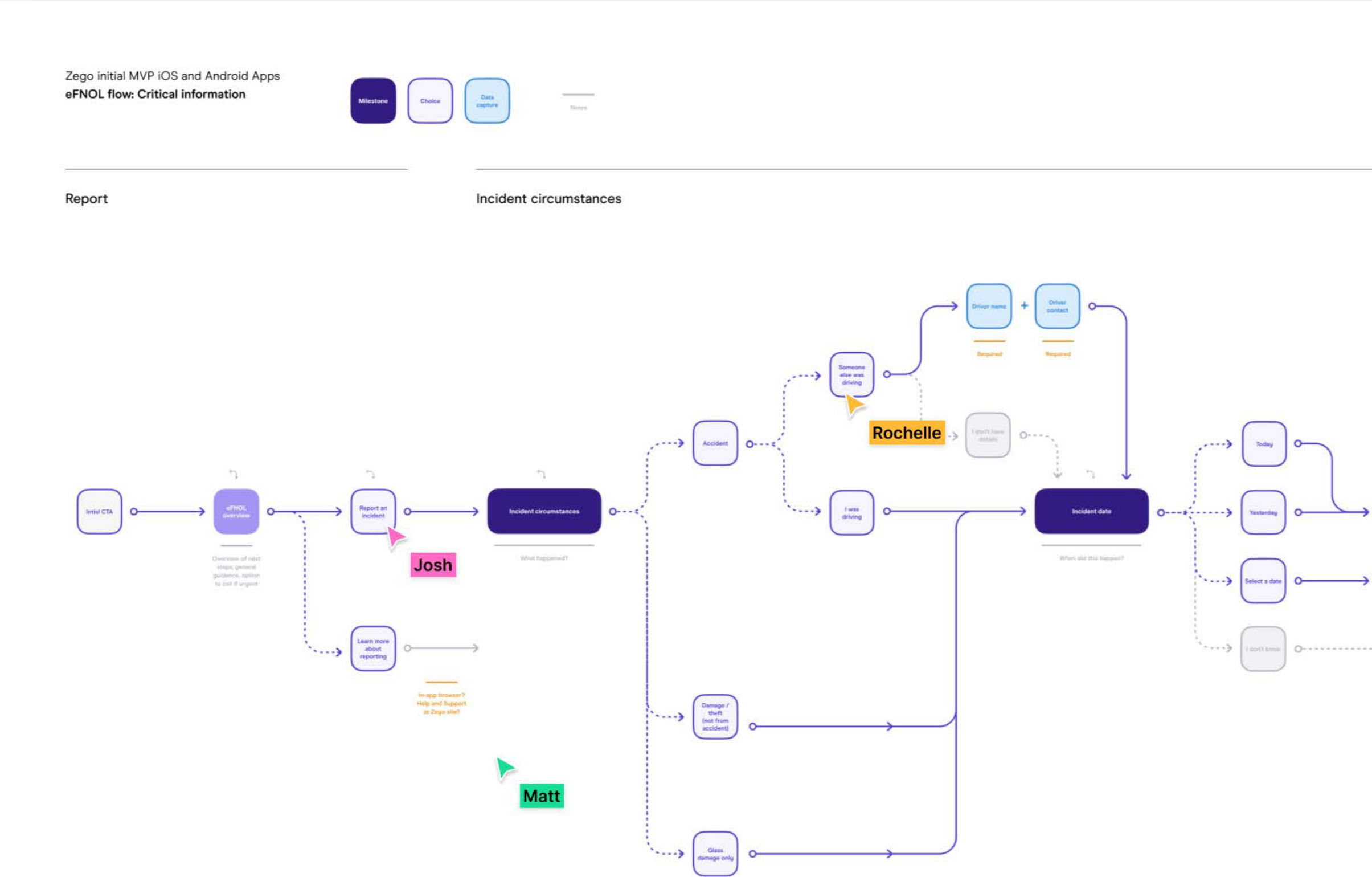


Understanding customer needs and market opportunities

To develop Zego's new telematics product with a focus on changing driving behaviour, Elsewhen followed an Agile methodology. We used two-week sprints and daily stand-ups to ensure collaboration and transparency between team members from Elsewhen and Zego. We also managed the project in two workstreams.

Product & Design: In order to have a 360° view of the project, we ran user interviews and surveys, held more than 45 hours of workshops, and organised internal hackathons. Our team benchmarked telematics market competitors, drew inspiration from multiple industries, mapped out the full customer journey, and designed key app UI screens.

Technology: We made sure that all the designed solutions were technically achievable using available technology – and mapped out implementation routes, with a focus on SDKs and APIs.



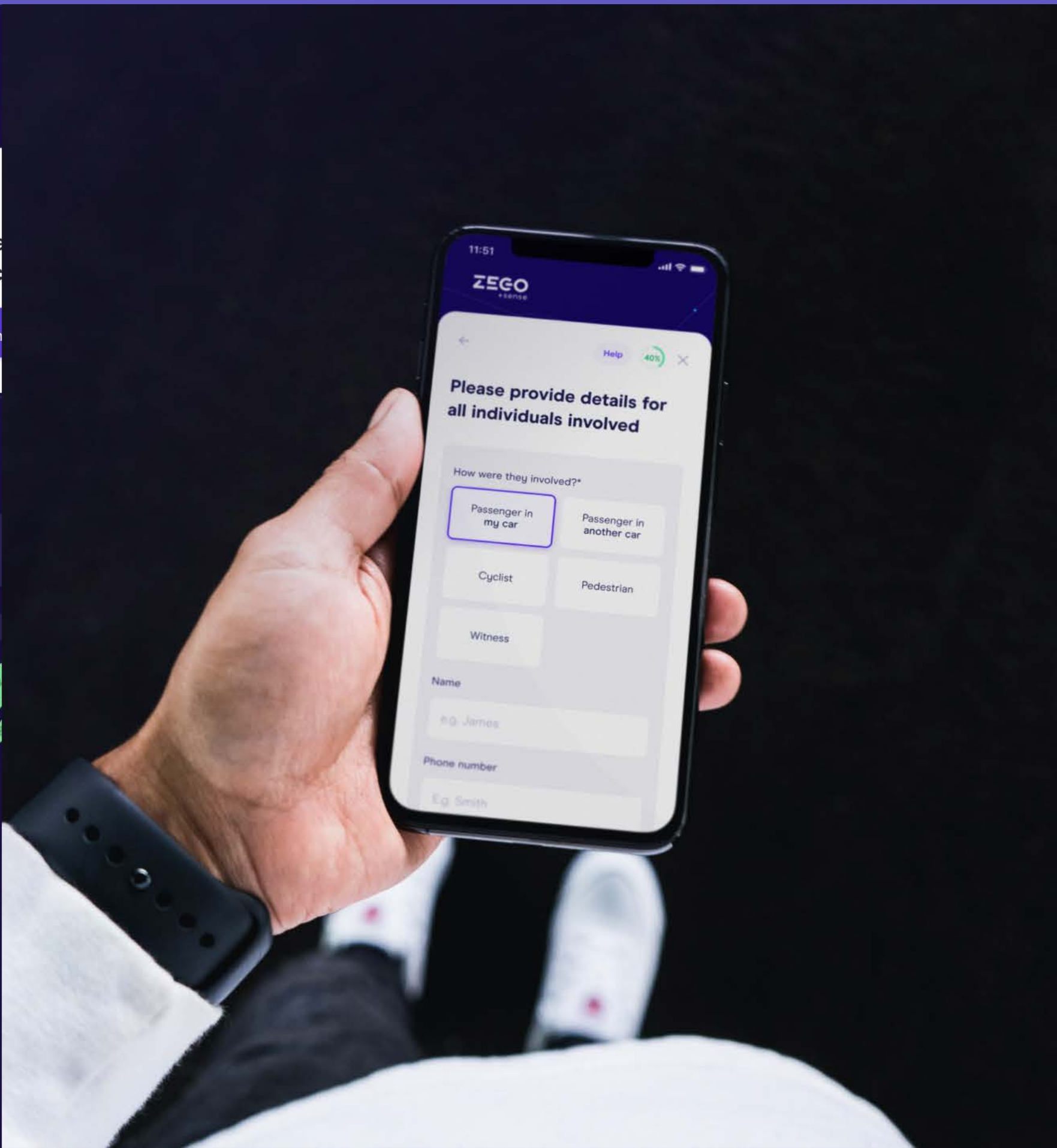
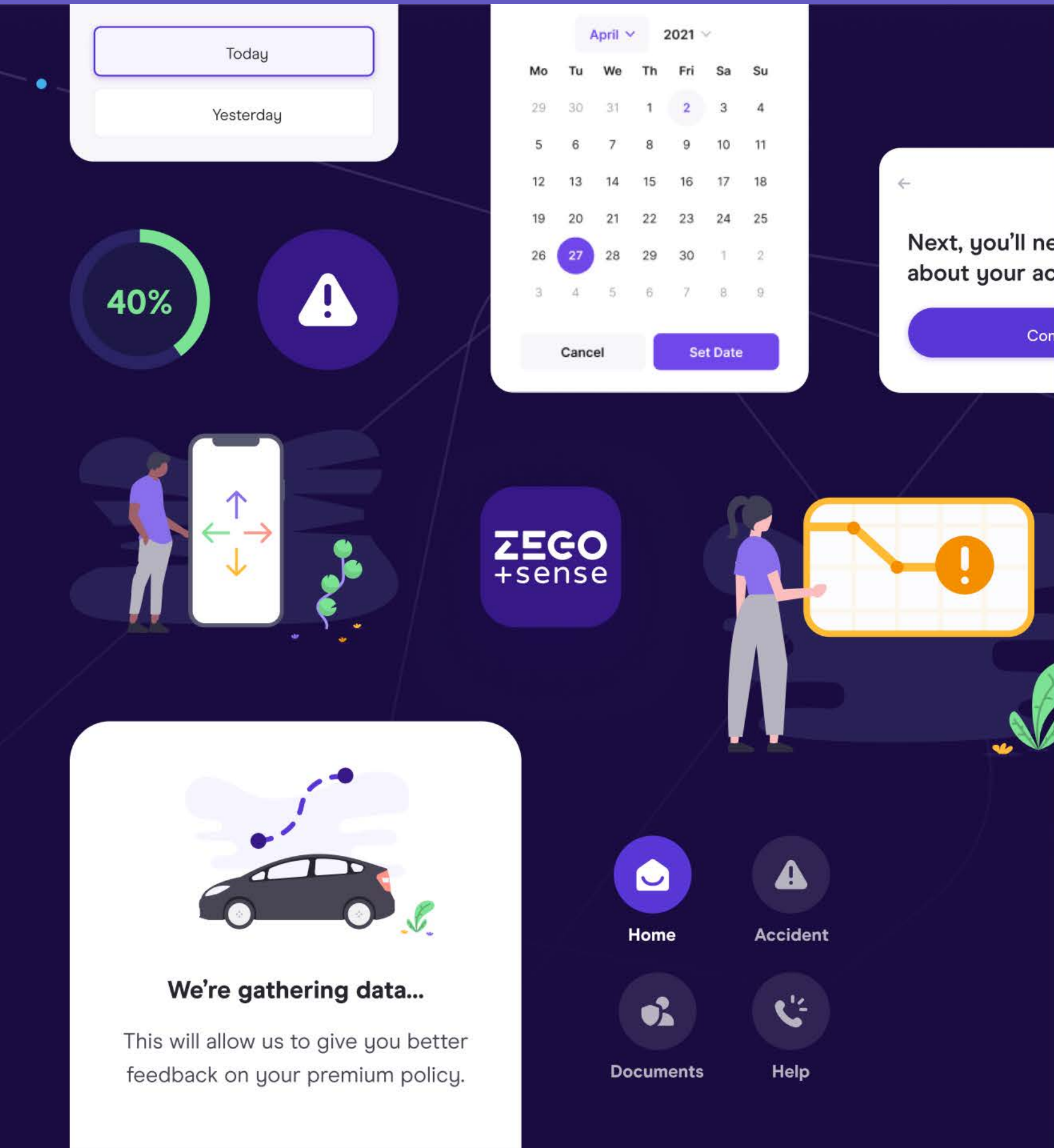
Delivering a market-ready product through design and technology

The app uses driving data to help customers receive fairly priced insurance

Elsewhen provided a comprehensive range of deliverables for Zego to advance the new telematics product to market. These included a product strategy, end-to-end customer journey design, rewards mechanisms, competition benchmarking, customer insights analysis and incentive ideas.

Our technology work included a design technical feasibility study, analysis of SDKs and APIs, collated data strategy and data architecture analysis.

Elsewhen's strategic work and insights guided the creation and launch of the new Zego Sense telematics app in late 2020. The app enables customers to automatically share driving data. This enables Zego to assess risk more accurately – and consequently offer insurance products to professional drivers at a fairer price.



Supporting the evolution of a leading Insurtech business

Zego's technology success has helped it become the UK's first Insurtech unicorn

Elsewhen helped Zego use telematics to improve pricing transparency, personalise service, build a closer customer relationship and improve user engagement.

The Zego Sense telematics app launched in October 2020 on iOS and Android platforms. During the first month, customers bought more than 3000 of the new telematics policies, successfully meeting Zego's launch objectives. The Zego Sense app has earned a user rating of 4.7 out of 5 on the Apple AppStore (as of January 2022).

Our delivery of a strategic B2C open market telematics proposition has helped Zego become the UK's first Insurtech 'unicorn' – achieving a business valuation in 2021 of over \$1 billion (£0.7 billion).

Get in touch

Let's talk about how Elsewhen can help you
accelerate your digital transformation.

+44 (0)20 3758 3224
hello@elsewhen.com
elsewhen.com

