

Case study: Pay As You Drive

# From follower to leader

## Extending market share with innovative telematics offering



### Initial situation

- Client is among the top five P&C insurers in a Middle Eastern market, with a leading position in motor
- Goal to launch Pay-As-You-Drive (PAYD) product with behavioural aspects in pricing
- Overall ambition to stand out in the market and attract good risks



### Project approach

- Development of telematics product and value proposition
- Implementation based on The Flow's Software Development Kit
- Consulting throughout product development, pilot and implementation phase
- Concept and launch of continuous maintenance consulting



### Results

- Successful development of innovative smartphone-based telematics product solution combining PAYD and PHYD
- First smartphone based PAYD product in the region
- Development of new insurance app with telematics capabilities
- Taking full advantage of highly flexible technology solution to bring clients vision to live
- Building up internal Usage-Based Insurance and data analytics capabilities

Our expert to contact:



**Falk Albers**  
Partner  
falbers@munichre.com  
Tel.: +49 89 3891-5121