

ZEGO Delivery Insurance

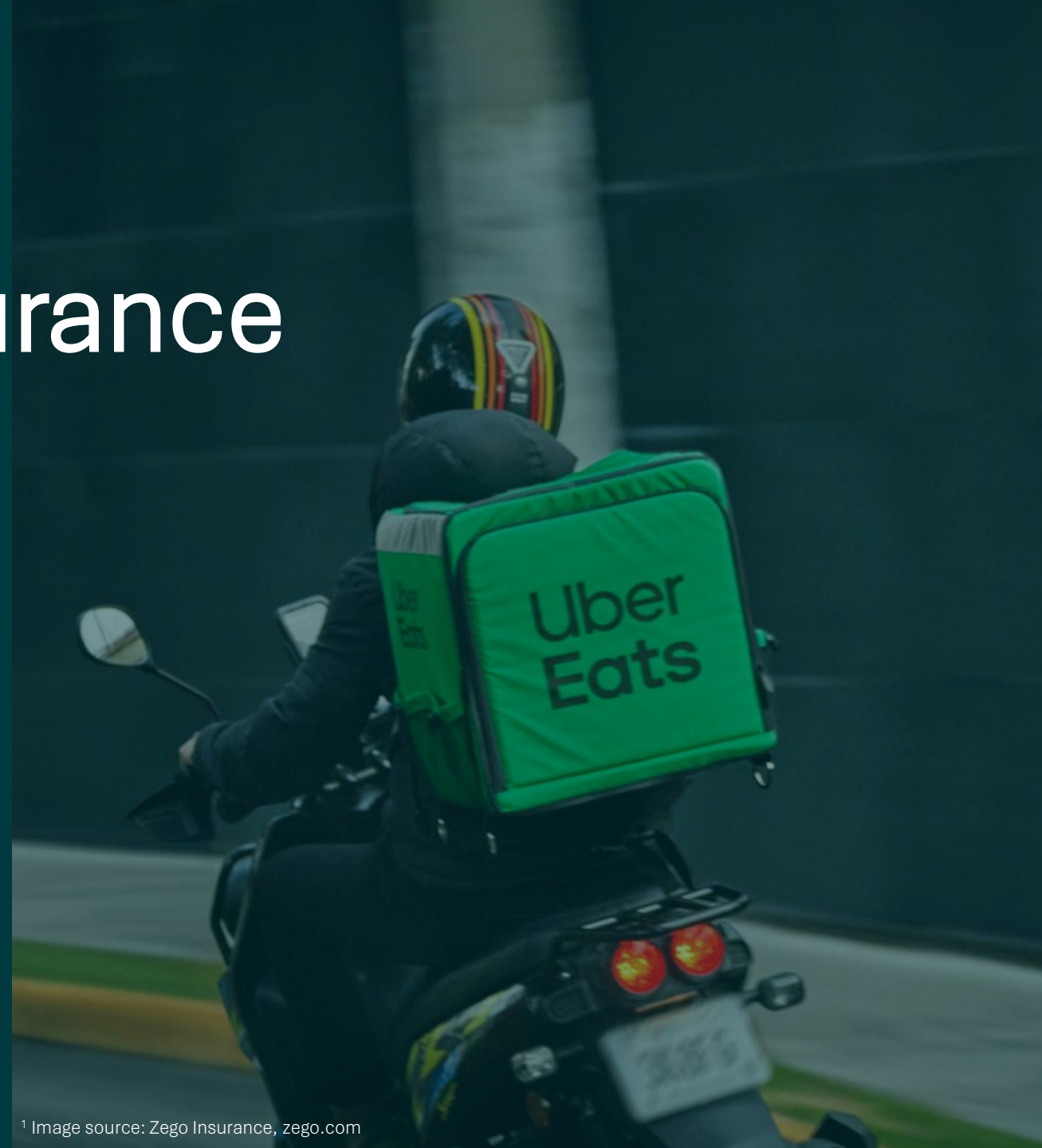
Flexible insurance for delivery and courier drivers



Business Model Analysis

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Strategic Management and Innovation



ZEGO at a Glance

- Founded 2016 in London, UK-based InsurTech²
- Digital motor insurance platform²
 - Delivery, courier, car and van insurance
- Focus: flexible, app-based insurance for work and everyday driving^{2, 6}
- Regulated InsurTech with group carrier capacity^{3, 4}



ZEGO Delivery Offer

Flexible Cover for Delivery Work



Who is it for?

Self-employed delivery drivers & couriers using major delivery platforms⁶



How does it work?

Choose cover via Zego app - pay-as-you-go, 30-day or annual policy⁶



What vehicles are covered?

Cars, vans, scooters and motorbikes⁶



ZEGO Delivery Offer

Business Model Canvas

Key Partners • Reinsurance partners^{4, 7} – risk capacity • Insurance capacity partners⁴ – risk sharing • Delivery work providers⁹ – e.g, Uber Eats, Deliveroo, Just Eat)	Key Activities • Flexible cover pricing⁶ • App-based policy management¹⁰ • In-house claims handling¹¹ • Work-provider linking¹² Key Resources • Regulated insurance setup^{3, 4} • Delivery app & platform¹⁰ • Pricing & risk engine¹⁴ • Claims data & expertise¹¹	Value Proposition • Pay only while working⁶ – PAYG, min. 1h per session • Flexible policy choice⁶ – PAYG, 30-day or annual • Hire & Reward cover¹³ – for paid delivery work • Platform-ready⁶ – accepted by major delivery platforms	Customer Relationships • B2C digital self-service¹⁰ • Live chat / online support¹⁵ • Digital claims reporting¹⁶ Channels • Zego website⁶ • Zego Delivery App¹⁰ • Delivery platform links¹²	Customer Segments • Self-employed delivery drivers & couriers⁶ • Platform-based food / parcel workers⁶ • Part-time & flexible workers¹⁷
Cost Structure • Claims costs & operations^{4, 11} • Tech platform & app¹⁴ • Pricing, underwriting & data^{4, 14} • Customer support & administration¹⁵			Revenue Streams • PAYG delivery premiums⁶ • 30-day policy premiums⁶ • Annual policy premiums⁶ • PAYG service fees¹⁸	

ZEGO vs. Traditional Insurance



Commonalities

Both models rely on risk pooling, premiums, underwriting, claims handling, risk capacity and regulatory authorisation.⁴



Differences

Dimension	Traditional	Zego Delivery
Customer & use case	Broad motor customers; private or standard business driving	Delivery drivers & couriers; paid food / parcel delivery ^{6, 13}
Pricing logic	Annual premium based on driver / vehicle risk factors ¹⁹	Risk-based rate, paid flexibly via PAYG ⁶
Distribution	Brokers, agents, branches, websites	Digital via website & app ^{6, 10}
Policy duration	Usually annual	Flexible: PAYG, 30-day or annual ⁶

ZEGO Delivery Offer

SWOT-Analysis

Strengths

- Strong fit with flexible delivery work^{6, 13}
- Digital self-service via app & platform^{10, 12}
- Pricing engine enables flexible cover¹⁴

Weaknesses

- High-risk delivery driver segment
- Profitability still needs proof^{4, 24}
- Customer trust concerns in reviews²⁵

Threats

- Privacy / tracking resistance²¹
- Gig-worker regulation risk²³
- SD&P + H&R cover complexity²⁶

Opportunities

- Growing platform delivery market²⁰
- Scalable usage-based model
- Strategic refocus after B2B exit^{4, 22}



Q&A

Peer panel discussion

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