



PAY AS YOU DRIVE

INTRO

With the market penetration of telematics companies in the B2C segment being quite limited, this use case is a great platform for Telematics Service Providers to reach new target groups such as the owners of private vehicles. **Pay As You Drive** is a fairly well-known business model, which provides better risk management tools for insurance companies and better service quality and commercial conditions to the drivers willing to install GPS trackers and comply to road rules.

CHALLENGE

The reason behind a rather small B2C market penetration rests on a few major challenges. First of all, when it comes to doing business with the owners of private vehicles, **installation is always an issue**. It is much easier to deal with the fleets of 10+, 100+, or 500+ vehicles as you can manage installations in a bulk. In contrast, when you need to install GPS tracking devices for the B2C segment clients, each installation becomes a unique logistic operation. As a result, it complicates the sales on a mass scale.

Another issue is the accuracy of data received from a vehicle. When dealing with **Pay As You Drive** use case, one of the most important parameters is the total driven distance, also known as odometer data. Usually, this information is based on GPS calculations. The accuracy of it is suitable in most of the applications, but it still has some limitations – driving in tunnels and other locations where GPS signal is blocked might affect the overall value of a driven distance. Also, to calculate the total driven distance via GPS, a driver needs to enter the first value manually and synchronize it later. It might become a major administrative task.

SOLUTION

Teltonika Telematics offers a solution, which helps to overcome both limitations – an installation difficulty and data accuracy problems. **The solution is composed of the two main parts** – the new generation ultra-small OBDII tracker FMB003 and cloud-based VIN decoding combined with OEM data requests database.

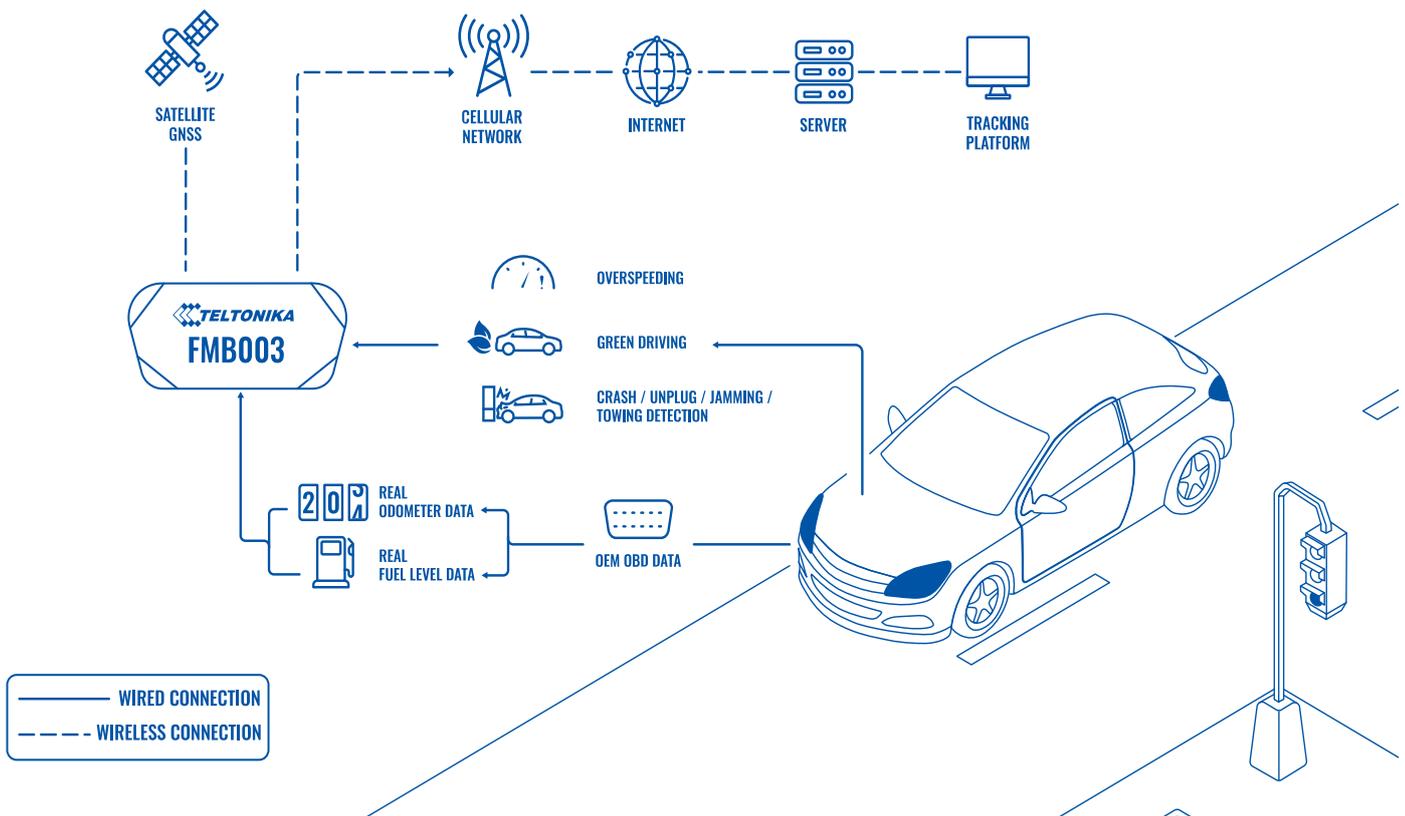
The key component of this solution is FMB003, our ultra-small 2G/GNSS/Bluetooth tracker with OBDII connector. It makes installation as convenient and fast as it can be. This kind of installation with some guidance, like a quick start guide, can be done almost by anyone. This opens door to the B2C segment, which is of the major interest when it comes to insurance telematics.

Also, FMB003 contains a rich feature set that comes with the FMB platform. One of the most important features needed in **Pay As You Drive** applications is the ability to analyze a driver’s performance – harsh acceleration, harsh braking and harsh cornering. This can be analyzed with Overspeeding and Green Driving scenarios. The Green driving scenario is achieved by built-in accelerometer. That means these events are being generated even when a GPS signal is not available.

Crash detection is another helpful scenario for insurance companies included in the feature package of FMB003 tracker. It is a practical solution that collects and analyzes data right before the crash happened and during the crash.

Even more, FMB003 has a unique feature providing a driver with both Real Fuel and Real Odometer data. It means you can read an actual odometer data from your vehicle dashboard now and get the correct data online.

TOPOLOGY



BENEFITS

- **Hassle-free OBDII connector** – FMB003 has ODBII interface that makes installation fast and easy. Thanks to it, end-users can install the device themselves.
- **Ultra-small device** – the new housing of this device is remarkably small. This proves to be an advantage in vehicles with limited space for GPS tracker installation. Even though it is so small, it still contains GSM/GNSS/BLE 4.0 module and antennas.
- **Specific OEM OBDII Data** – FMB003 model provides you with the actual information from the vehicle dashboard – Real Fuel and Real Odometer data.

WHY TELTONIKA?

Teltonika has extensive experience in telematics use cases, including insurance telematics and the finance sector. Here at Teltonika, we develop OBD GPS/GNSS trackers since the year 2012 and have the know-how, equipment and facilities to create solutions completely by ourselves from start to finish. GPS tracker FMB003 belongs to the 3rd generation of Teltonika Telematics OBD devices. We are sure that this time we bring something pretty special to the global market as there is very low competition for this kind of solution and this device is truly unique in many aspects.

FEATURED DEVICE

[FMB003](#)

