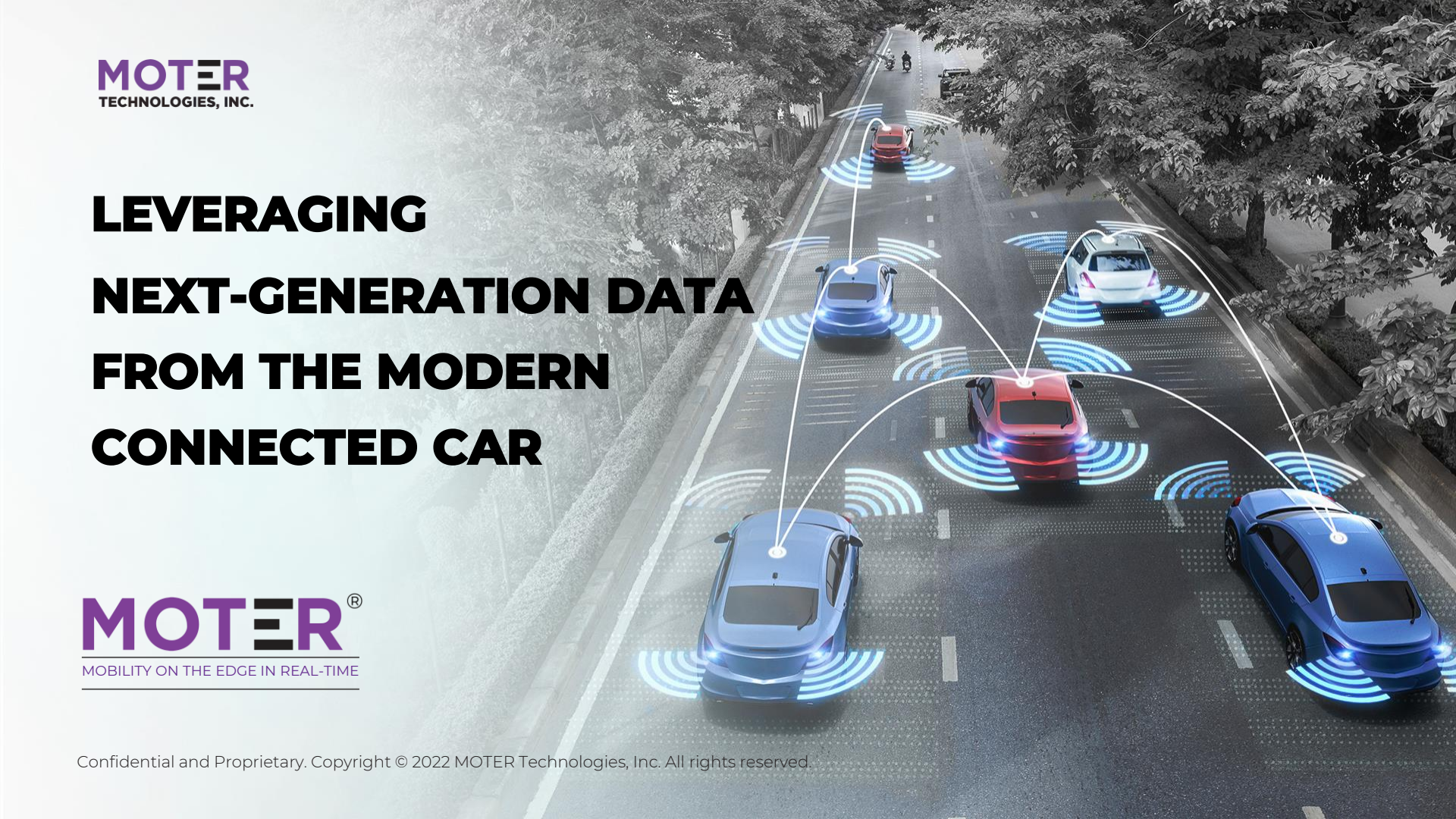
MOTER
TECHNOLOGIES, INC.

LEVERAGING NEXT-GENERATION DATA FROM THE MODERN CONNECTED CAR



MOTER®
MOBILITY ON THE EDGE IN REAL-TIME

SPEAKERS

KENJI FUJII

CEO & Co-Founder

- 25+ years insurance industry
- Established Toyota Insurance in AU, NZ, and USA
- EVP Toyota Insurance USA
- P&C broker licensed

CRAIG LOZOFSKY

COO & Co-Founder

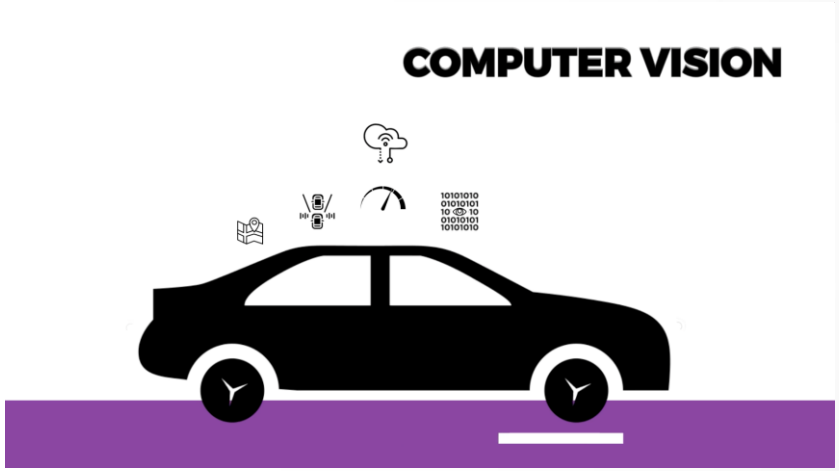
- 20+ year insurance industry
- Telematics and data driven insurance
- Executive at Answer Financial (an Allstate Company), My Drive, Zubie

ABOUT MOTER

- Founded April 2021 as a subsidiary of Aioi Nissay Dowa Insurance Company, Ltd., part of the MS&AD Insurance Group
- Based in Los Angeles

Aioi Nissay Dowa USA
MS&AD INSURANCE GROUP

OUR VISION IS TO USE ADVANCED DATA SCIENCE TO DEVELOP CUTTING-EDGE RISK ANALYTICS PRODUCTS TO BRIDGE THE GAP BETWEEN THE AUTOMOTIVE AND INSURANCE ECOSYSTEMS & SUPPORT MODERN MOBILITY



Introducing MOTER

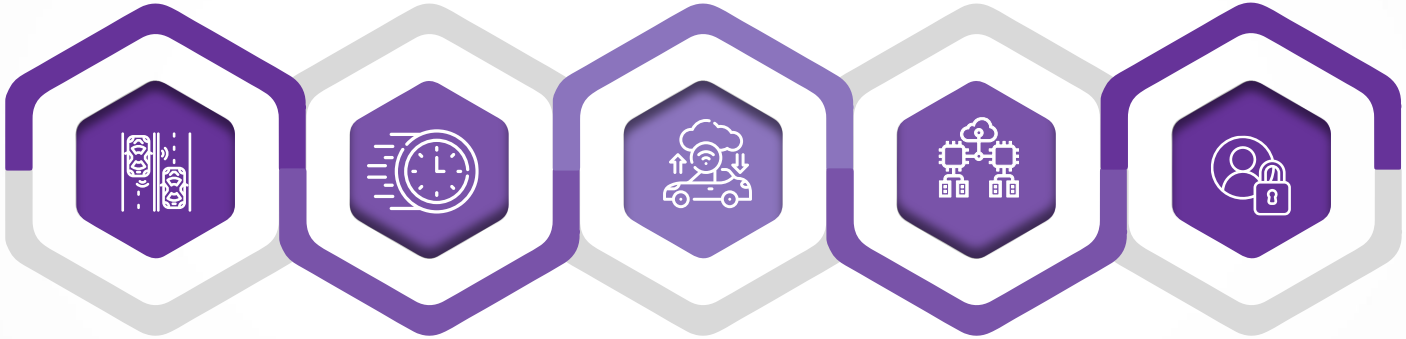
WHAT IS MOTER?

MOTER IS AN EDGE-COMPUTING BASED DATA SCIENCE PLATFORM FOR CONNECTED CAR DATA

1 MOTER measures driving behavior within context of the vehicle's environment

3 MOTER software and algorithms can be updated over the air (OTA)

5 MOTER mitigates privacy risk since the data never needs to leave the car



PATENT PENDING

2 MOTER evaluates risk and can even price insurance in real-time

4 MOTER cuts data cost by up to 90% by leveraging edge computing

SOFTWARE-BASED, HARDWARE AGNOSTIC

COMPELLING SERVICES, REAL-WORLD DEPLOYED


THE CHALLENGE WITH
CONNECTED CAR DATA

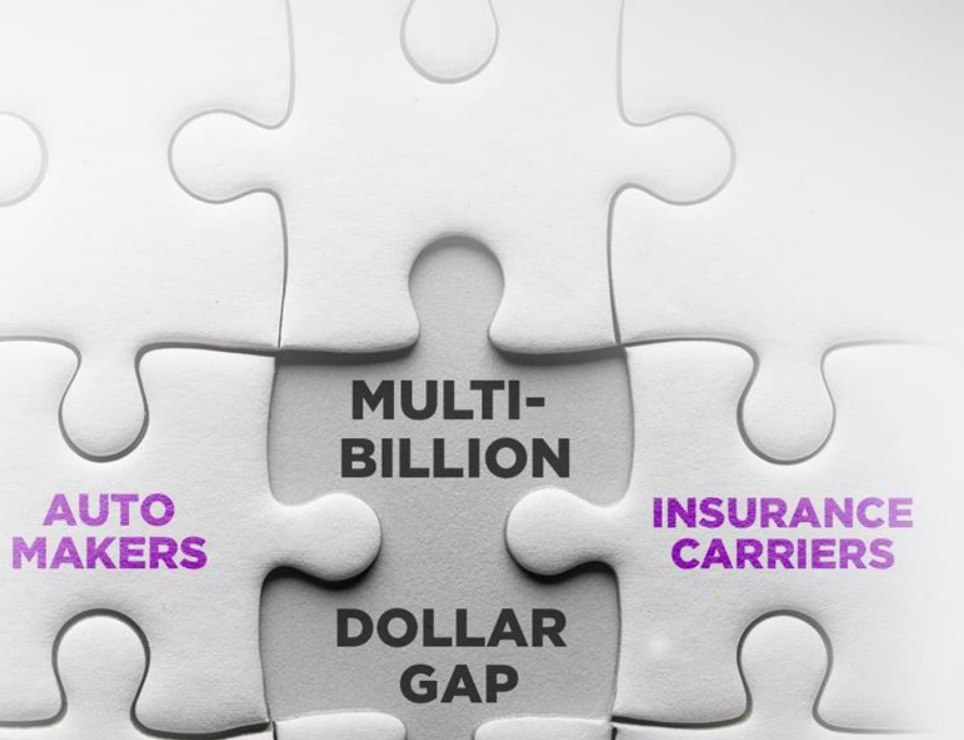
AUTOMAKERS & INSURANCE COMPANIES

ARE UNABLE TO EFFECTIVELY LEVERAGE CONNECTED CAR DATA....

AUTOMAKERS desire to leverage connected car data but are not doing it effectively today

INSURERS want to utilize connected car data but are not doing so efficiently or at scale

1. **HIGH DATA COSTS & PRIVACY RISKS**
2. **MASSIVE REGULATORY HURDLES**
3. **COMPLEX & CUSTOMIZED DATA REQUIREMENTS**



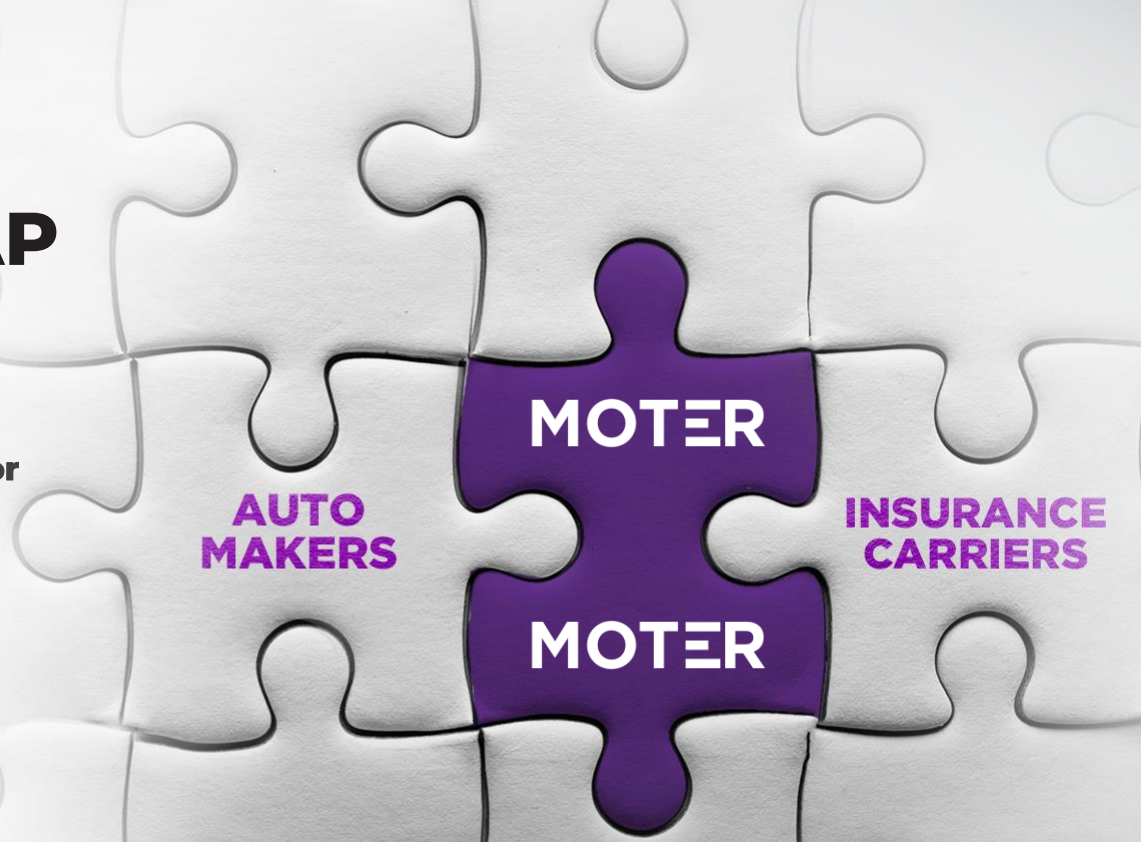

THE SOLUTION

MOTER BRIDGES THE GAP

BETWEEN AUTOMAKERS & INSURERS

MOTER'S END-TO-END SOLUTION:

Unlocks AND interprets vehicle data for direct use in the insurance business



1. **LOW DATA COSTS & PRIVACY RISKS**
2. **COMPLIANT SOLUTION**
3. **INTERPRETS DATA FOR INSURERS TO SUPPORT UNDERWRITING AND CLAIMS**

GENERATING VALUE FROM CONNECTED CAR DATA

MOTER ENABLES AUTOMAKERS TO POWER INSURERS' NEXT-GEN UNDERWRITING, CLAIMS AND CUSTOMER ACQUISITION PROCESSES

Driver Risk Intelligence

Customer Selection

Risk Monitoring

Collision Analytics

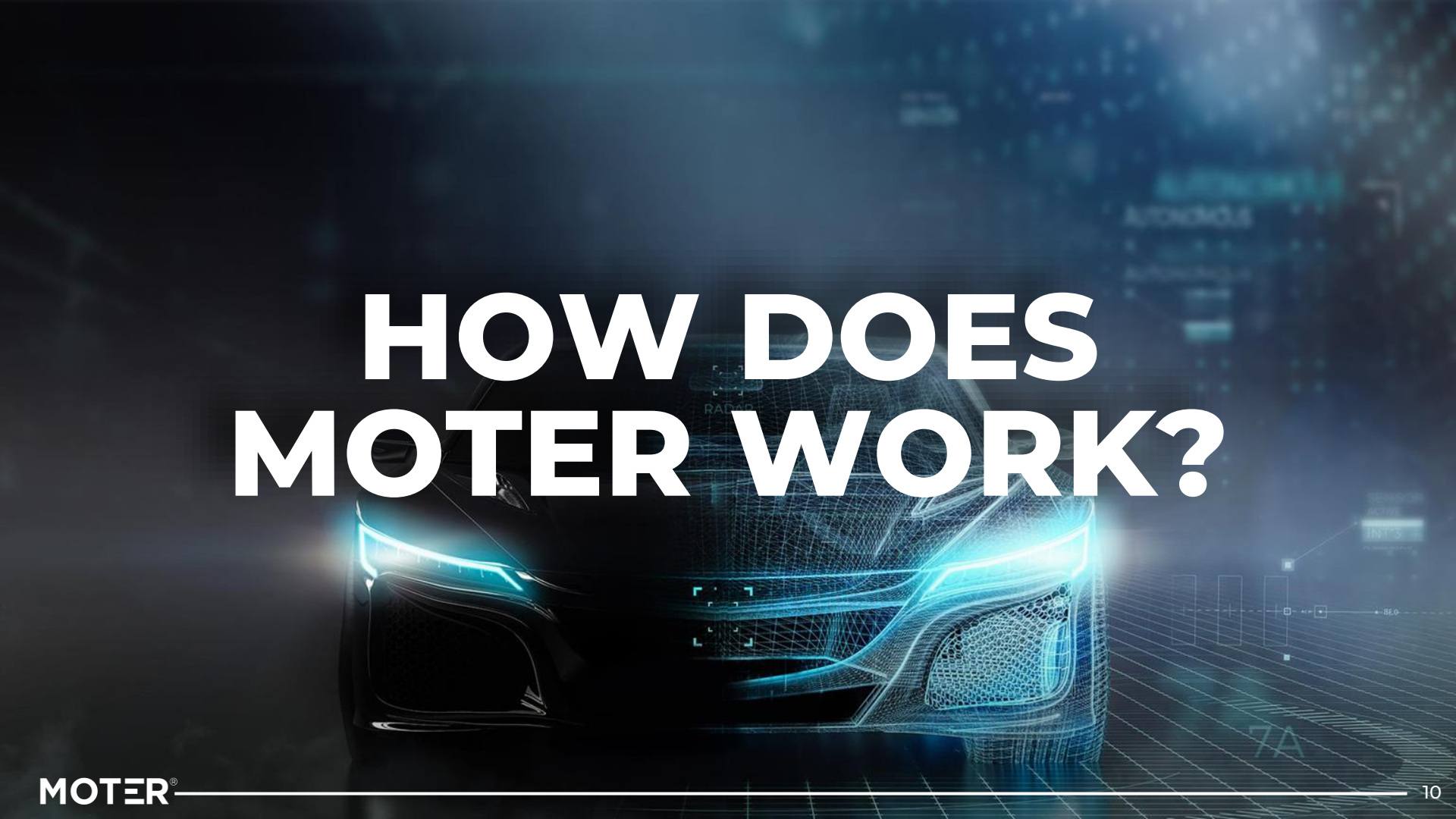
Crash Assessment

Claims Handling

Customer Acquisition Services

Customer Acquisition

Embedded Data Science Software → **Advanced Insights** → **Upload insights to cloud**


HOW DOES
MOTER WORK?

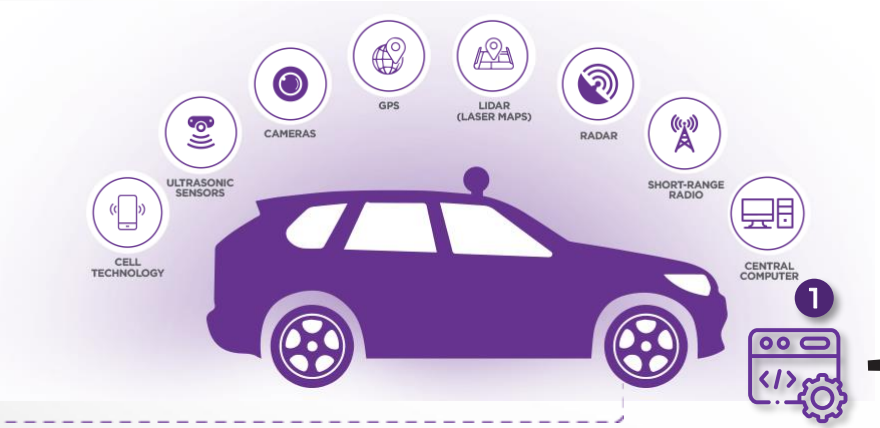
MOTER TECHNOLOGY PROCESS FLOW

1 MOTER's **data science software** is deployed in the vehicle

2 Software uses **edge computing** to calculate **advanced insurance insights** from next-gen data

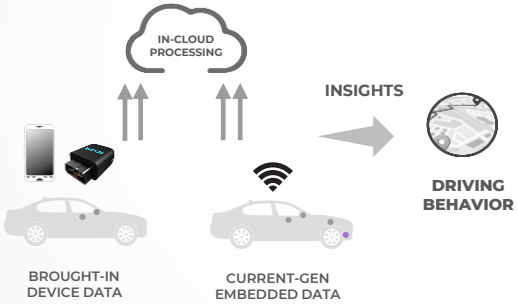
3 Data-driven insurance insights are uploaded to the cloud, **removing need for heavy data volume and PII**

4 Insurance insights are then monetized via different **data products and services**



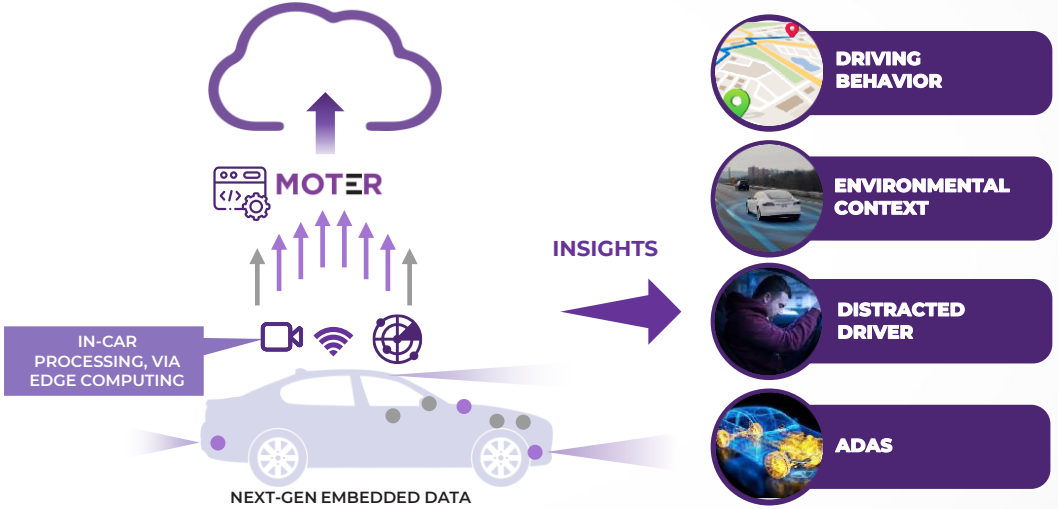
WITH MOTER, AUTOMAKERS CAN UNLOCK THE VALUE OF NEXT-GEN DATA WITH INSURERS

CURRENT: BASIC DATA



Only partially monetized and with limited insights

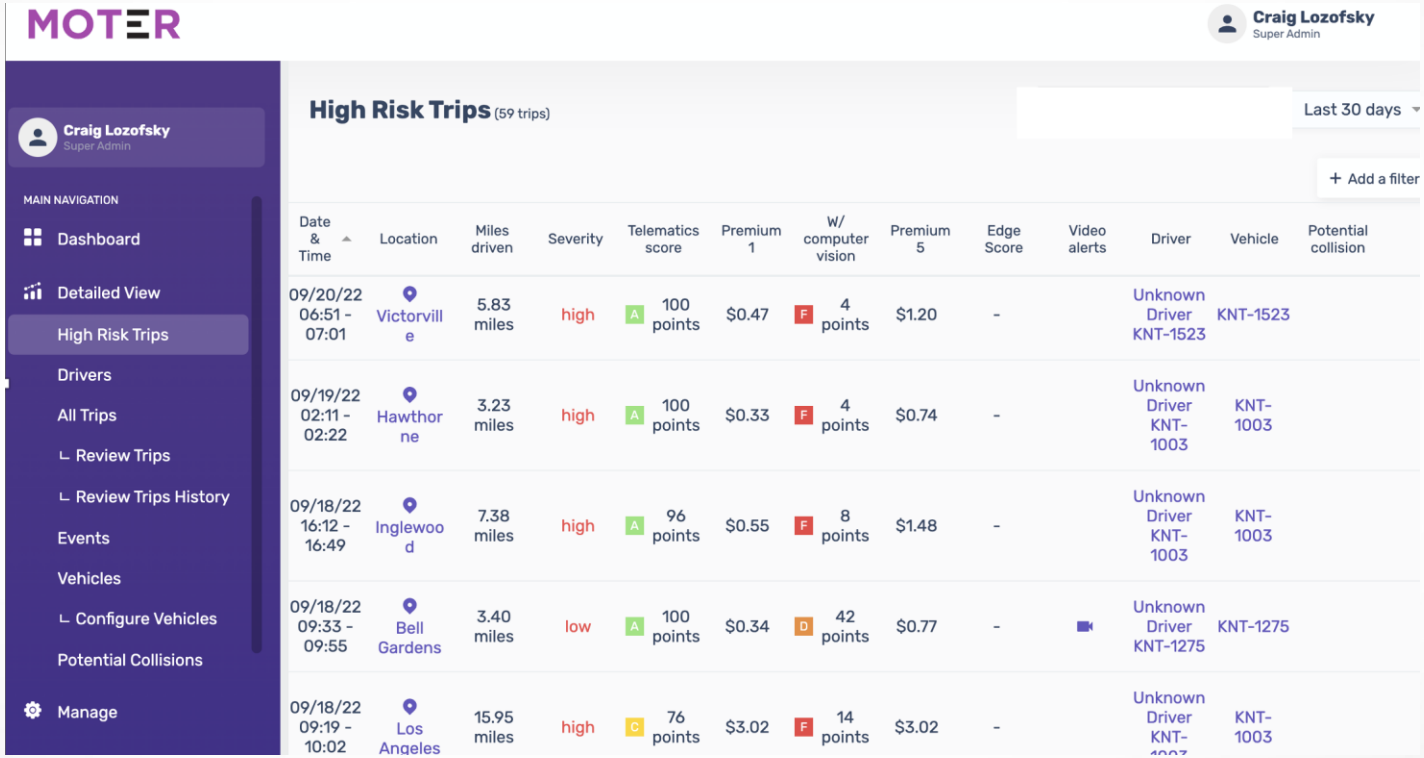
NEXT-GEN DATA (W/ MOTER)



GREATEST OPPORTUNITY WITH INSURERS

- Basic data (Odometer, GPS, time, velocity, acceleration, etc.)
- Next-gen data (ADAS sensors, lidar / radar, video, v2x, etc.)
- Driver Risk Intelligence, Collision Analytics for insurers
- ↑ Volume, complexity, and cost of data generated

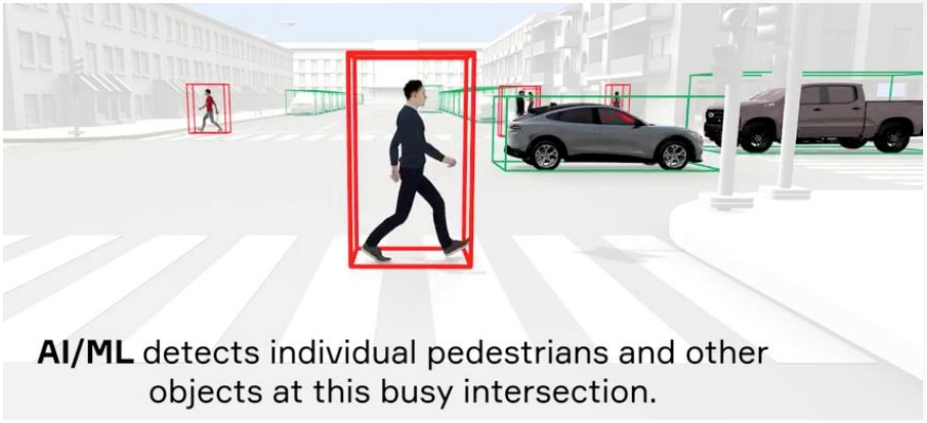
NEXT GENERATION DATA PROVIDES SIGNIFICANTLY BETTER MEASURES OF RISK WHEN COMPARED WITH TRADITIONAL TELEMATICS DATA



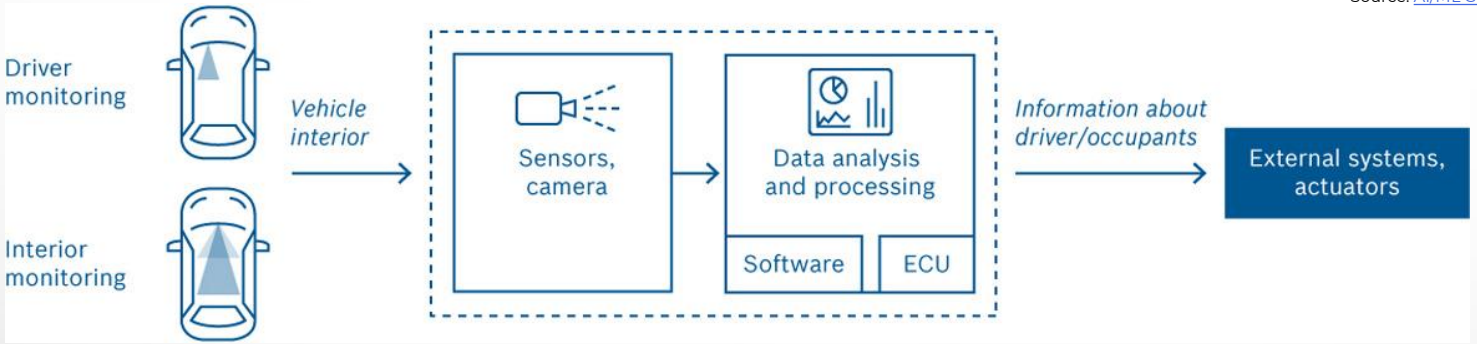

ADAS AND NEXT-GEN
CONNECTED CAR DATA

RISKY DRIVING BEHAVIOR CAPTURED BY NEXT-GEN TECHNOLOGIES

Source: Distracted Interior Monitoring Systems (BOSCH)



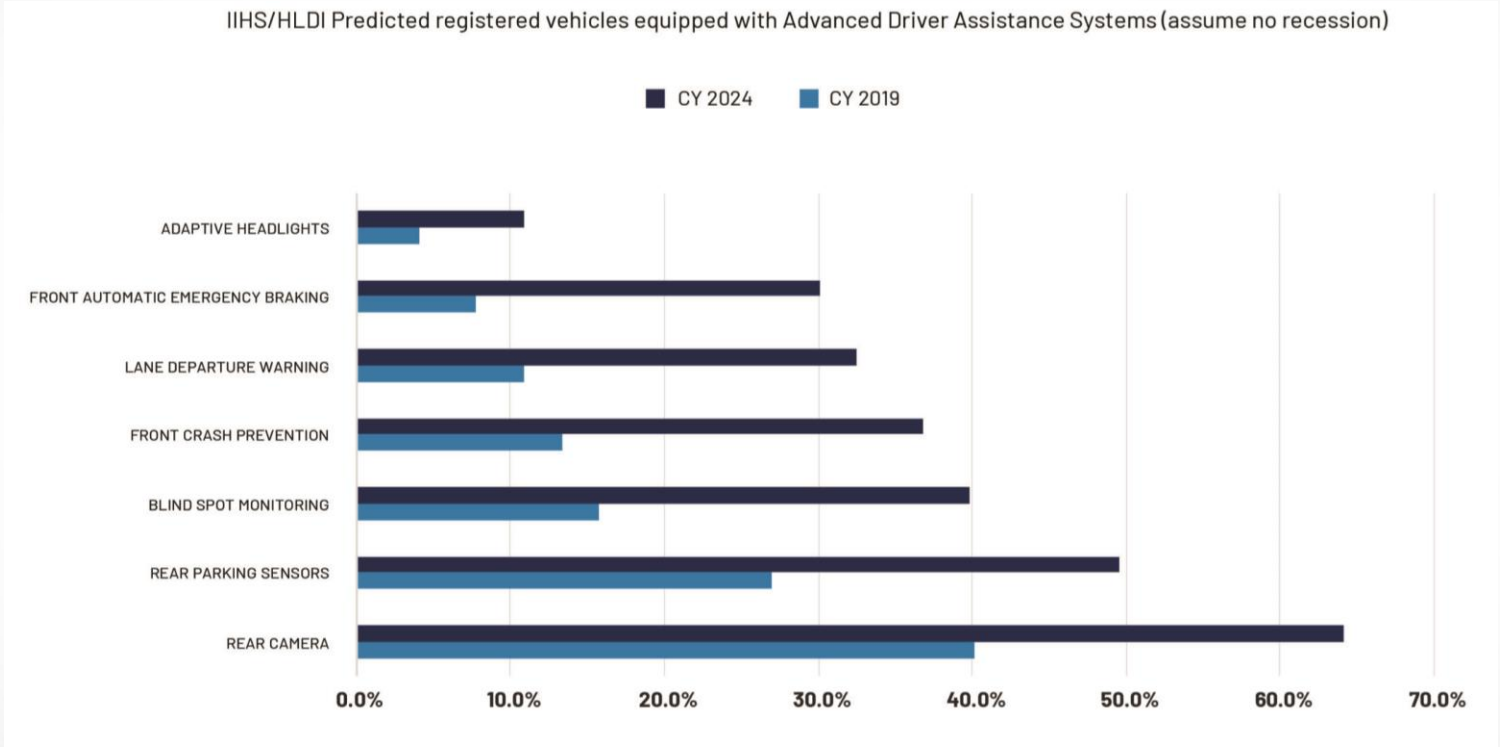
Source: AI/ML Gets the Most From Radar (APTIV)



Source: Distracted Interior Monitoring Systems (BOSCH)

ADVANCED DRIVER ASSISTANCE SYSTEMS (ADAS)

VOLUME OF REGISTERED VEHICLES WITH ADAS IS GROWING



Source: New Vehicle Technology Drives Need for Scan and Calibration (CCC Intelligent Solutions Inc.)

BENEFITS OF ADAS

Automatic emergency braking

- **50 %** FRONT-TO- REAR CRASHES
- **56%** FRONT -TO-REAR CRASHES WITH INJURIES
- **14%** CLAIM RATES FOR DAMAGE TO OTHER VEHICLES
- **24%** CLAIM RATES FOR INJURIES TO PEOPLE IN OTHER VEHICLES
- **41%** LARGE TRUCK FRONT-TO-REAR CRASHES

Automatic emergency braking with pedestrian detection

- **27%** PEDESTRIAN CRASHES
- **30%** PEDESTRIAN INJURY CRASHES

Rear automatic braking

- **78%** BACKING CRASHES (WHEN COMBINED WITH REARVIEW CAMERA AND PARKING SENSORS
- **10%** CLAIM RATES FOR DAMAGE TO THE INSURED VEHICLE
- **28%** CLAIM RATES FOR DAMAGE TO OTHER VEHICLES

Lane departure warning

- **11%** SINGLE-VEHICLE, SIDESWIPE AND HEAD-ON CRASHES
- **21%** INJURY CRASHES OF THE SAME TYPES

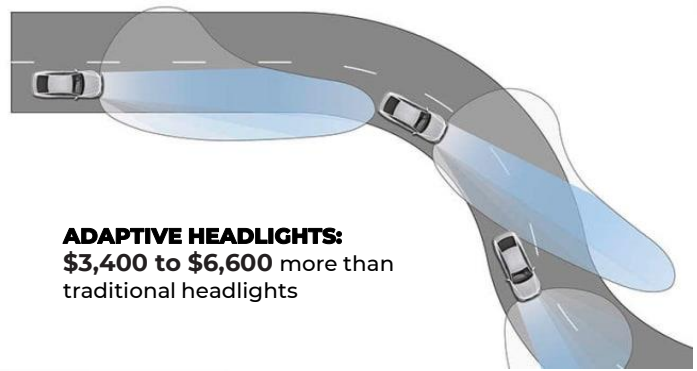
Source: Real-world benefits of crash avoidance technologies (IIHS and HLDI)

Image Source: AAA

A CAR EQUIPPED WITH CONNECTED VEHICLE TECHNOLOGY (CVT) COULD REDUCE THE PROBABILITY OF A CRASH INVOLVING MODERATE INJURIES BY 26.0%

Source: Impacts of Connected Vehicle Technology on Automated Vehicle Safety (VTTI / VT)

COSTS OF ADAS



Source: Advanced Safety Smart Adaptive Headlights Will Soon Brighten U.S. Roads are Driving up the Cost of Car Repairs (Consumer Reports)
Illustration: Audi

Source: Advanced Safety Features are Driving up the Cost of Car Repairs (AAA)

THE FUTURE OF ACCIDENT RECONSTRUCTION

DRIVER

- Driving behavior
- Eye Tracking
- Interior Distraction

VEHICLE

- GPS
- Video / image recordings
- Radar / LIDAR
- Time Stamps
- Alerts / warnings / monitoring

NEXT GEN CONNECTED VEHICLE DATA

ENVIRONMENT

- Obstructions
- Surface conditions
- Natural lighting
- Eye Tracking
- Interior Distraction

ROADWAY

- Surrounding vehicles
- Pedestrians
- Roadway characteristics

Adapted From: Advancing crash investigation with connected and automated vehicle data (Collaborative Sciences Center for Road Safety, UNC)

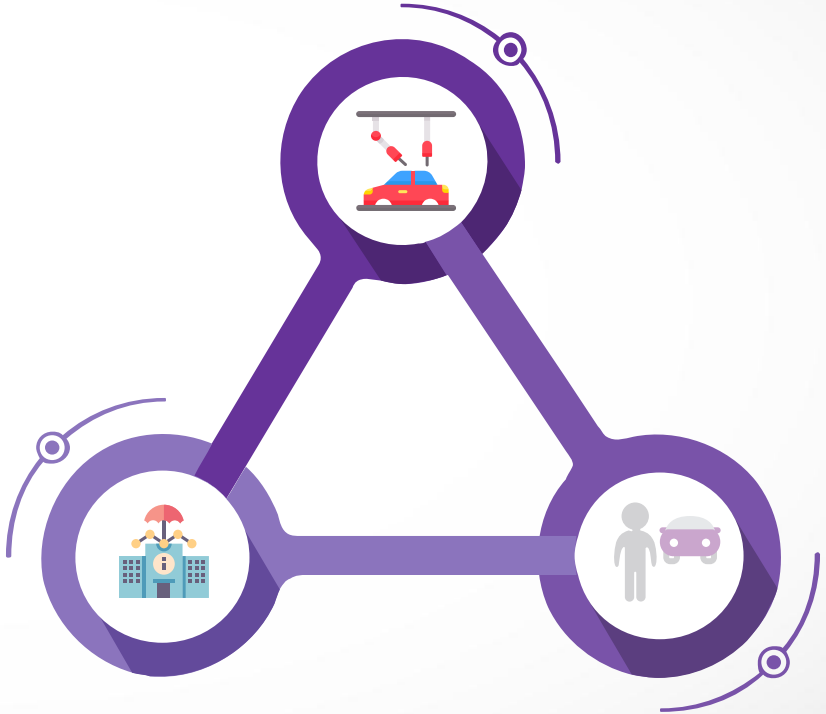
MOTER BENEFITS

MOTER IS A WIN-WIN-WIN FOR AUTOMAKERS, INSURERS, AND VEHICLE OWNERS

AUTOMAKERS tap into a profit stream from connected car data

INSURANCE COMPANIES are better able to price insurance for and acquire new customers

VEHICLE OWNERS get more tailored insurance solutions, enhanced service and the potential to save money



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