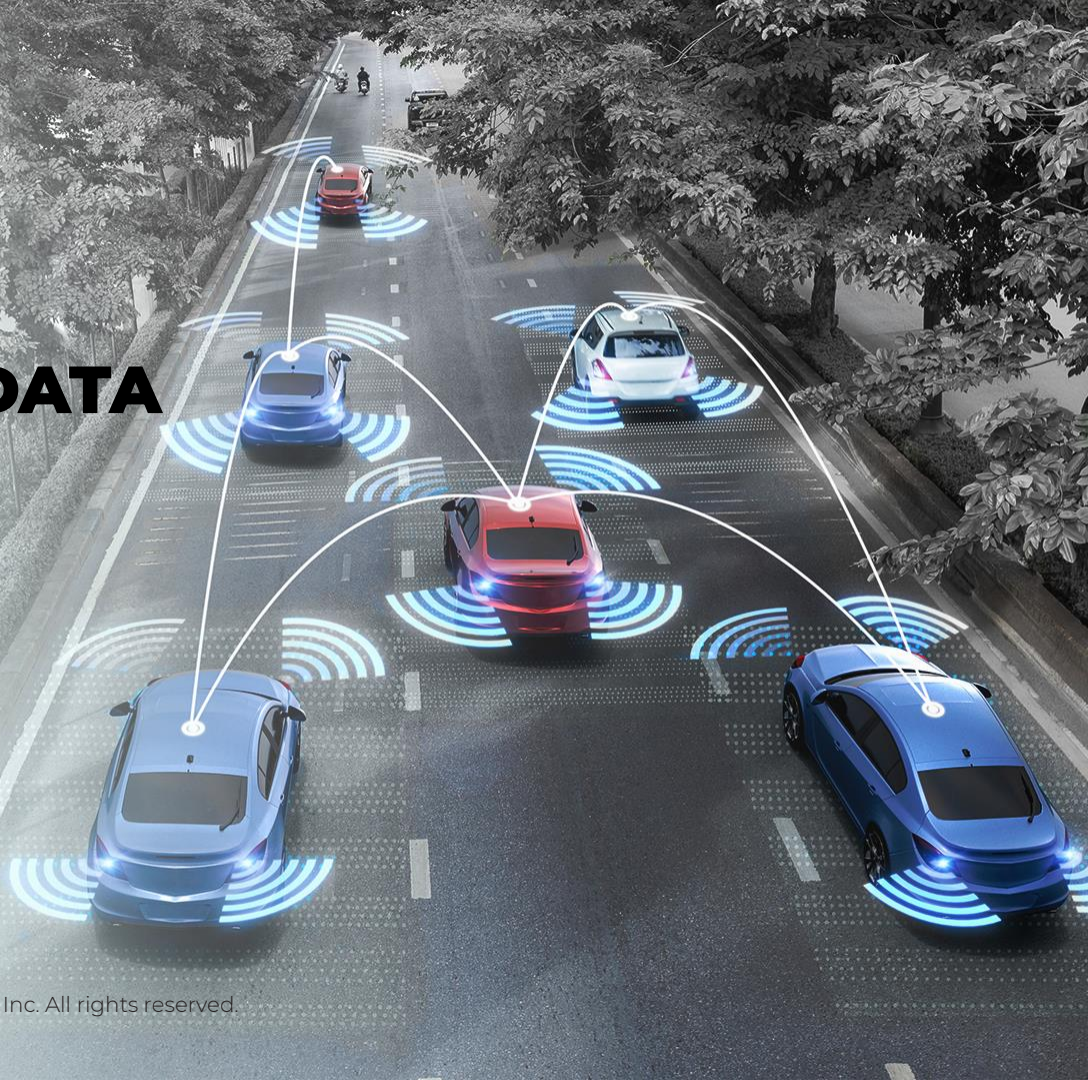


LEVERAGING NEXT-GENERATION DATA FROM THE MODERN CONNECTED CAR



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

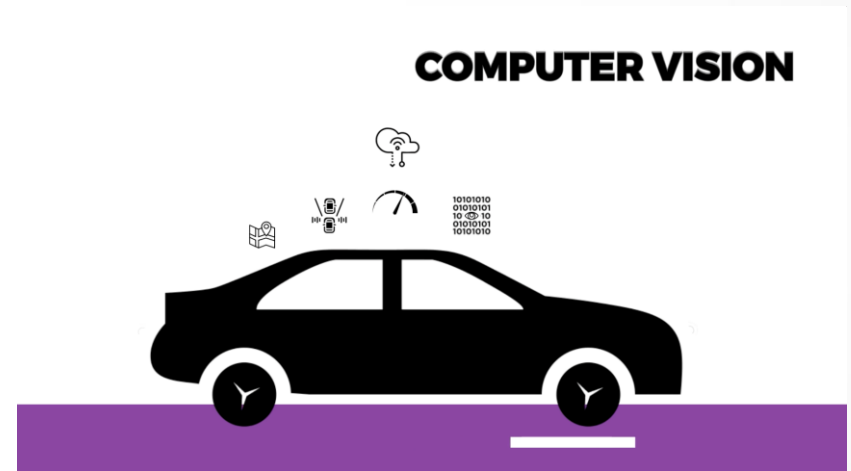
- 20+ year insurance industry
- Telematics and data driven insurance
- Executive at Answer Financial (an Allstate Company), My Drive, Zubie

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**

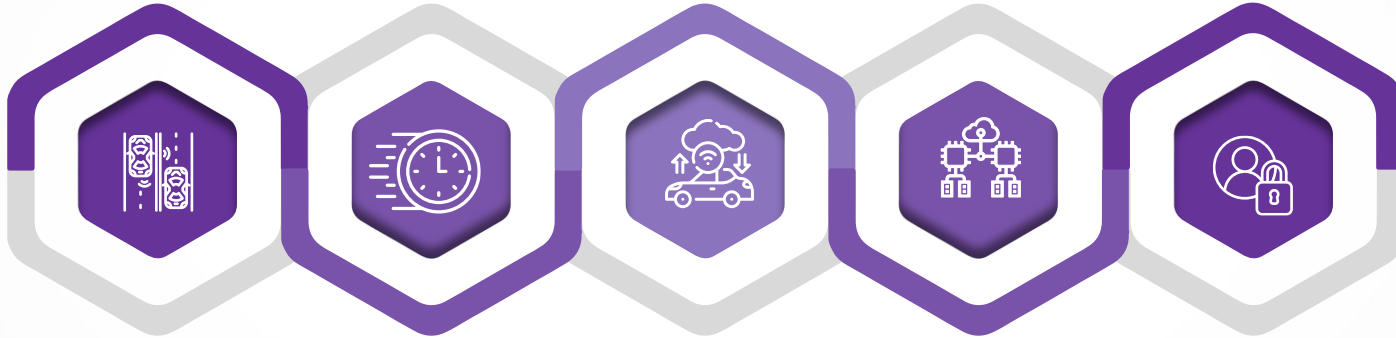


[Introducing MOTER](#)

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
- 2 MOTER evaluates risk and can even price insurance in real-time
- 3 MOTER software and algorithms can be updated over the air (OTA)
- 4 MOTER cuts data cost by up to 90% by leveraging edge computing
- 5 MOTER mitigates privacy risk since the data never needs to leave the car



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

**SOFTWARE-BASED,
HARDWARE AGNOSTIC**

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

**COMPELLING SERVICES,
REAL-WORLD DEPLOYED**

An aerial photograph of a complex multi-level highway interchange with several overpasses and ramps. The scene is overlaid with a semi-transparent digital network of white lines connecting various nodes, suggesting data connectivity. A bright blue light flare emanates from the lower-left quadrant of the network. In the background, there are several large, modern industrial or office buildings with flat roofs and some green spaces.

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**

**AUTO
MAKERS**

**MULTI-
BILLION**

**INSURANCE
CARRIERS**

**DOLLAR
GAP**

An aerial photograph of a complex multi-level highway interchange with several overpasses and ramps. The image is overlaid with a network of glowing blue lines that connect various points across the scene, suggesting a digital or data network. The overall color palette is dominated by blues and greys, with some greenery visible in the background.

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

**AUTO
MAKERS**

MOTER

**INSURANCE
CARRIERS**

MOTER

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?

The background features a dark blue, futuristic aesthetic. A car is shown from a front-three-quarter view, with its headlights and grille highlighted by glowing blue wireframe lines. The background is filled with various digital elements, including faint text like 'RADAR', 'INT'S', and '7A', along with grid lines and data points, suggesting a high-tech or autonomous driving environment.

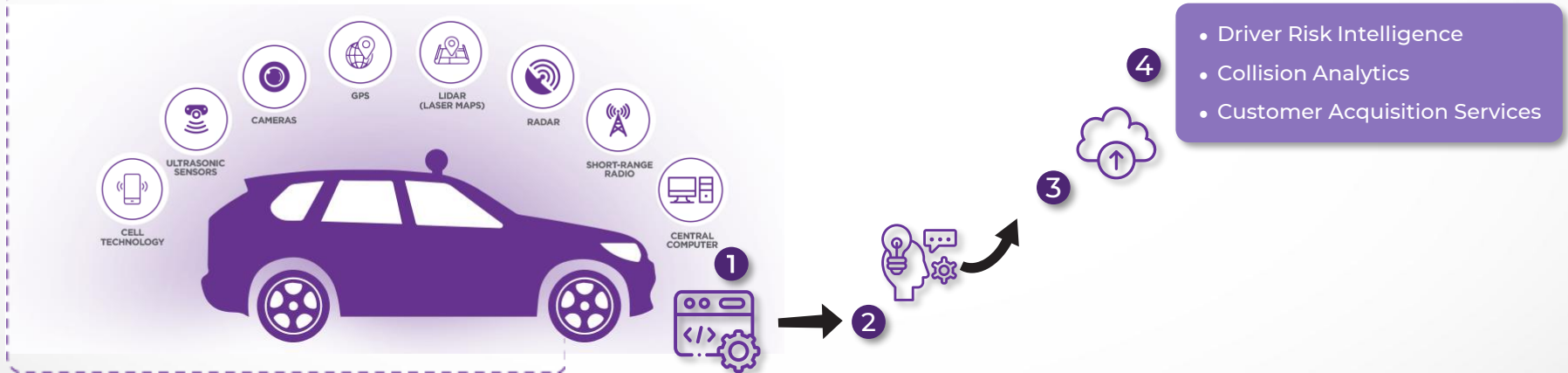
MOTER TECHNOLOGY PROCESS FLOW

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

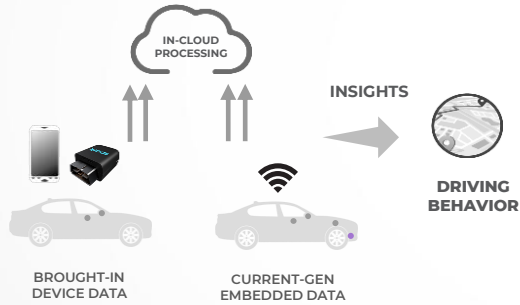
3 Data-driven insurance insights are uploaded to the cloud, **removing need for heavy data volume and PII**

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



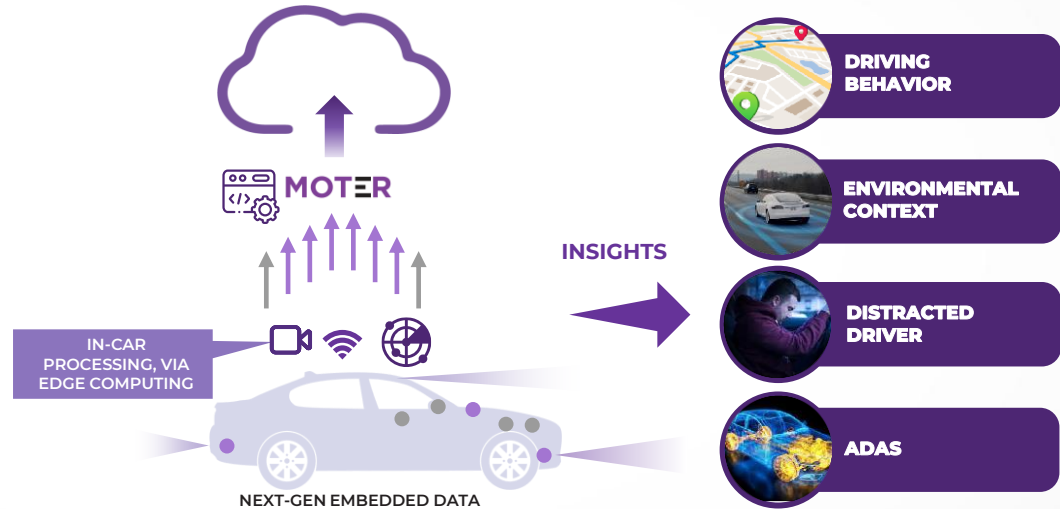
WITH MOTER, AUTOMAKERS CAN UNLOCK THE VALUE OF NEXT-GEN DATA WITH INSURERS

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

MOTER Craig Lozofsky
Super Admin

High Risk Trips (59 trips) Last 30 days ▾

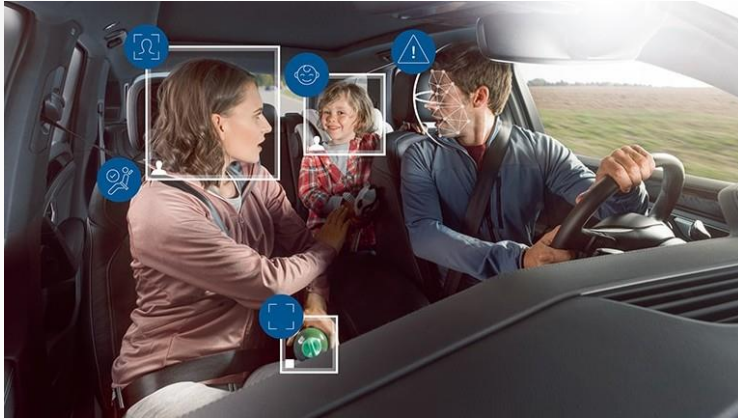
+ Add a filter

Date & Time	Location	Miles driven	Severity	Telematics score	Premium 1	W/ computer vision	Premium 5	Edge Score	Video alerts	Driver	Vehicle	Potential collision
09/20/22 06:51 - 07:01	Victorville	5.83 miles	high	A 100 points	\$0.47	F 4 points	\$1.20	-		Unknown Driver KNT-1523	KNT-1523	
09/19/22 02:11 - 02:22	Hawthorne	3.23 miles	high	A 100 points	\$0.33	F 4 points	\$0.74	-		Unknown Driver KNT-1003	KNT-1003	
09/18/22 16:12 - 16:49	Inglewood	7.38 miles	high	A 96 points	\$0.55	F 8 points	\$1.48	-		Unknown Driver KNT-1003	KNT-1003	
09/18/22 09:33 - 09:55	Bell Gardens	3.40 miles	low	A 100 points	\$0.34	D 42 points	\$0.77	-	📹	Unknown Driver KNT-1275	KNT-1275	
09/18/22 09:19 - 10:02	Los Angeles	15.95 miles	high	C 76 points	\$3.02	F 14 points	\$3.02	-		Unknown Driver KNT-1003	KNT-1003	



ADAS AND NEXT-GEN CONNECTED CAR DATA

RISKY DRIVING BEHAVIOR CAPTURED BY NEXT-GEN TECHNOLOGIES

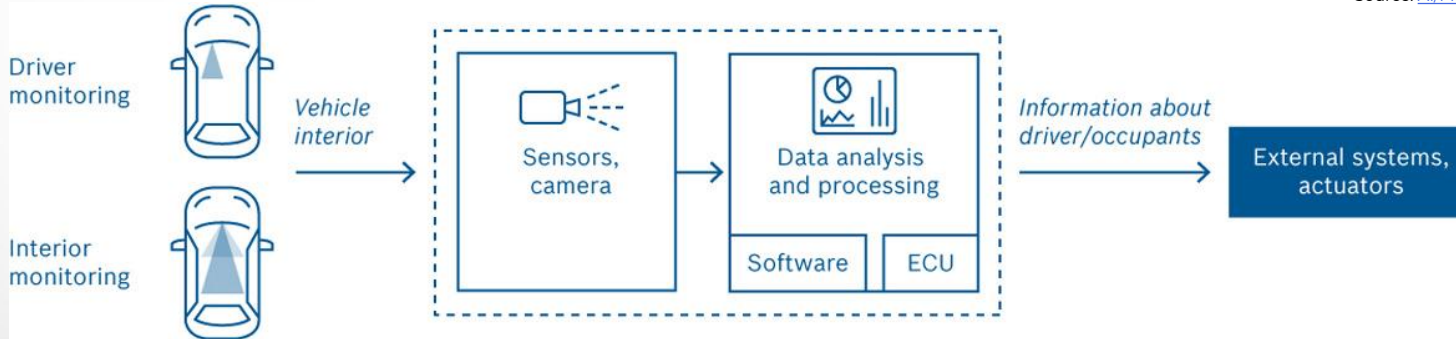


Source: [Distracted Interior Monitoring Systems](#). (BOSCH)



AI/ML detects individual pedestrians and other objects at this busy intersection.

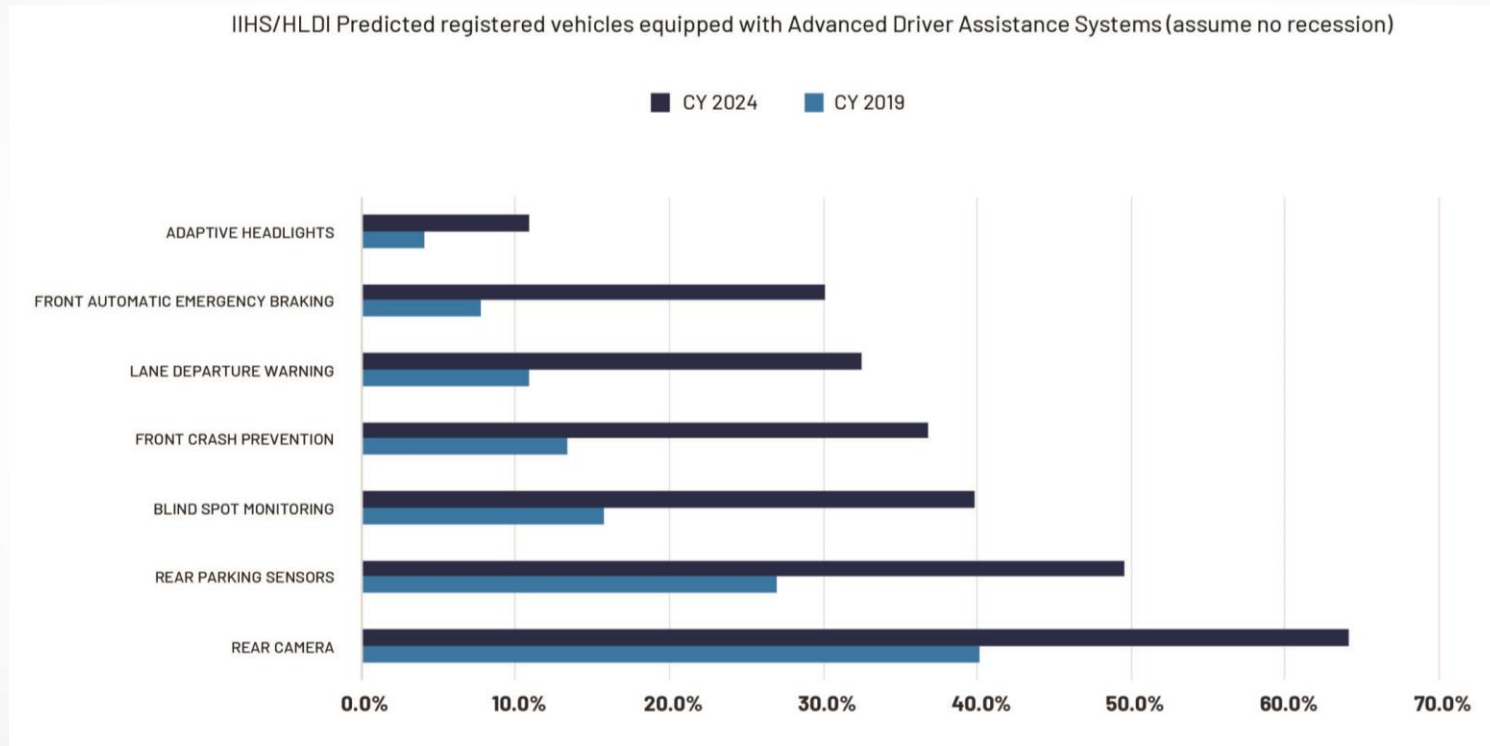
Source: [AI/ML Gets the Most From Radar](#). (APTIV)



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)

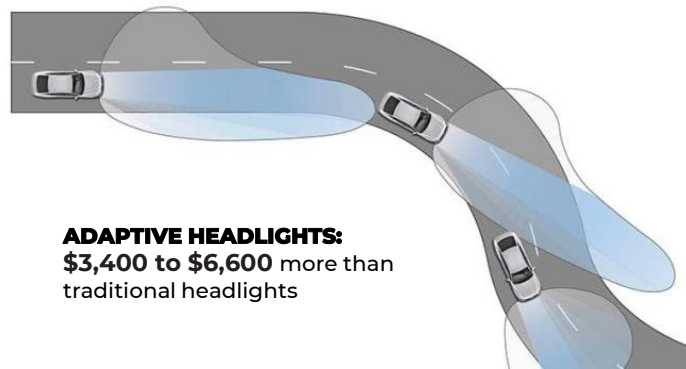


Image Source: [AAA](#)

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](#) (VTI / VT)

COSTS OF ADAS



ADAPTIVE HEADLIGHTS:
\$3,400 to \$6,600 more than traditional headlights

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

How Much More Can Advanced Safety Systems Add to Repair Costs?

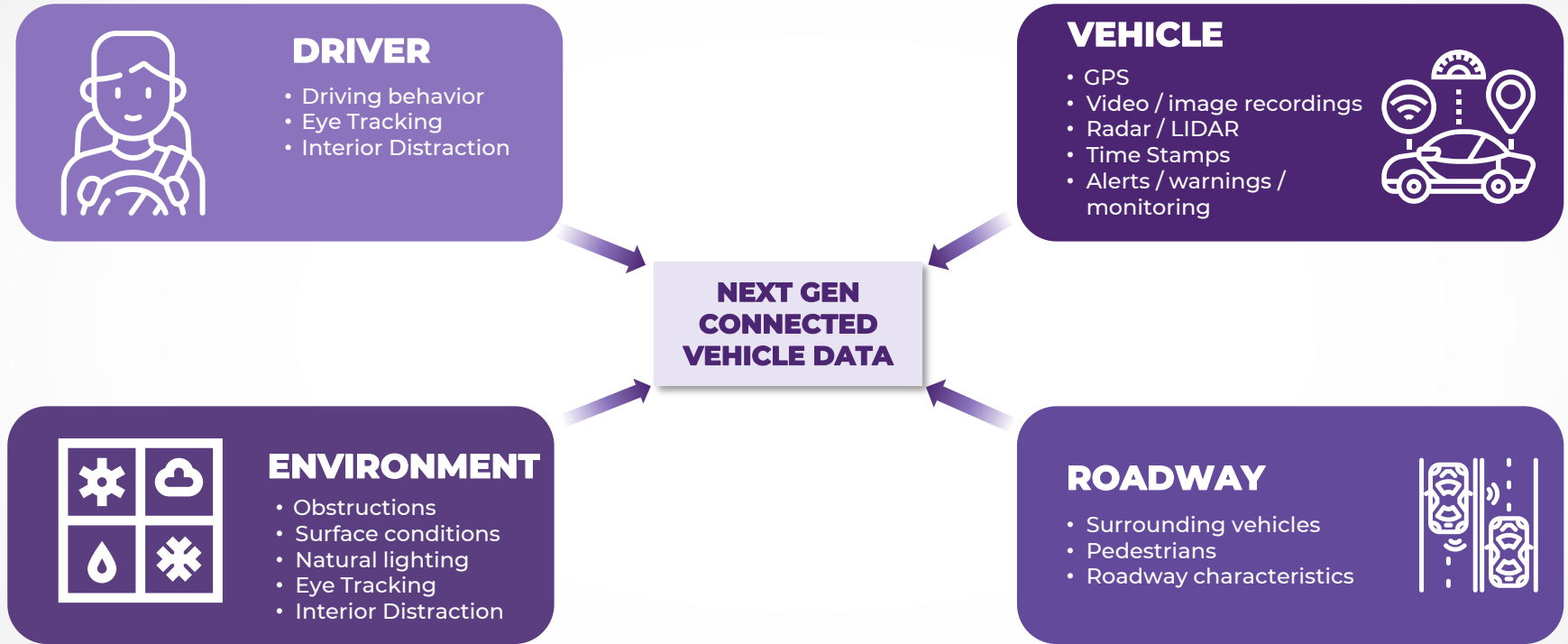
System	Cost	Features
Front Camera Sensors	\$1,900*	Automatic Emergency Braking Adaptive Cruise Control Lane Departure/Keeping
Rear Radar Sensors	\$2,050*	Blind Spot Monitoring Rear Cross Traffic Alert
Front Radar Sensors	\$1,300*	Automatic Emergency Braking Adaptive Cruise Control
Side Mirror Sensors	\$1,100*	Around View Monitoring
Ultrasonic Sensors	\$1,300*	Parking Assistance

NewsRoom.AAA.com

*Based on a sample of top selling vehicles. Figure denotes high-end range for added repair costs and includes a required wheel alignment and/or calibration when needed.

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

THE FUTURE OF ACCIDENT RECONSTRUCTION



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

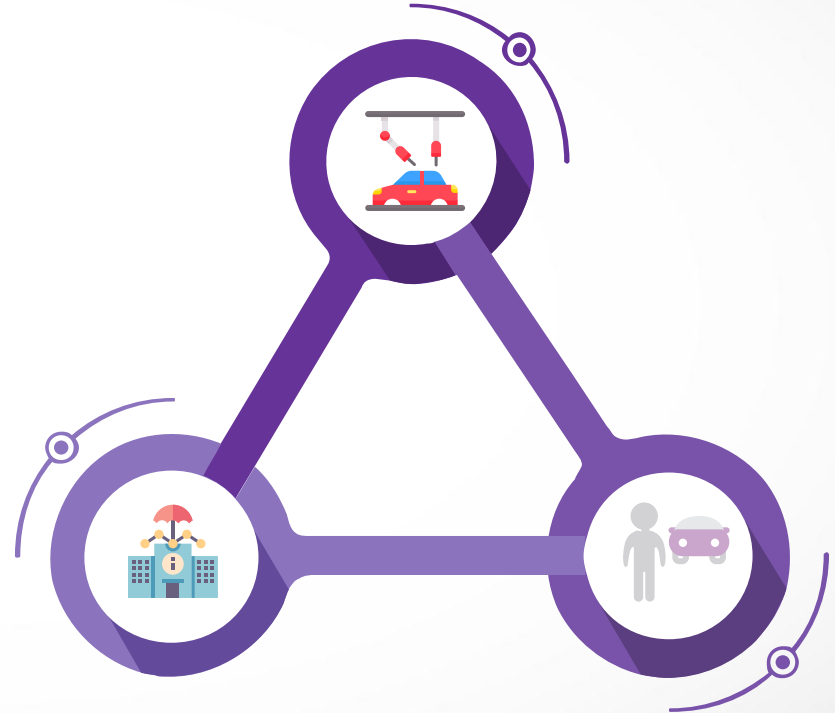
MOTER BENEFITS

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





Questions?