

For Auto Insurance company:

\$ 88,242,895K Per year

Incurred Loss Due to Liability Claim Private Passengers

\$ 55,737,404K Per year

Incurred Loss Due to Physical Damage Claim Majority of the Incurred Loss is due to Car Crashes that can be prevented.



Distracted Driving 2015, U.S. Department of Transportation Drowsy Driving 2015, U.S. Department of Transportation

PROBLEM _ SOLUTION **BUSINESS** IF these types of accidents can be proactively prevented by 30%,

IF the **high risk user group** can be segmented out,

Claim Settlement

Save 1,400,000K per year

Save 7,500,000K per year



18.3% Market Share

Entire Insurance market in the U.S.

Administrative & Marketing Cost

Shorten claim process by quickly determining human factors

Build up better brand image

Customer Acquisition

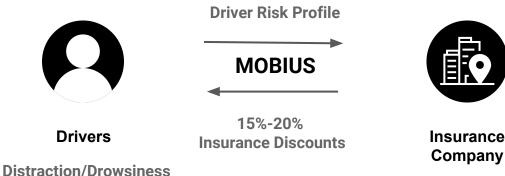
6 million new drivers every year

Acquire and retain users with the highest **lifetime value**

Solution



Mobius is a mobile app that uses Machine Learning to reward good driving behaviors with insurance discounts.



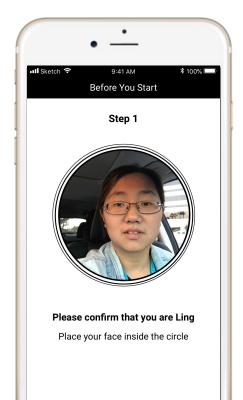
Prevention Safer Driving Habits

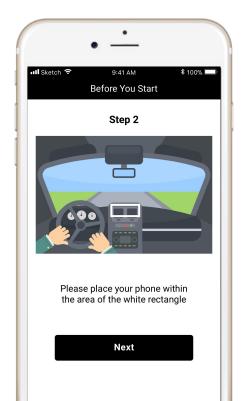
Before the Trip

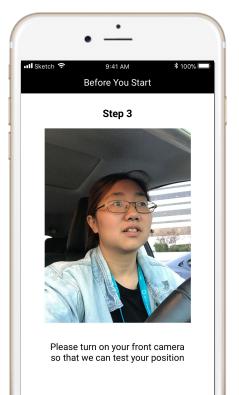
Facial Log In

Phone Position Check ———

→ Front Camera Check

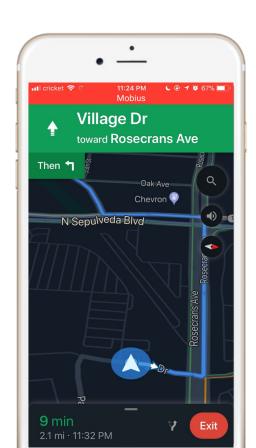






During the Trip







Voice Reminder (Primary):

Distraction detected when driving speed is over 10 miles/hour

Drowsiness whenever detected

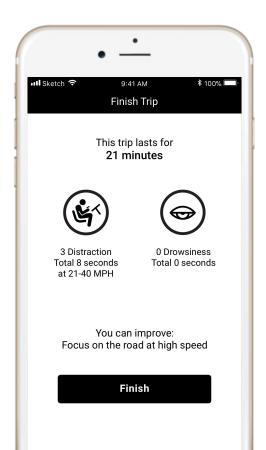
Additional Notification:

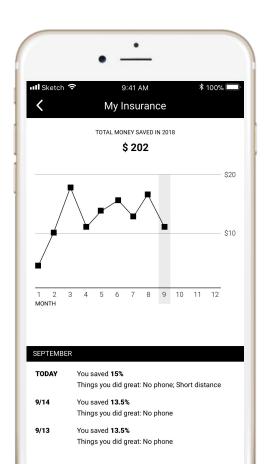
Vibration on iWatch

Contact the primary contact for unsafe driving

PROBLEM SOLUTION DEMO BUSINESS

After the Trip





Trip Summary

Inform Users of total Distraction & Drowsiness Detected

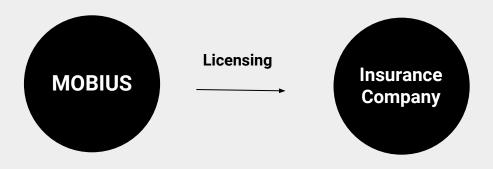
Future suggestions to improve Driving Behaviors

Demo



Mobius gives a driving behavior risk evaluation with native app solution

B2B business model 100 Billion Total Serviceable Market



Saves State Farm estimated ~\$2.200 Billion per year in cost

Helps acquire the 6 million new drivers

In return, provides up to 20% discount for drivers

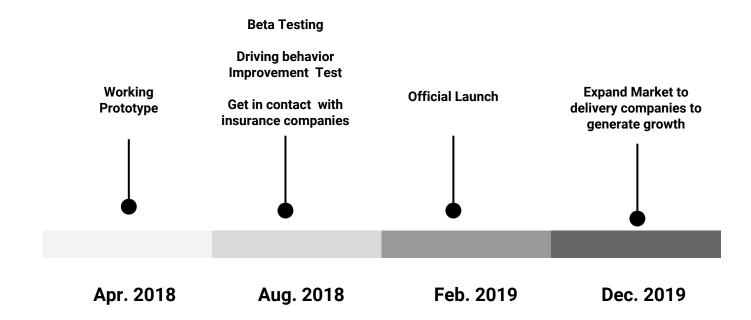
Launch first with



18.3% Market Share with previous effort in User-Based Insurance (UBI)

Trusted Insurance Company

Roadmap and Growth



Team



Ling Ye
Product | Business Dev



Ziru Ling Design



Yifang ChenSoftware Engineer



Tianshu ChengSoftware Developer

Questions?