



GEEKS AND RIVER

Innovating for a Smarter Future



Problem

Every day, South African drivers face serious weather and crime-related hazards on the road and there's a real lack of proactive, insightful tools to warn them

Vehicle damage from extreme weather is high.

In major storms, insurers have paid out over **R2 billion** in vehicle repair claims in just one event

Carjackings remain epidemic

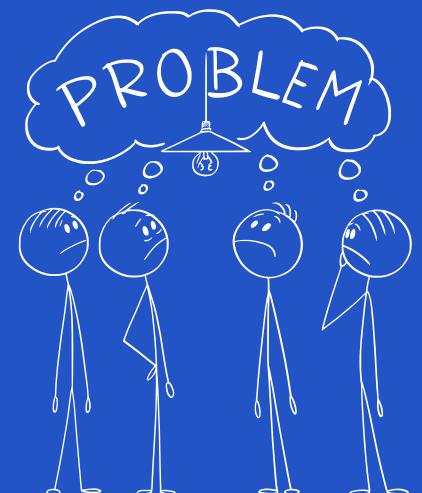
South Africa sees roughly **20,000** hijackings per year, averaging over 50 incidents every single day

Drivers in South Africa

There are over **12 million** registered vehicles on the roads, reflecting a huge user base exposed to both weather and crime threats

INSURANCE

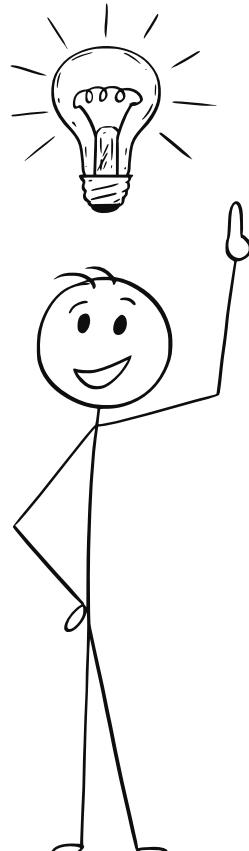
HOW WEATHER CONDITIONS IMPACT CAR INSURANCE CLAIMS IN SOUTH AFRICA



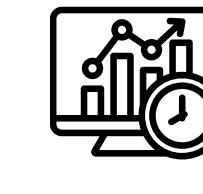
Solution



WE INTRODUCE, **MOME**



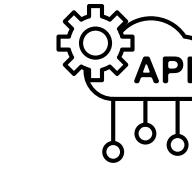
Features



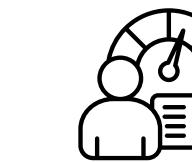
Real-time hazard alerts with precise timing



GPS route tracking with alternative suggestions



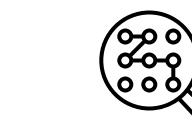
Integrated weather API data analysis



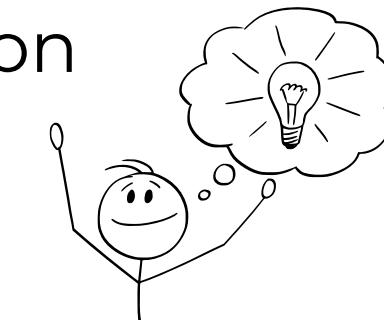
Predictive risk scoring engine



Crime zone database updates



Historical pattern recognition



DEMO

The image displays three devices (laptop, tablet, and smartphone) illustrating a travel risk management and rewards platform.

Laptop Screen (Top): Welcome Back

Welcome Back
Please enter your credentials

Email: test@gmail.com
Password:

Remember me [Forgot password?](#)

[Don't have an account? Sign up](#)

Tablet Screen (Bottom Left): Travel Alerts and Risk Analysis

MY LOCATION: Centurion

8°
Wind Like: 5°
Wind: 20° Low: 6°
Partly cloudy conditions expected around 10:00. Wind gusts up to 17 km/h are making the temperature feel like 5°.
17 km/h
65%

Route Simulation: 12 ROUTES TESTED, 85% ACCURACY
Simulate Route

Travel Risk Score: 72

Risk Trend Analysis: Last 5 Days

3-DAY FORECAST: Today, Sat, Sun

Today's Travel Alerts:

- Flight Hijacking Alert: Potential hijacking reported on flight BA247. Just now.
- Severe Weather Warning: Hurricane warning for Caribbean destinations. 5 min ago.
- Airport Disruptions: Major delays at JFK due to staff strikes. 23 min ago.

Smartphone Screen (Bottom Right): Your Rewards

Your Rewards
Celebrate your safe driving achievements

14 Days Current Safe Streak: 14 days (Record: 21 days)

68% Risk Reduction: Goal: 80% reduction

3/6 Badges Earned:

Badges Progress:

Badges: Safe Driver (Earned), Hail Hero (Earned), Wind Warrior (Locked), Flood Defender (Locked), Perfect Month (Locked), Early Adopter (Earned)

Impact

Helps reduce insurance claim volumes



Helps reduce insurance claim call volumes



Increases driver awareness and safety

Enables insurers to simulate rewards for good behavior

INCREASES ANONYMIZED TRAVEL DATA FOR ANALYTICS AND URBAN PLANNING



Creates anonymized travel data for analytics and urban planning



Target Market



**Urban commuters in
storm-prone regions**



**Delivery drivers navigate daily
unpredictable conditions**



**Rural and long-distance
drivers**



**Insurance
Companies(Momentum)**





Business Model

- Partner with Insurance Companies.
- Sell metadata to Car Manufacturers on car performance based on the model.



Competitive Advantage

Hands Free AI Agent

Communicate with AI just by voice trigger

Offline fallback

Recent weather and safety warnings and cached routes remain accessible even with poor connectivity.

Dynamic risk scoring

We introduce a risk level (Low, Moderate, Severe) based on intensity and proximity of weather events to inform decision-making, and give clear, intuitive advice to the user for the best routes forward.

Tracks hot zones for carjacking

to help high-risk vehicles from being disadvantaged in these areas.





Thank You