Re-imagining Driving Safety using mobile assistance for new-age Motor Insurance

KRUZR

Agenda

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3. How Kruzr Works
4. Customer App Features
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Behavioural factors are the biggest causes of crashes

More than **75% road accidents** happen because of preventable driver behaviour like phone use, drowsiness, speeding & unpreparedness to external conditions

Phone Use

22% of car crashes

Distractions from calls or messages while driving

Drowsy Driving

8% of car crashes

Micro-sleeps induced by tiredness and fatigue

Speeding

30% of car crashes

High risk due to over or under **speeding relative to traffic**

Extreme Conditions

15% of car crashes

Unpreparedness to high risk driving situations

KRUZR

Automatically Detects Driving & Becomes Your Co-Driver

Identifies Risks & Intervenes with Solutions through Voice Interface

Mitigates more than 75% Causes of Crashes

Context Aware Mobile Driving Assistant

How **Kruzr Works**

Kruzr's mobile app automatically **detects driving**, eliminates all mobile distractions, and engages user through its **voice assistant** to pre-emptively **mitigate >75% causes of crashes** before risk situation arises

Automatic Drive Detection

- No external hardware or user input required
- Once activated, its assistance mode stays on till the trip is complete
- Understands driving context in real time

Voice Interface Designed for Driving

- Understand driving context to adopt the UX accordingly
- Understands driver's mood, driving situation, road conditions and other factors
- Actively guides drivers to mitigate potential hazards

AI learns to personalize Driving Experience

- Continuously learns drivers habits, preferences, and usage
- Uses this data to improve UX and risk profiling
- Becomes the user's Personal Driving Assistant

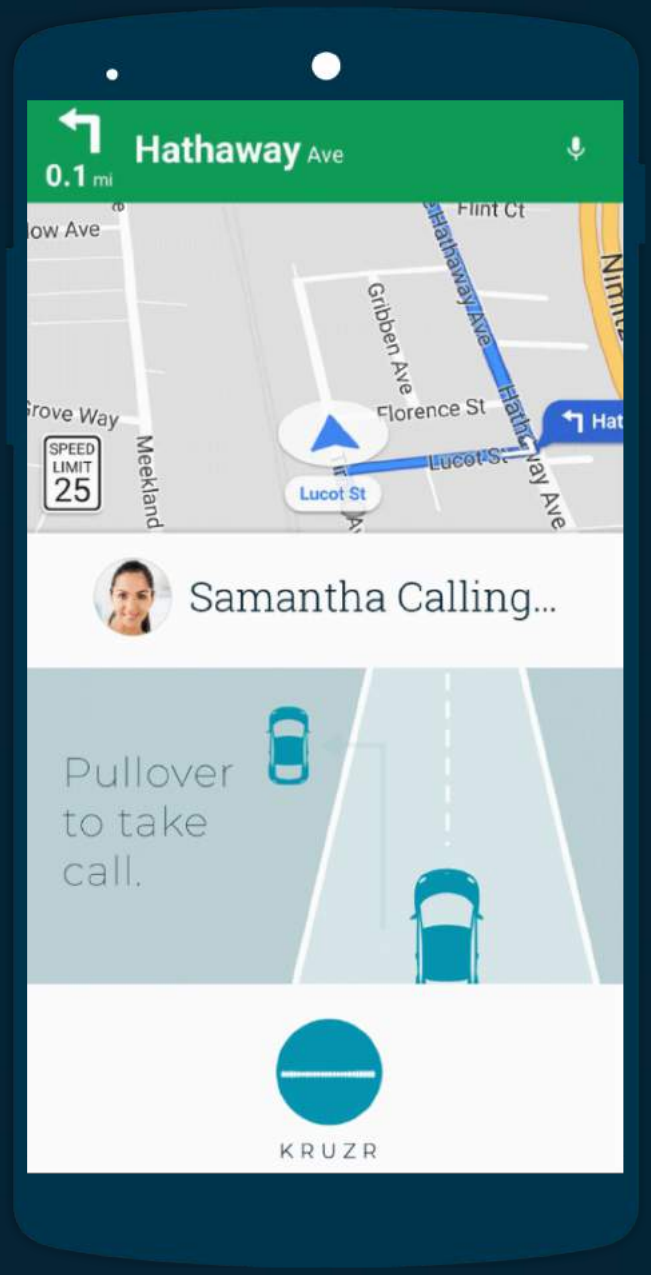
Kruzr App Features

Kruzr handles **Mobile Distractions**

Receives calls and messages on driver's behalf

Understands caller's purpose and urgency

Asks driver to pull-over and connects urgent calls

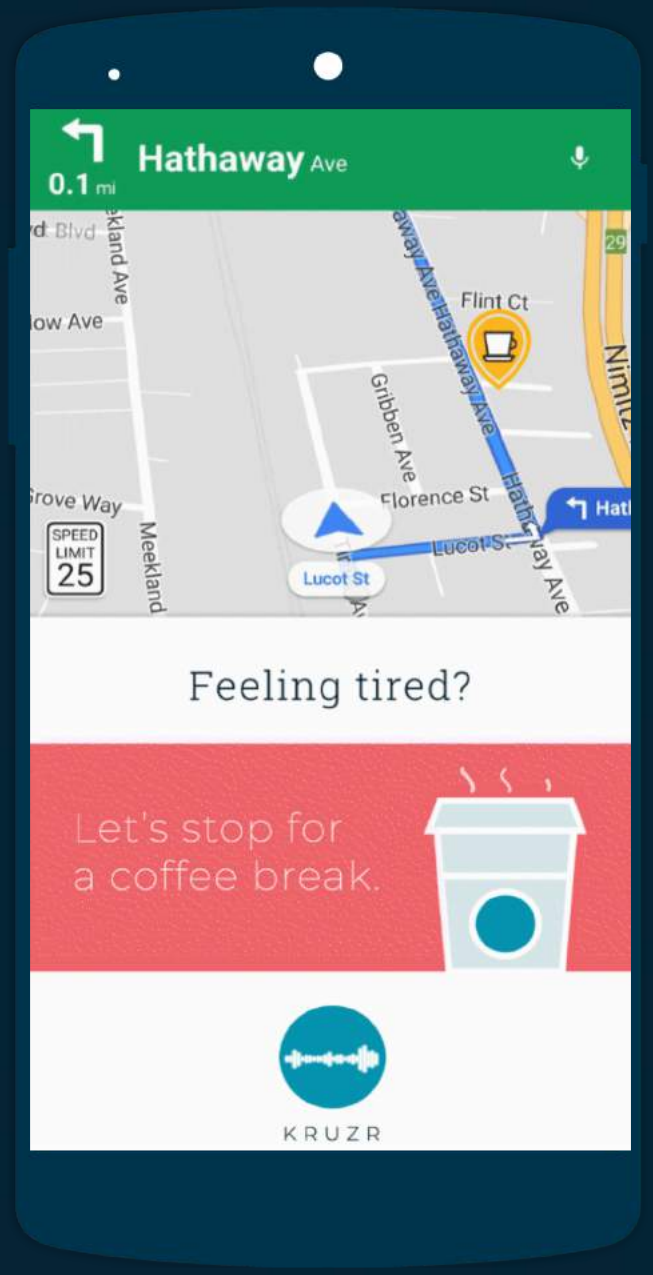


Kruzr handles **Drowsy Driving**

Real time analysis of external world and trip data

Identifies probability of micro-sleeps

Suggests driver to stop for coffee or rest

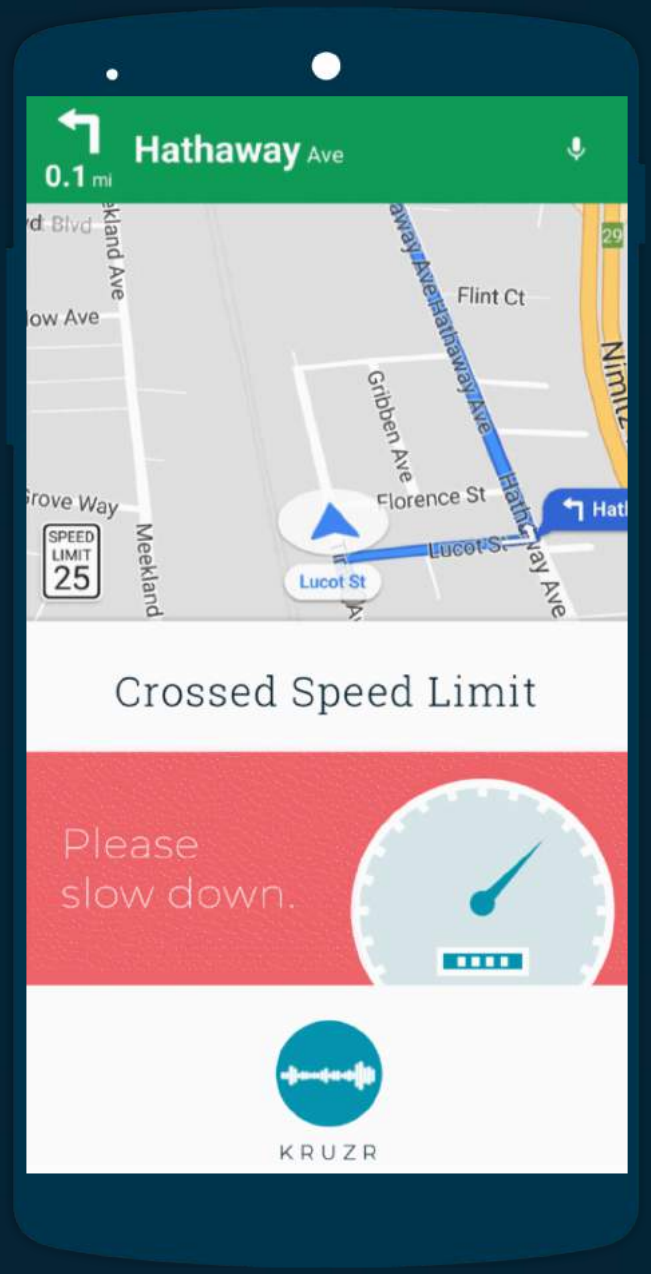


Kruzr mitigates **Speeding**

Profiles traffic speed, density and speed limit for ongoing trip

Calculates magnitude of risk due to relative speed

Asks driver to slow down or speed up to reduce relative speed

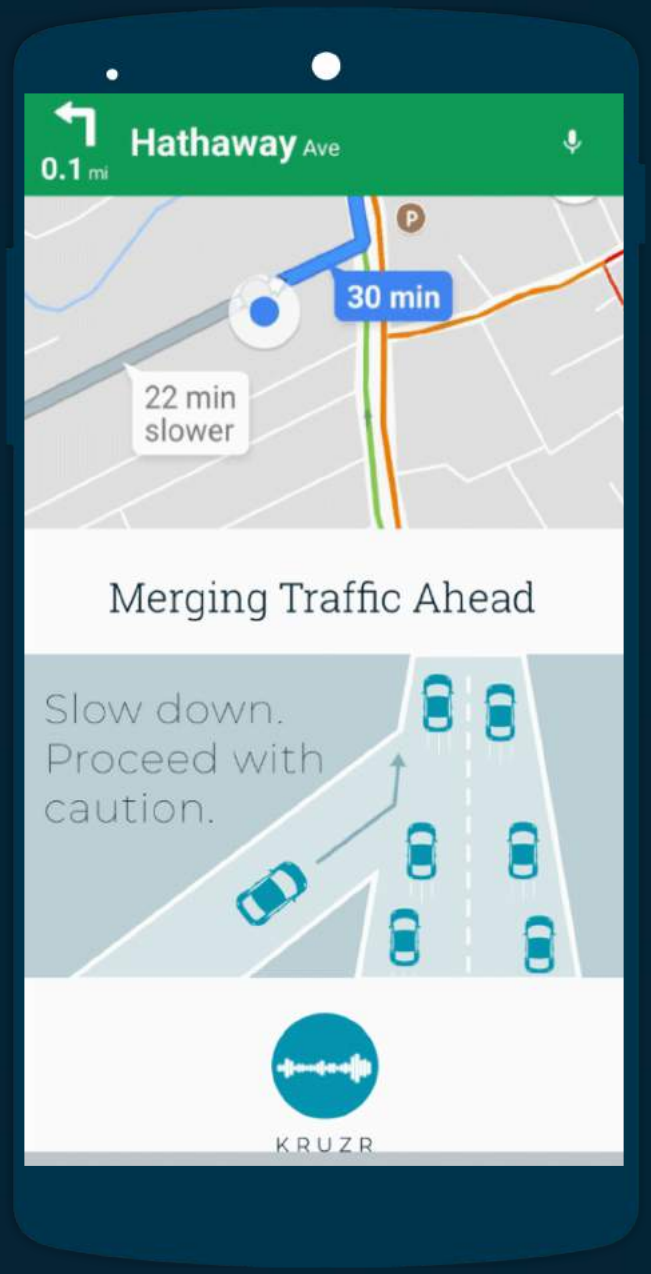


Kruzr handles **High-risk Situations**

Analyses weather, high speed road merges, accident prone zones

Calculates risk magnitude

Pre-emptively warns user about difficult or bad driving conditions

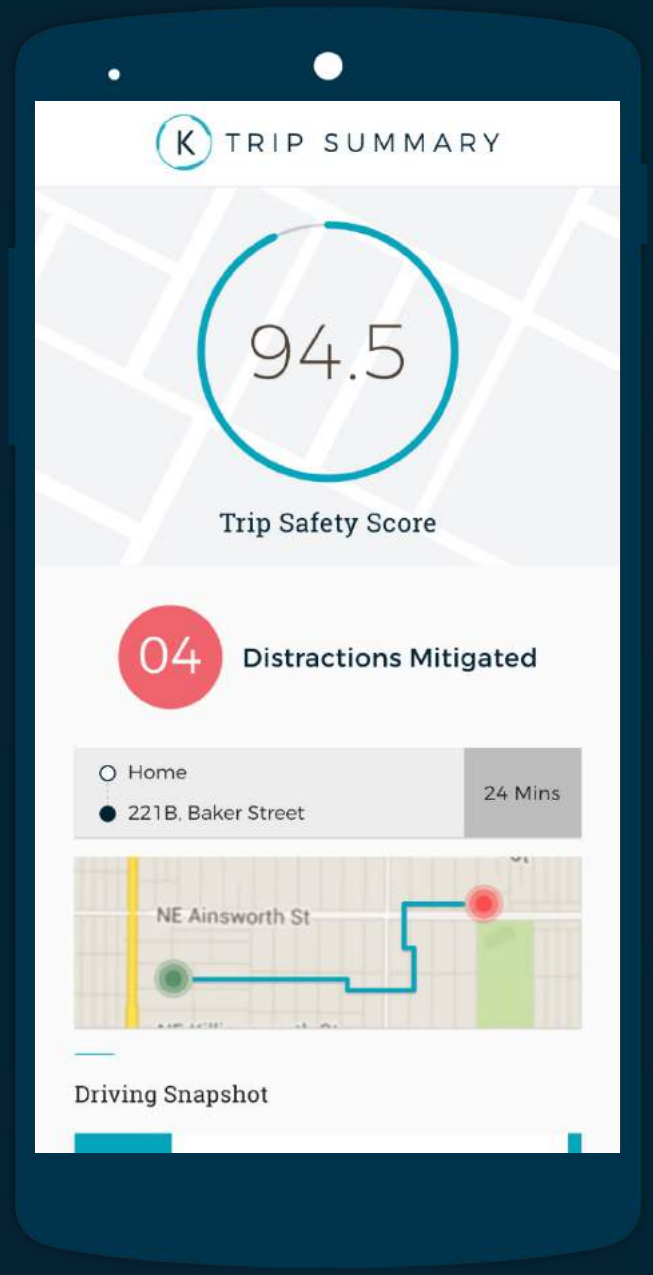


Kruzr promotes **Safe Driving**

After every trip, in-depth driving safety analysis is generated

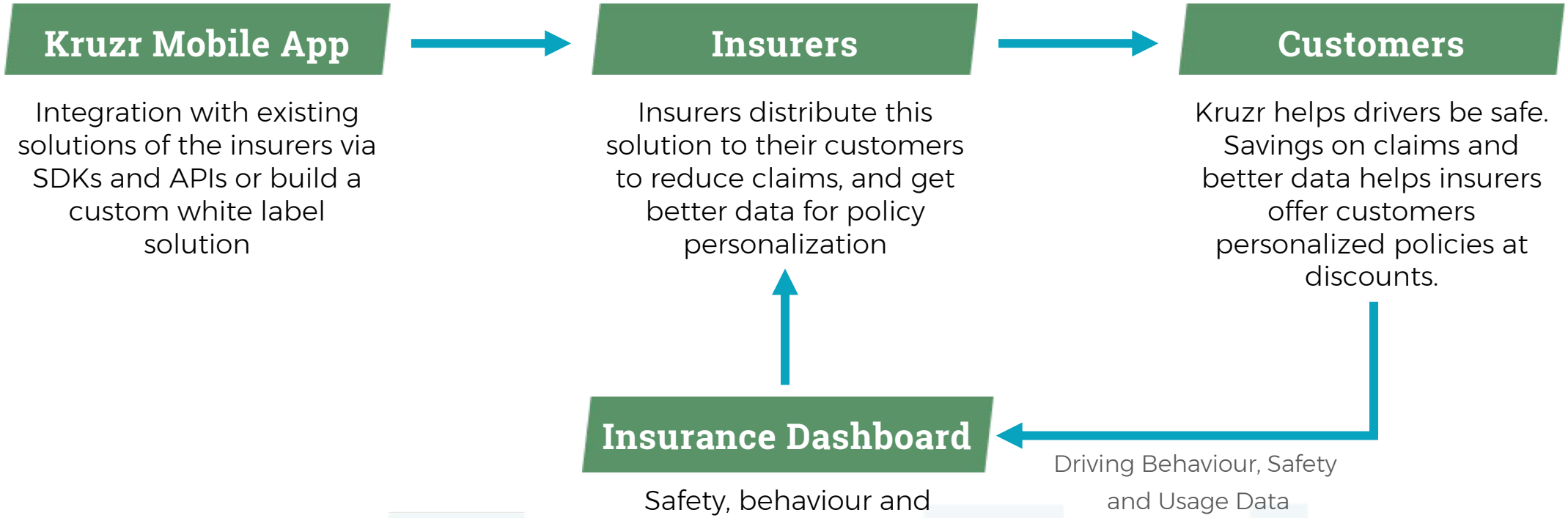
Driver learns about high-risk situations from their last trip

Driver can track safety, usage and driving traits trends over time



Go-To-Market Strategy

Kruzr is following a B2B2C Model, partnering with Insurers across Europe, UK, India



Value for **Insurance** Companies

In addition to **reducing claims** by mitigating major risk factors, Kruzr also offers business intelligence tools for **policy personalization** and **portfolio risk management**

Reduce Claims

Reduction in accidents due to behavioural factors leads to lesser claims

Customer Understanding

Pre-emptively profile granular risk pools using Individual & Portfolio Analysis Dashboards

Customer Engagement

Develop trust and improve renewal rates by deep customer understanding and engagement

Insights for **Policy Personalization**

Analysis dashboards for customised portfolio segmentation in terms of safety scores & customer's driving habits.

Usage Analysis	Safety Score Percentile	Safety Score Trends	Intervention Acceptance
Profiling based on average distance and time driven along with risk profile of routes driven	Identify your highest and lowest risk customer group for accurate policy personalization	Analyse movements from high to low risk pools and engage customers accordingly	Identify and engage with customers who are following Kruzr's corrective actions and those who aren't

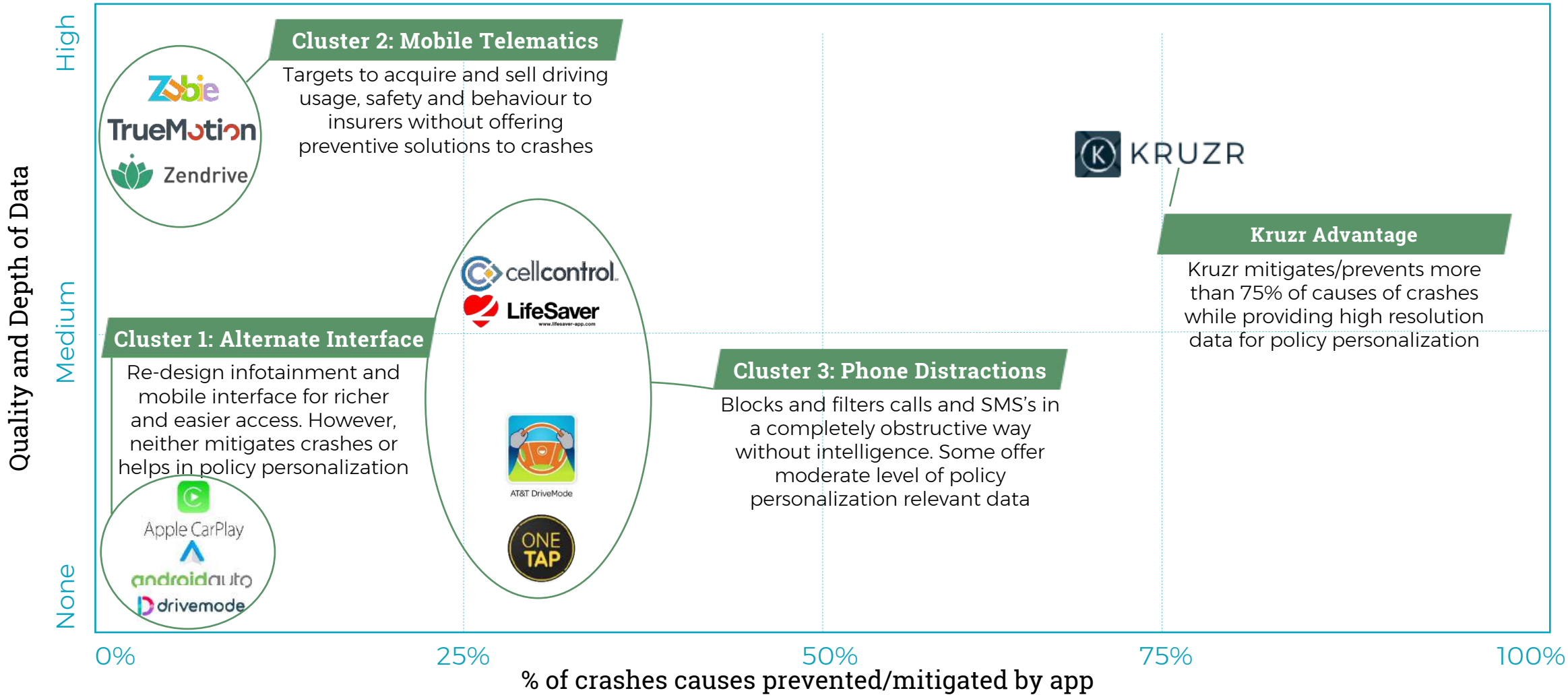
Granular Understanding of Customer

Dashboard to deep dive into each customer's history - develop customised engagement strategy for each individual

- Usage Details
- Driving Habits
- Distraction Metric
- Cumulative Safety Score
- Intervention Acceptance
- Safety Score Trend

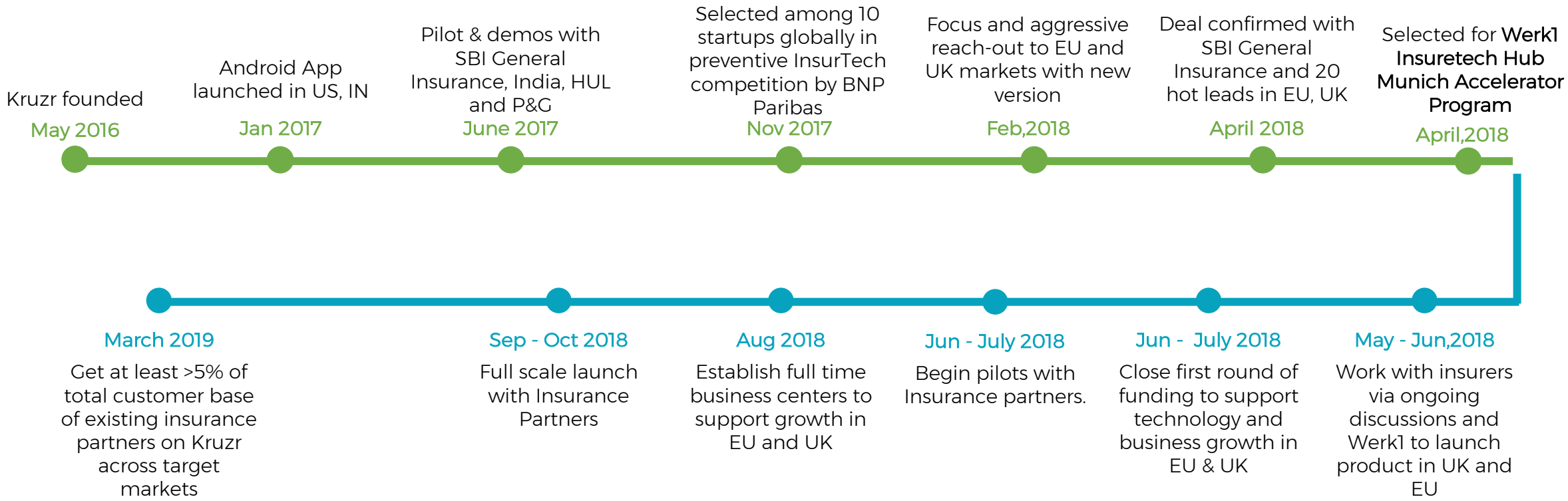
Whitespace: Comprehensive **Preventive Insurance** Solution

Existing solutions either do not prevent crashes or do not offer good policy personalization solution. Even companies who do mitigate crashes only offer rudimentary communication filtering.



Company Timeline

Kruzr was started about 2 years ago. We bootstrapped initially through founders' investments and are now running through multiple revenue streams profitably.
We launched first version of Kruzr for Android users early last year. We took learnings from previous launch, validated the market and are currently working with insurers in India and EU, UK to build a more comprehensive and intelligent driving safety companion.



Founding Team

Kruzr is promoted by Pallav, Ayan, and Jasmeet who are also the primary shareholders

Pallav Singh
Co-founder and CEO

Mechanical Engineer from Indian Institute of Technology, Bombay; 8 years of experience in **Business** development, product conceptualisation, and operations; leading Kruzr for last 2 years.

Ayan
Co-founder and Chief Product Officer

Chemical Engineer from Birla Institute of Technology and Science, Pilani; 3.5 year of experience in Big Data Engineering, **Product** Management and Business Development; Co-founded two start-ups in the past.

Jasmeet Sethi
Head of Design

Bachelors of Design from Indian Institute of Technology, Guwahati; 6+ years as a User Experience designer. In addition to leading **Design** at Kruzr, he also teaches Human Centred Design at Srishti School of Design.

Team Members

Apart from founders, Kruzr is 7 member team with experience in Full Stack, Machine Learning, Big Data, Design and User Experience, and Business Development

Mohmed Jasim
DevOps Engineer

DevOps Engineer, Back-end engineering and Data Management Lead

Smarak Das
Data Scientist

Full stack app lead, Call Handling and Chatbot Lead

Vivek Sahi
User Experience Designer

UX and UI Lead

Ashish Shula
Full Stack Developer

Full Stack Developer, Voice Interface Developer

Rajesh GA
Front End Engineer

AI & NLP Engineer
Drive Detection, Emotion Analytics

Akashi Deep
Full Stack Developer

Full Stack Developer, Android, Angular/ReactJS

Prashanth
Business Dev Executive

Growth & Business Dev

Technology Advisors

Dr. Gaurav Sharma
Artificial Intelligence Advisor

PhD INREA (Computer Vision and Machine Learning)

Gaurav brings in over a decade of experience in Pattern Recognition, Machine Learning and Artificial Intelligence to the R&D team. He studied Mathematics and Computing at IIT Delhi and doctorate in computer vision from INREA.

Kunal Kislay
Mobile Technology& Integrations Advisor

CEO, Integration Wizards

Kunal has over 12 years experience in Enterprise Mobility and back office systems. He has designed and executed over 50 projects including AI, IOT among others. He graduated from IIT Bombay and is the CEO of Integration Wizard Solutions.

Making roads safer with Humane Technology

KRUZR