

The Next Gen of
Auto Insurance

Fair. Simple. Safe.

Mobile-only insurance telematics
incentivizing safe driving



ENDEAVOR ENTREPRENEUR

March 2023

O7 Global Footprint

Indicative Clients & Partners
in >20 markets

We work with **leading insurance, banking, leasing and mobility companies** worldwide, offering the most customer-centric telematics platform, combined with ultra-accurate driving behaviour analytics, insights as well as novel gamification schemes.

Our AI-enabled telematics platform is trusted by **multinational brands** in the insurance & mobility industry.

Indicative partners are:

ERGO

anytime
BY INTERAMERICAN

**NATIONAL BANK
OF GREECE**

GENERALI

helvetia

BlackBerry

AXA



The Concept

Redefine Auto Insurance

Reward drivers based on their **driving performance** and help insurers **reduce Claims Costs** by **40%**



O7 Driving Behaviour Scoring

validated with actual claims data, achieving >95% overall accuracy powered by AI/ML.



Speeding

Reason of
30%
of fatal
accidents



Mobile use

Cause of
50%
of accidents

Leading
cause
of **death** in
Young ages



Braking & Accelerating

Harsh events,
3 Levels of
Intensity,
Overall
aggressiveness.



Risky Hours

Low **visibility**,
alcohol
consumption,
increased
fatigue



Fatigue & Trip Duration

Fatigue is a
major factor in
10-20%
of **road**
accidents



Type of road

Incorporated
in the other
parameters



Weather Conditions

Weather
conditions
significantly
affect driving
risk

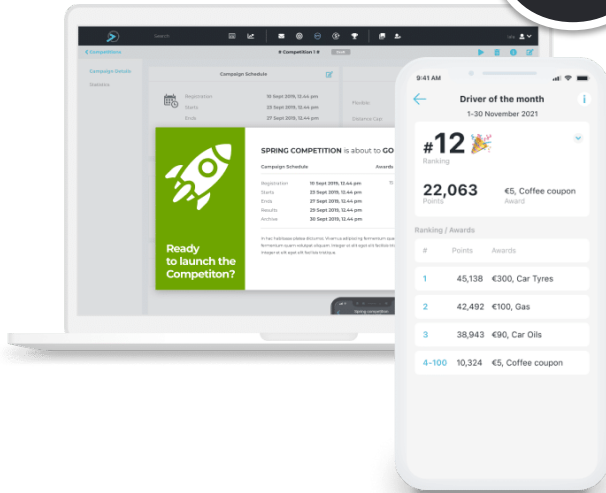
Driver/Passenger & Mass Transit recognition



O7Play - Gamification Platform

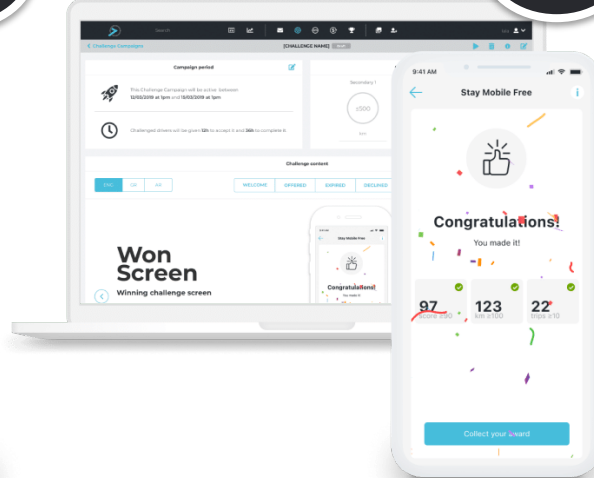
Rewarding Safe Driving

Competitions



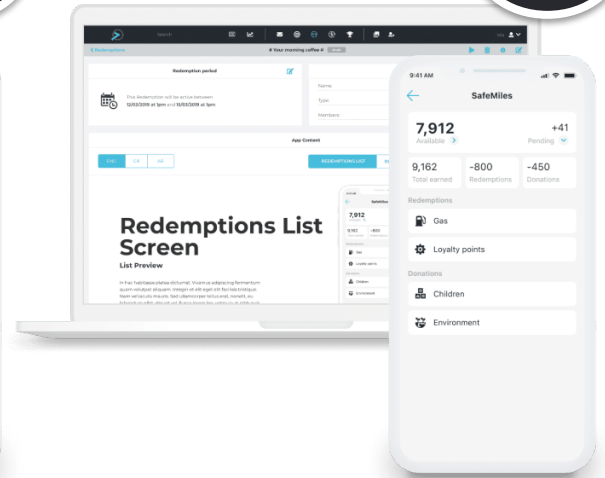
Reward the best
x drivers every
month

Challenges



Daily incentives
Short-term goals &
rewards

safe miles

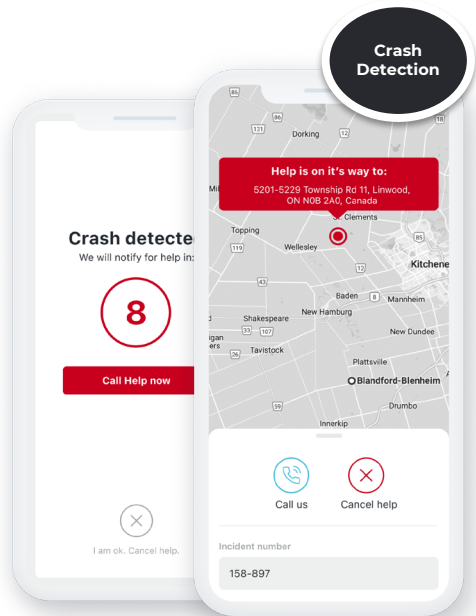


Novel rewarding scheme
Drive safe, collect SafeMiles,
redeem, or donate.

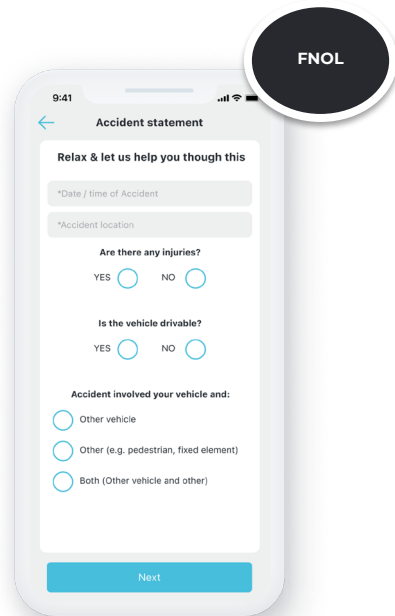


Severe Crash Detection & FNOL

Helping drivers in case of unpleasant situations



Severe Crash Detection
Real-time alerts and crash analytics

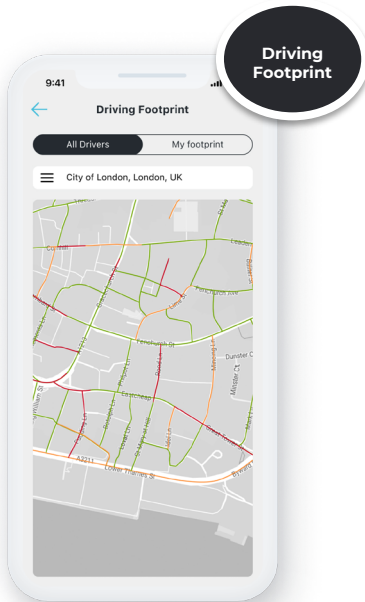


FNOL
Fully digital claims reporting procedure for both telematics and non-telematics customers

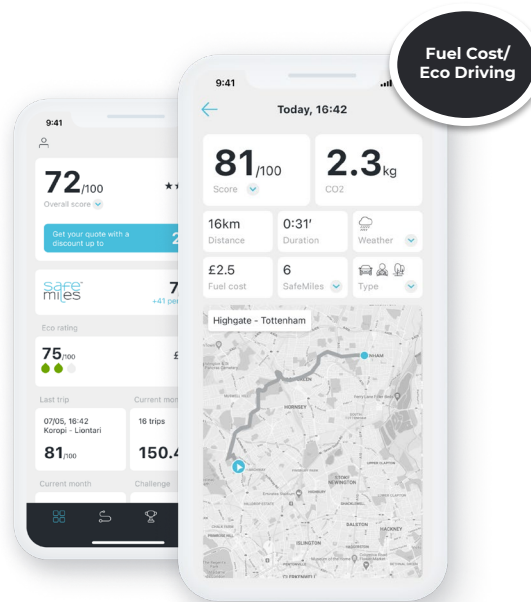


Novel Features around Safe & Eco Mobility

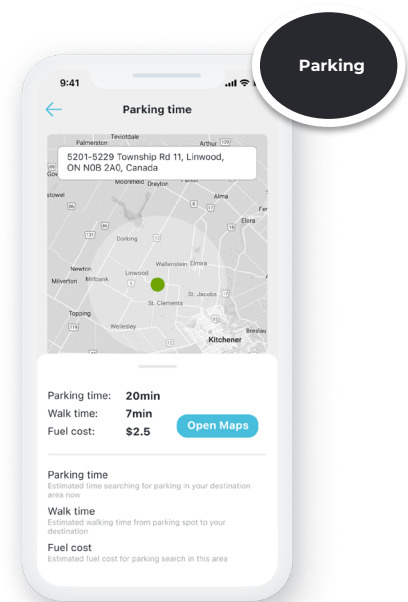
Driving awareness through AI and deep insights



Driving Footprint
Personalized feedback and analytics identifying risky driving patterns



Fuel Cost & Eco-Rating
Fuel cost, fuel-saving, eco rating and CO2 emissions



Parking
Estimated time and fuel cost for cruising for parking



O7 UBI Solutions

The next-gen auto insurance products for the digital era



O7Drive

Pay How You Drive

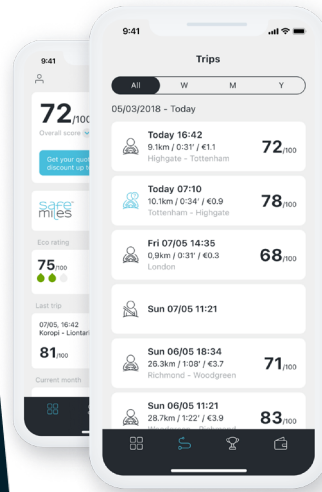
Discount on the premium, **cashback**, **gamification** & **rewards** for **safe drivers**.

What's in it for the **Insurer & Distributor**

- 40% lower claims costs
- loyal customers, >80% retention
- novel product / innovation
- strong differentiation in the market

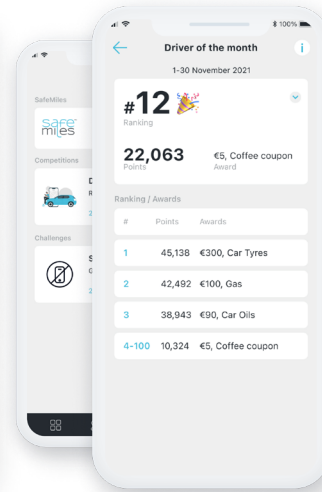
What's in it for the **Driver**

- discount on the premium
- loyalty rewards
- fully mobile experience
- lower fuel consumption



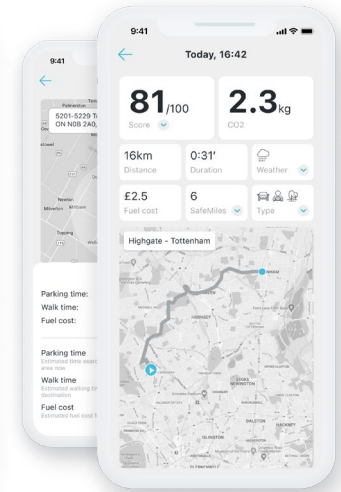
Score & Rating

Driving behavior scoring & analytics per trip and overall



Gamification

Increased user engagement through Competitions, Challenges and SafeMiles



AI-enabled Insights

Fuel cost, Eco driving awareness, Parking cruising, Weather conditions and more

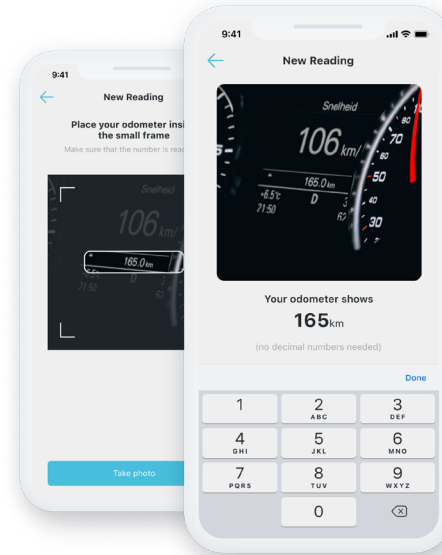


07Mile

Pay As You Drive

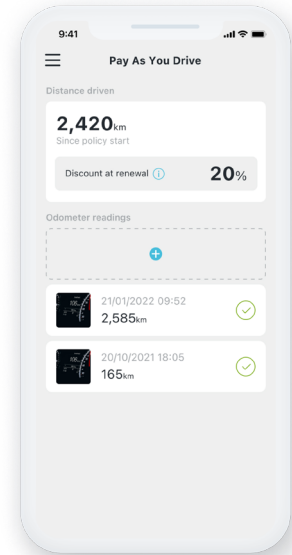
Pay-per-mile auto insurance product targeting **low-mileage** drivers, i.e. those who drive less (work from home / weekend travelers, etc.). In the post-covid era this segment represents **>20%** of the market.

- Mileage validation with **Odometer photo** (at the beginning, during, and at the end of the policy)
- **Discounted Premium or Cashback** based on the km/miles driven
- **Multiple business models** supported (monthly/annual billing)



Odometer Photo

Users validate vehicle mileage through odometer photos



Dashboard

Discounted policies based on km/miles driven



Appendix



Passionate, dedicated experts on a race to disrupt Mobility

Our expertise in the field is coming from:

Our research arm **NTUA/NRSO**

>**25** yrs
of international
research

>**€100M**
research projects
implemented

2nd
in **Europe**

6th
worldwide

Our Traffic Safety Expert **Prof. George Yannis**

Most
productive
scientific authors **worldwide**
in Road Safety

1/8 members
of the Expert Panel of the
Global initiative
TRSF (Together for Safer Roads)
*founded by: Anheuser-Busch InBev, AIG, AT&T,
Chevron, Ericsson, Facebook, IBM, iHeartMedia,
PepsiCo and Walmart*

Source: **Accident Analysis & Prevention**, leading Safety Scientific Journal

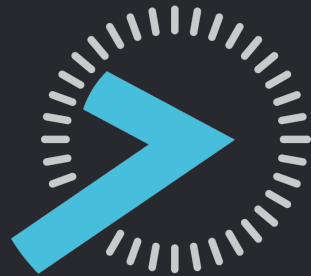
OT7 supports Academia & Research
& integrates results in its product

4
PhDs

>**25**
Master Theses

Member of **6**
international **research** Consortia





We make Mobility safer, one mile at a time.

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