



**ACCIDENTS HAPPEN.  
FRED HELPS.**



# CAR CRASHES

**50**  
Million\*

Car crashes every year  
in the US

**#1**

Leading cause of  
death among those  
aged 5–29 globally

**1.35**  
Million\*

Die each year from  
road traffic injuries



# FATALITIES

**1.35**  
Million

Road traffic deaths  
annually

**93%**

occur in LMICs<sup>1</sup>

**42%**

of deaths in APAC<sup>2</sup>

<sup>1</sup> Low-middle Income Countries

<sup>2</sup> Asia Pacific





# EFFECTS OF RAPID URBANIZATION



59% of the population will live in urban areas by 2050



**Increased traffic congestion**

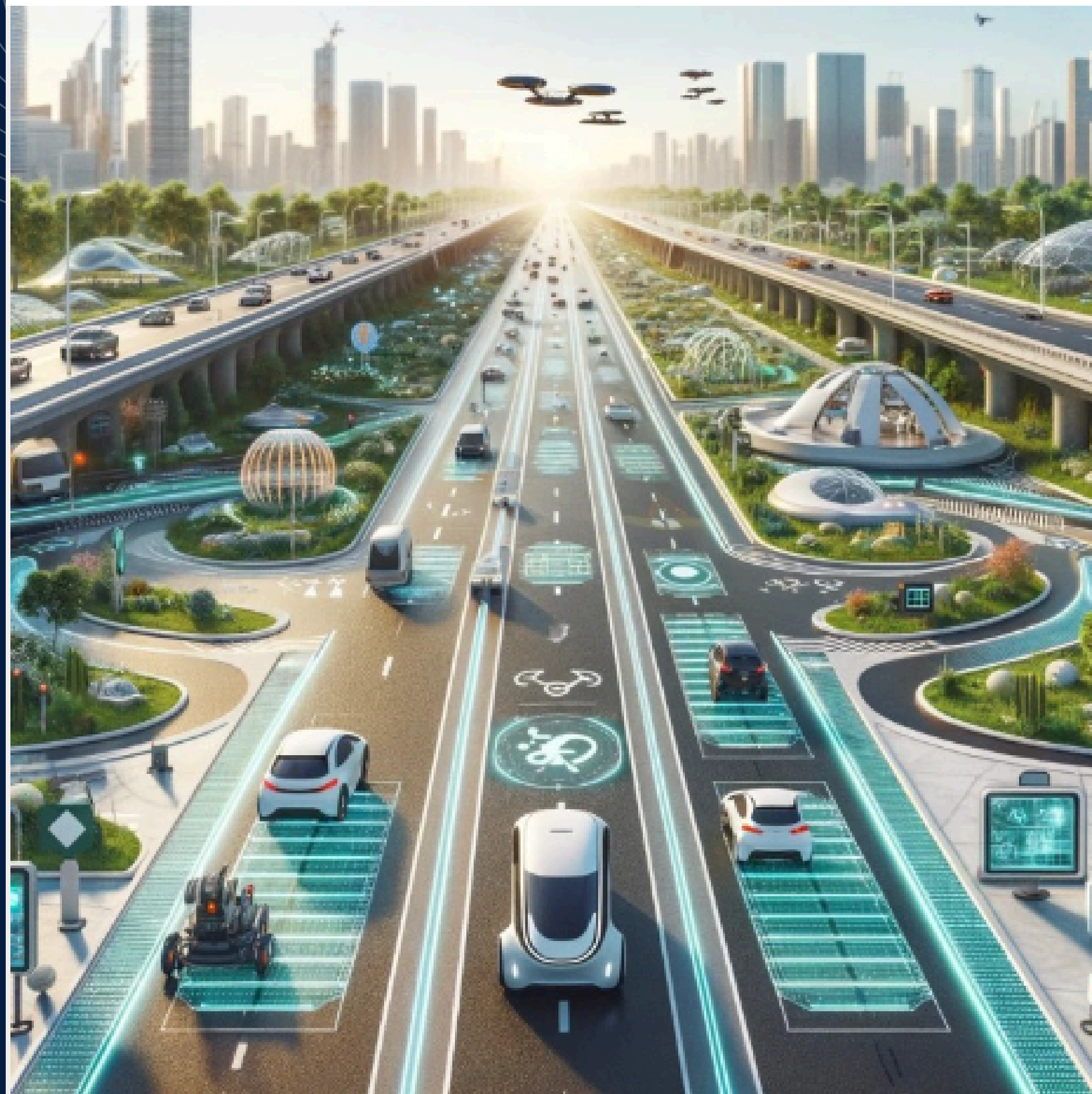
Number of vehicles increase



**Safety concerns**

Mix of different forms of transportation

**Transportation systems where roads are safe, efficient, sustainable, and accessible**



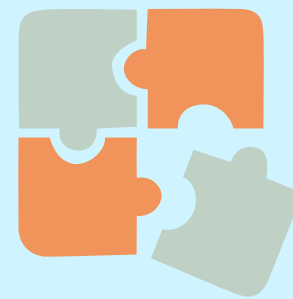
# HOW CAN WE GET THERE?

Problem: Traffic accident data in developing economies is **incomplete** or **inaccurate** which prevents proper analysis for identifying appropriate interventions



## Bad data

The most relevant data for developing preventative strategies is the least consistently reported



## Frustrating

Law enforcement officers must manually complete 40-60 data fields before entering the information into a computer system



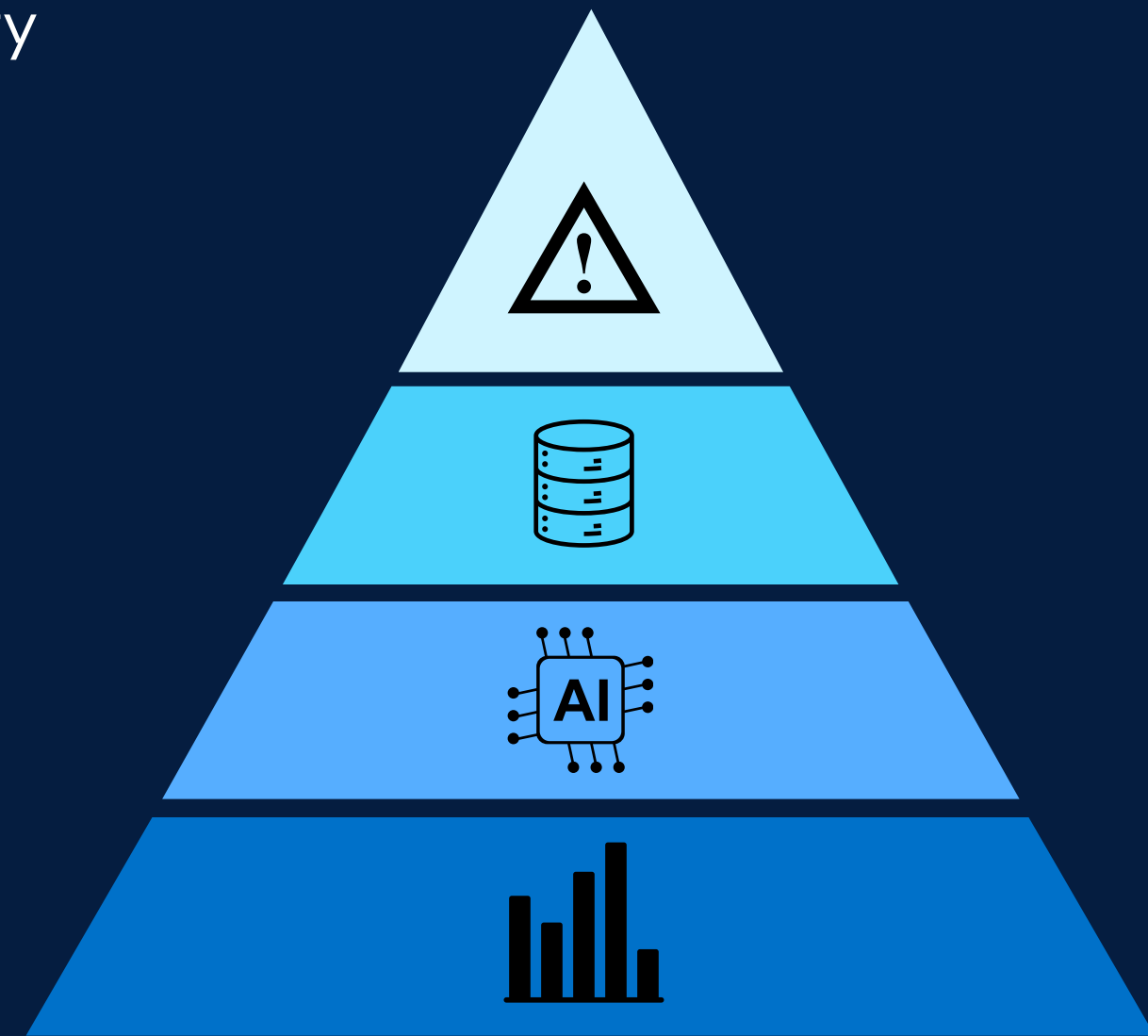
## Underreported

The true number is likely higher than official statistics indicate

# MEET FRED

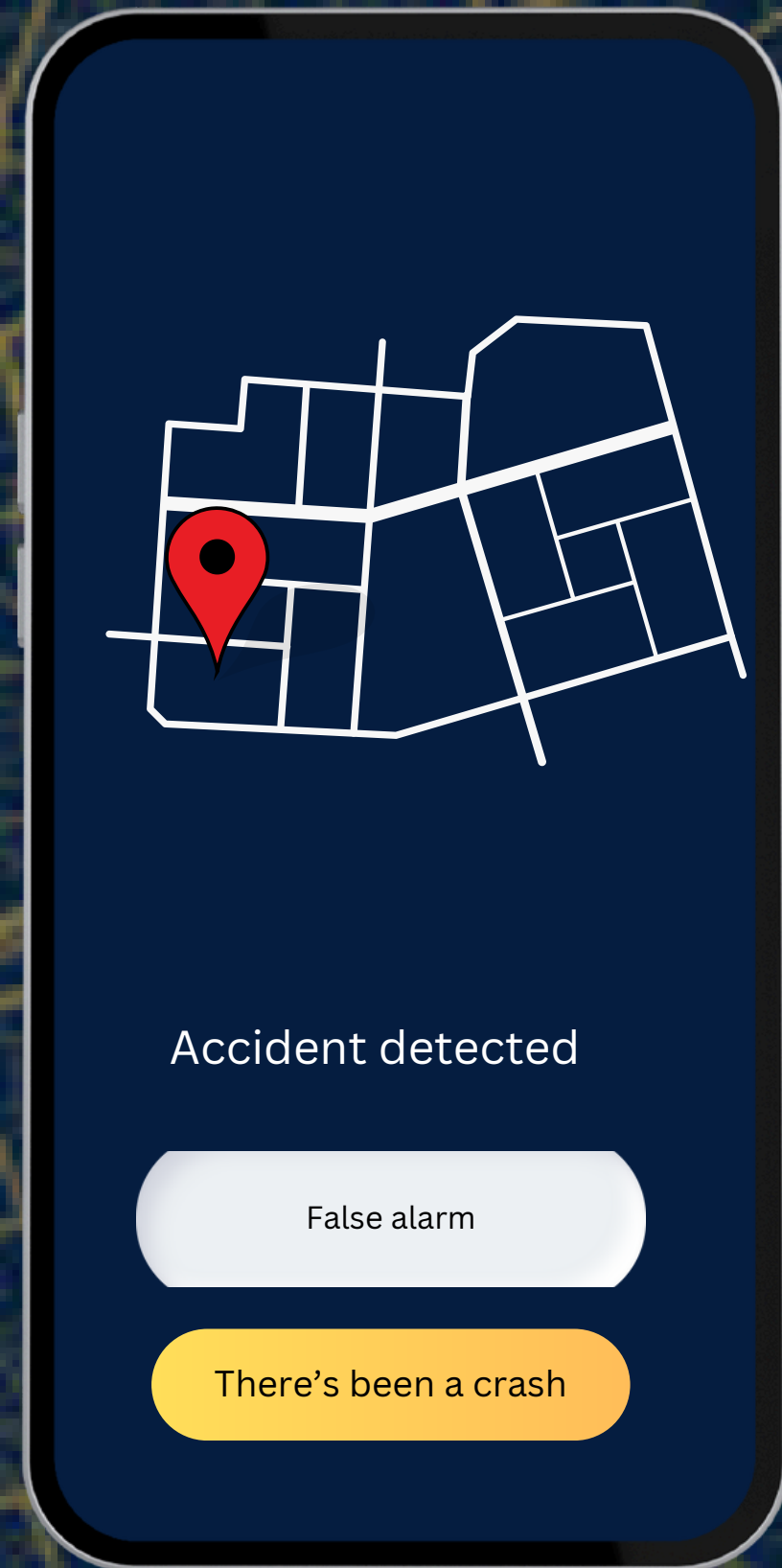
End-to-end road traffic incident management platform that provides cities actionable data to improve safety

- 01** Crash Detection  
*Automatically records the crash*
- 02** Data Augmentation  
*Supplement with data available via APIs*
- 03** Mitigation Recommendations  
*Use AI to suggest preventative measures*
- 04** Monitor & Evaluate  
*Measure effectiveness of recommendations*



# Crash Detection

- Automatic detection based on crash and sound on microphone
- Double verification to reduce false positives
- Incident report with QR Code for easy sharing





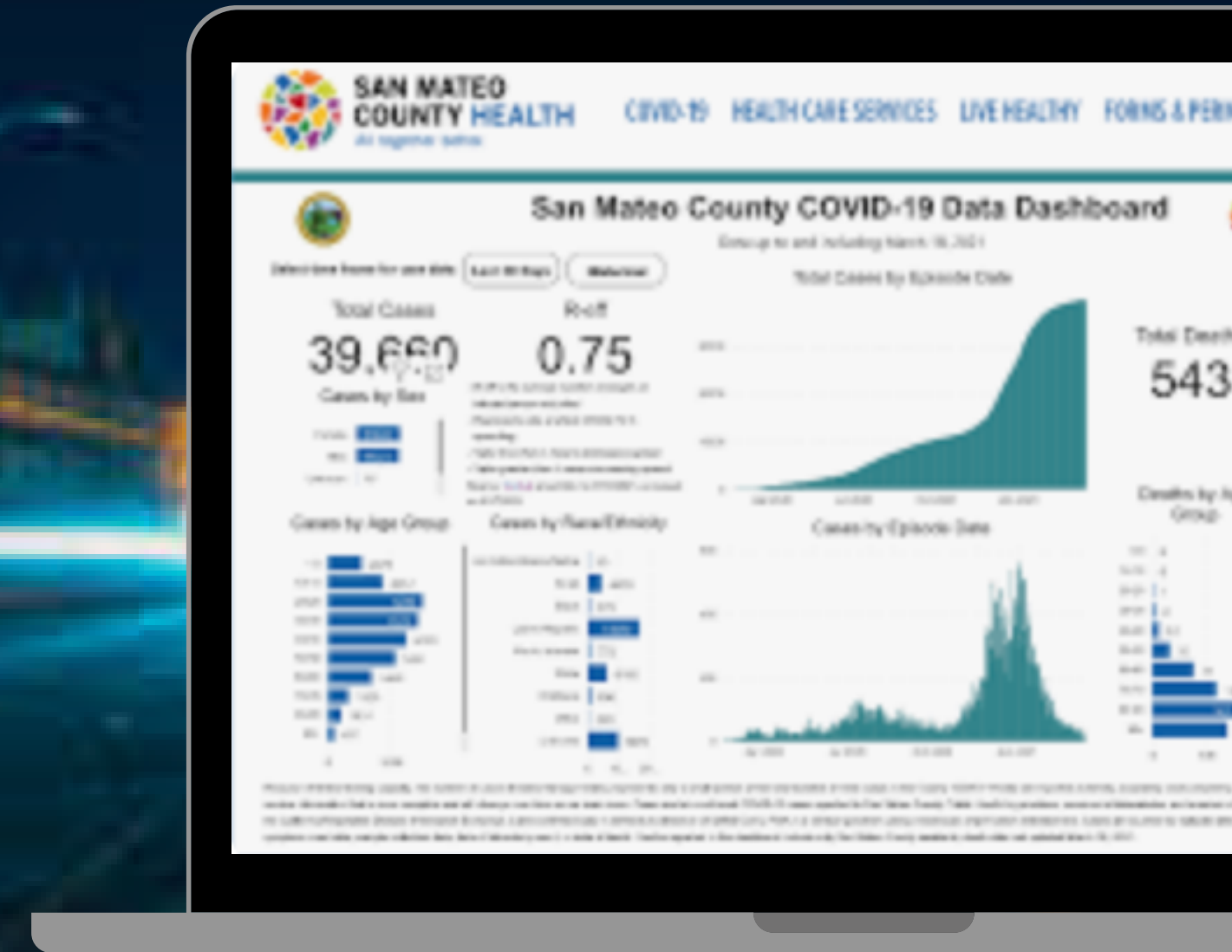
# Comprehensive Report

The report is augmented with data available from public APIs such as weather, maps, and roads

Status:	<input type="checkbox"/> Employee	<input type="checkbox"/> Contractor	<input type="checkbox"/> Other
Outcome:	<input type="checkbox"/> Near miss	<input type="checkbox"/> Injury	
<b>1. DETAILS OF INJURED PERSON</b>			
Name:	_____		Phone: (H) _____
Address:	_____		Sex: <input type="checkbox"/> M
	_____		Date of birth: _____
	_____		Position: _____
Experience in the job:	_____		(years/months)
Start time:	_____		<input type="checkbox"/> am <input type="checkbox"/> pm
Work arrangement:	<input type="checkbox"/> Casual	<input type="checkbox"/> Full-time	<input type="checkbox"/> Part-time

# Mitigation Recommendations

Conduct accident analysis. Analyze accident data to identify high-risk areas and prioritize safety improvements.



# Monitor & Evaluate

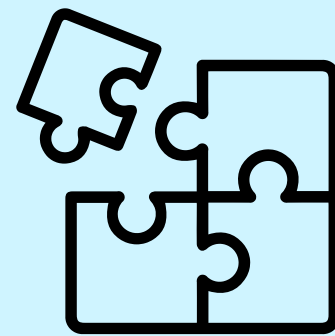
Regularly monitor accident trends and evaluate the effectiveness of mitigation measures to make necessary adjustments and improvements



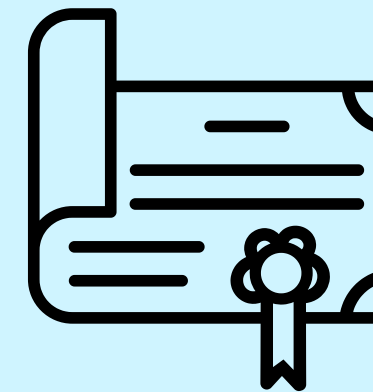
# MVP - 6 MONTHS



Accident  
Detection

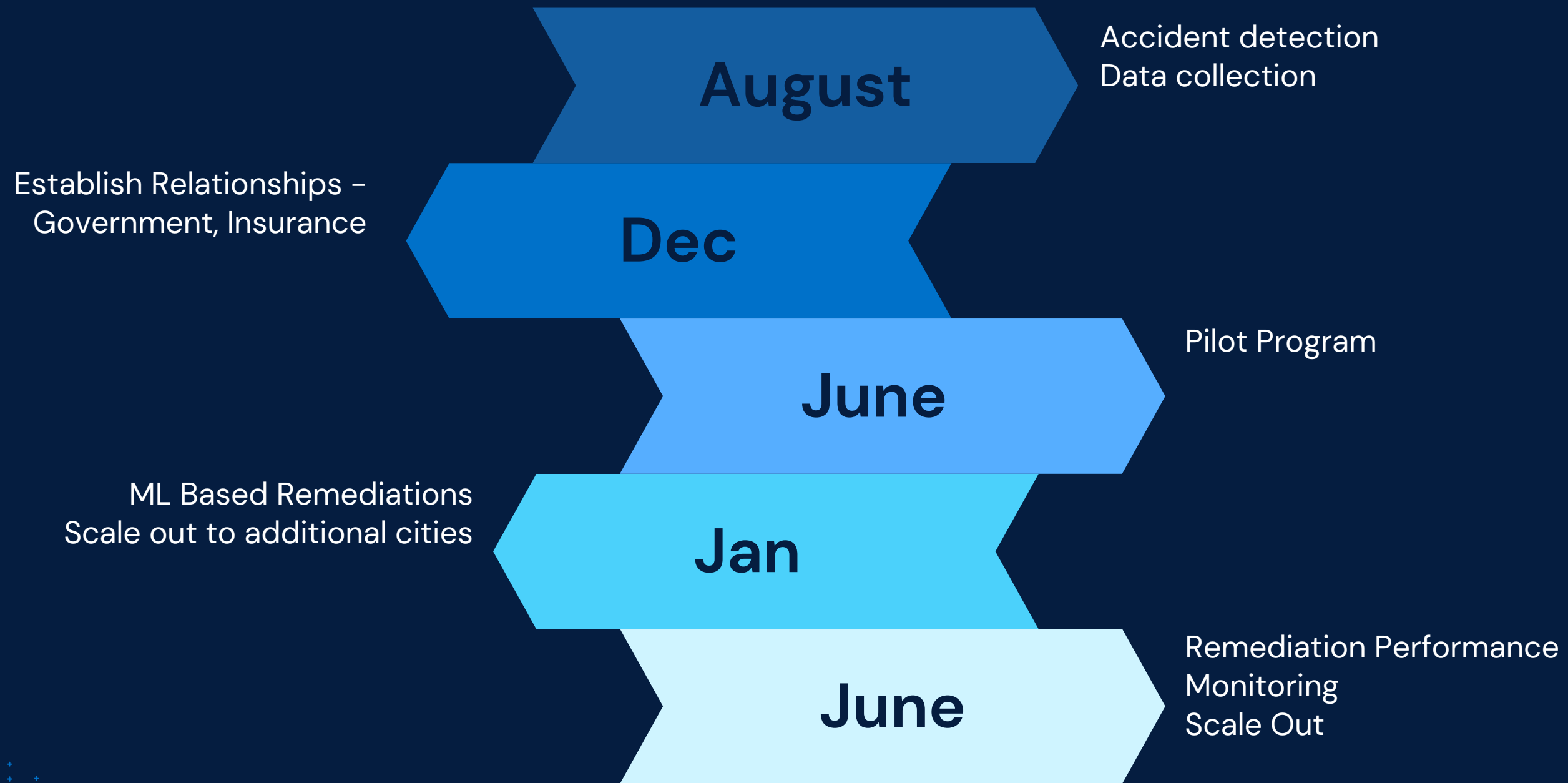


Augment Data



Create Report

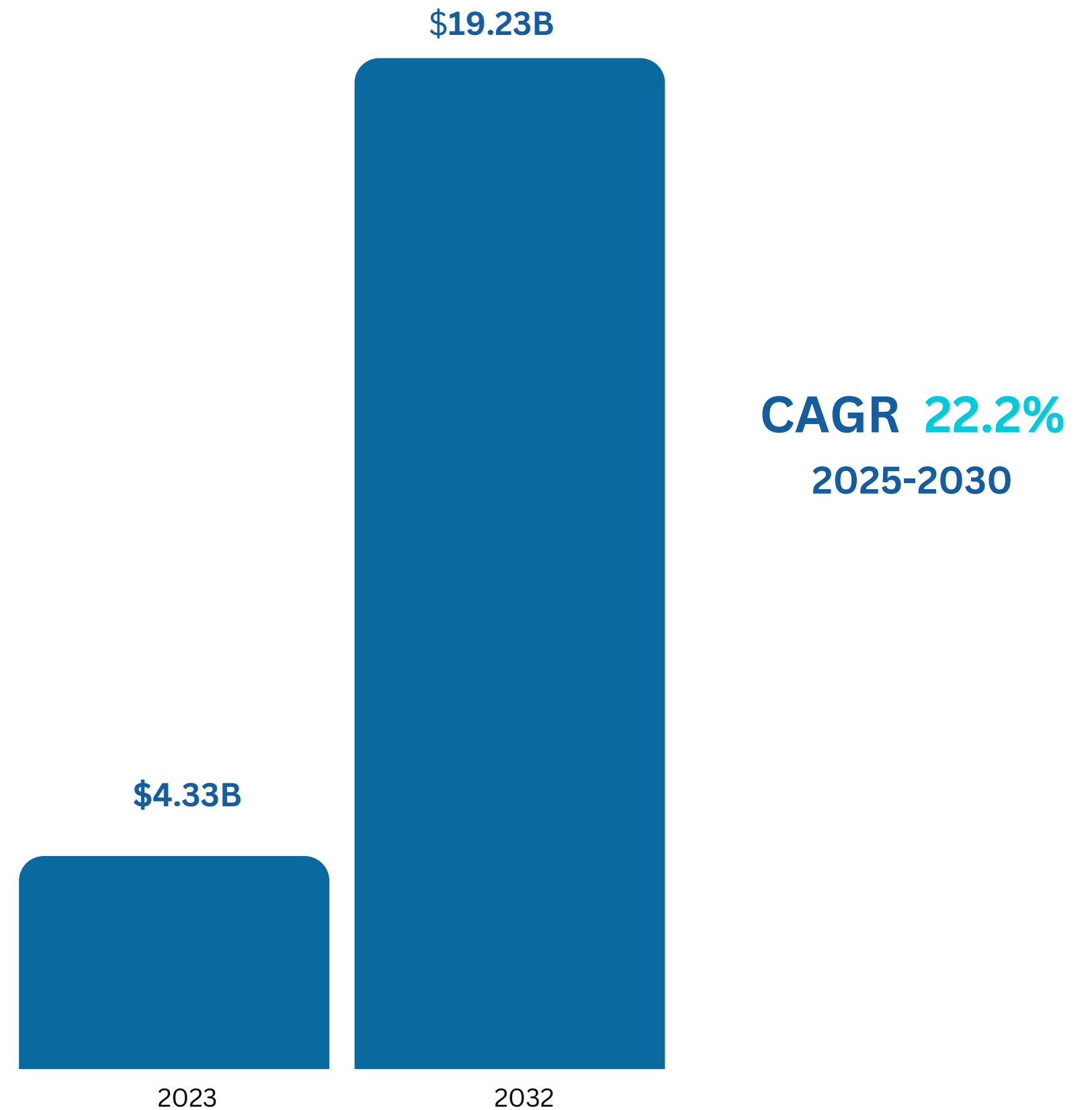
# TIMELINE



# Capturing the Growing Insurance Telematics Market

- Key Drivers:
  - Government regulations promoting road safety
  - Advancements in AI and telematics technology
  - Rising concerns about road safety

## Insurance Telematics Market



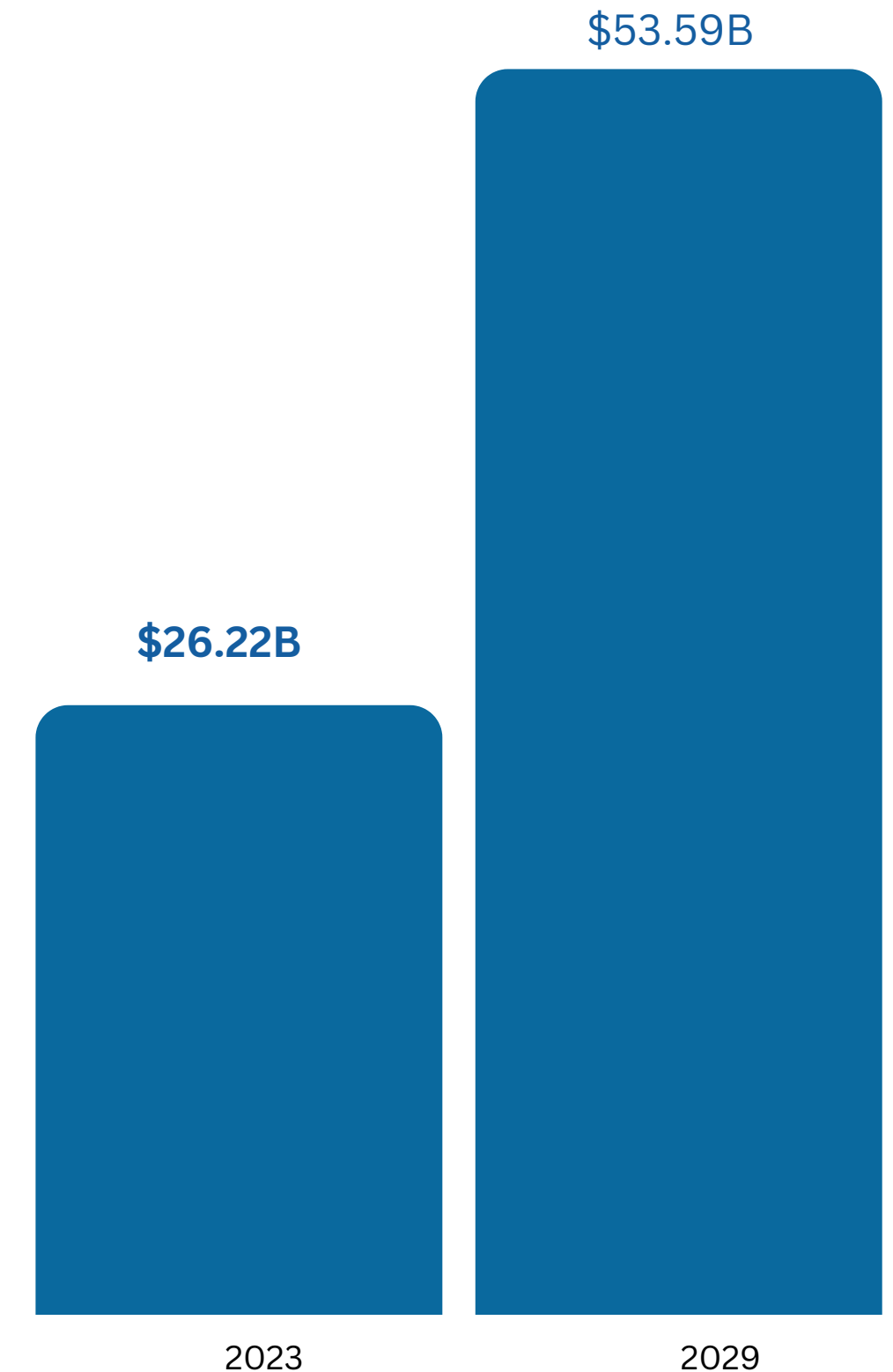
# B2G Opportunities in the Asia-Pacific Telematics Market

The Asia-Pacific telematics market has significant growth potential but faces challenges due to infrastructure limitations and data privacy concerns.

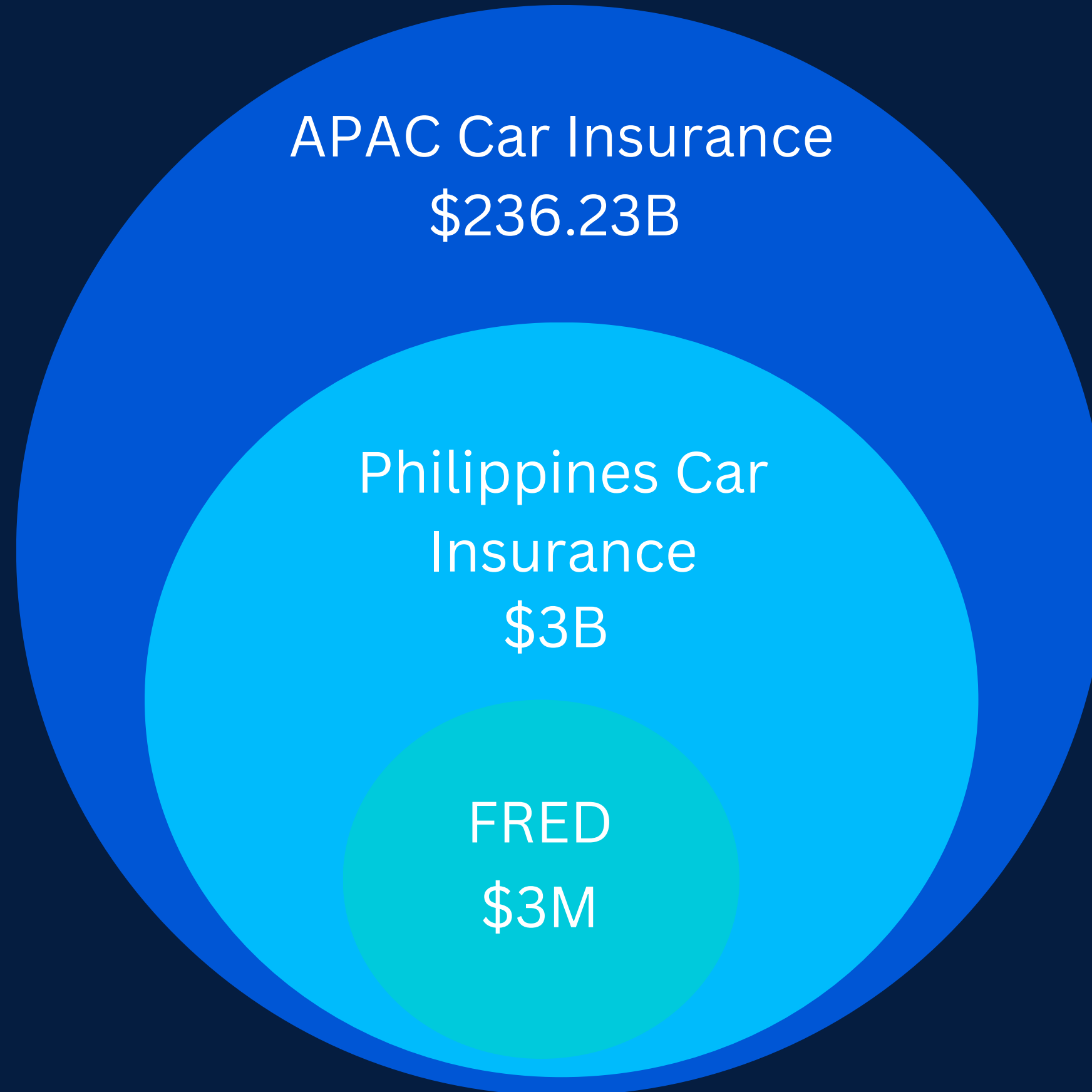
FRED:

- Leverages existing infrastructure
- Utilizes secure data encryption
- Prioritizes user privacy

## APAC Telematics Market



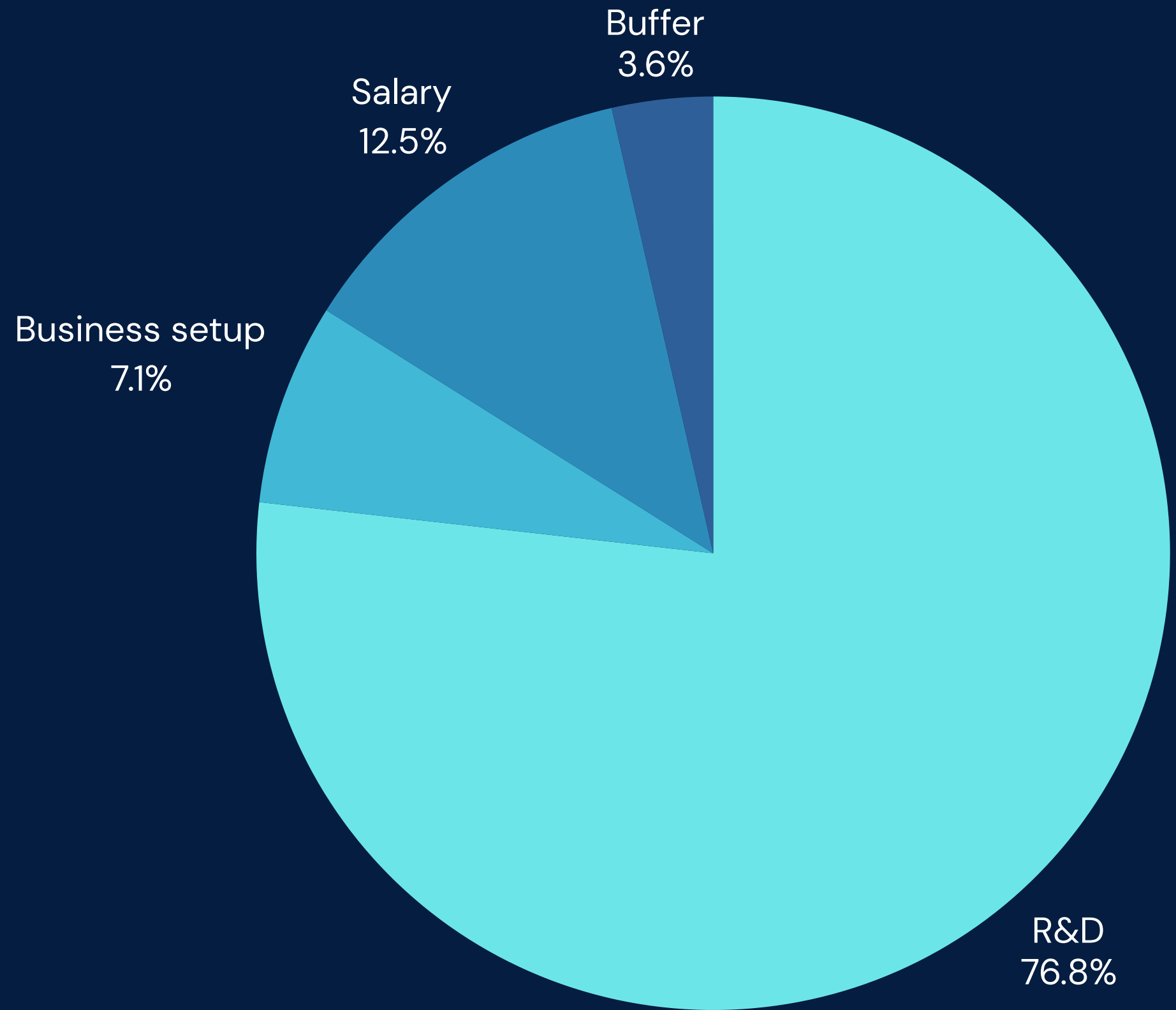
# MARKET SIZE





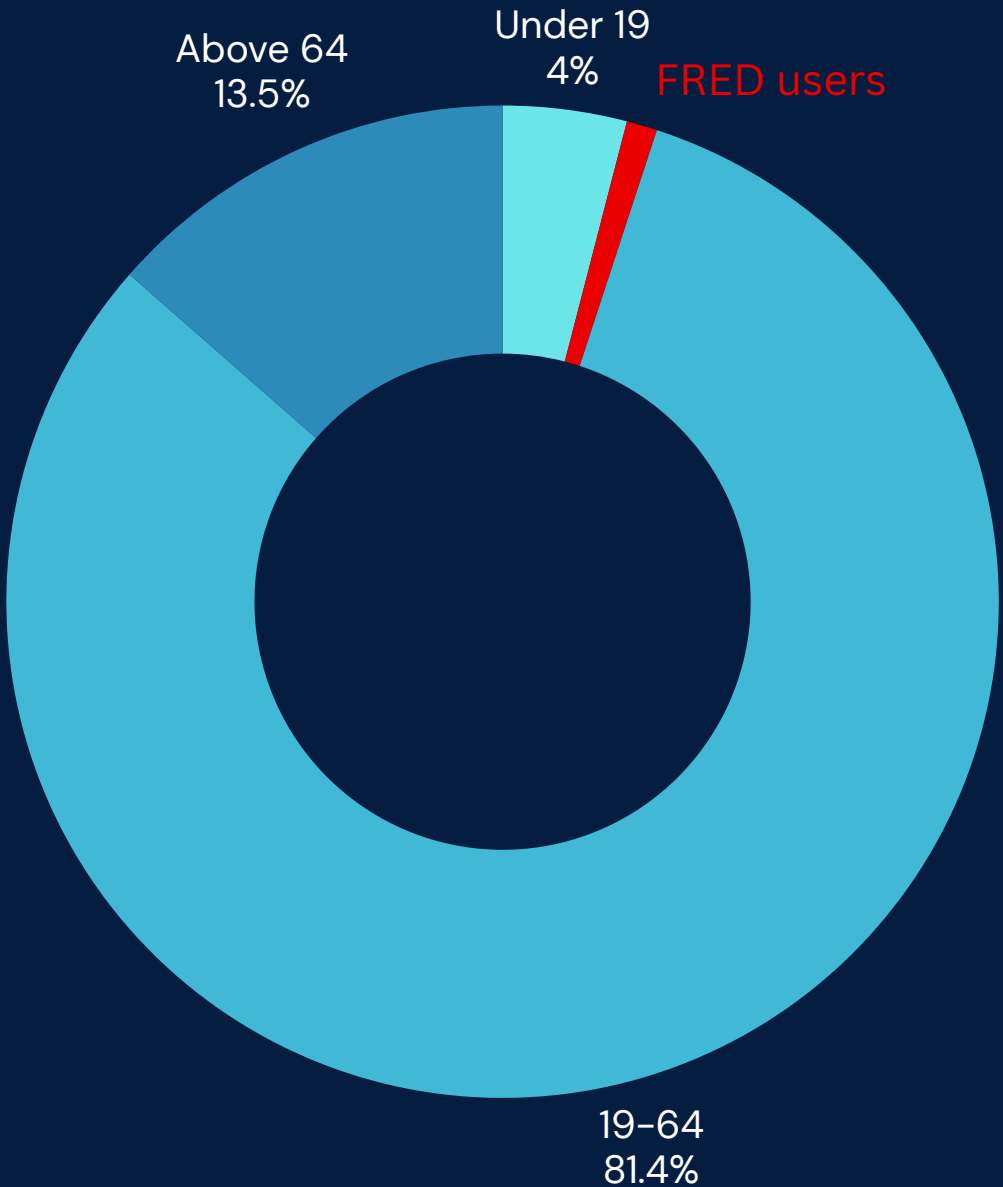
# FUNDING

**\$500K**  
Angel Round



# REVENUE FORECAST

## Drivers



\$1/month	Fred subscription
20%	Insurance discount for Fred users
2%	Insurance premiums to Fred
1M	Student drivers
20%	of student drivers will use FRED
10%	parents will use FRED

\$2.6M



Subscription Revenue

\$1.8M



Insurance Revenue

\$0.5M



Development Costs



# THE LONG WIN

## Government

Increased road safety

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## Insurance, Commercial driving

Lower operational costs

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## Increased Mobility

Good for everyone

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# Thank You

**Yael Campbell**

Software Development and Product Leader with  
experience at Walmart and Zillow

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


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# Appendix

# Example of manual reporting

Additional Form(s) will be needed if there are more than 2 vehicles ; more than 4 passenger casualties or more than 2 pedestrian casualties.  
Fill in the report no., provincial office, police station and dates and fix forms together securely.

1. REPORT NO. 10-2008-08			<b>REPUBLIC OF THE PHILIPPINES PHILIPPINE NATIONAL POLICE TRAFFIC ACCIDENT REPORT FORM</b>		2. PROVINCIAL OFFICE				
3. POLICE STATION: NFS TI POL STN					4. REGIONAL OFFICE NCRPO				
5. NUMBER OF VEHICLES INVOLVED		2		9. ACCIDENT SEVERITY		10. Month 11. Day 12. Year DATE: October 20, 2008			
6. NUMBER OF DRIVER CASUALTIES		1		F. Fatal Accident		13. Day of the Week			
7. NUMBER OF PASSENGER CASUALTIES		0		S. Serious Injury Accident		14. TIME (Military Time) 0900H			
8. NUMBER OF PEDESTRIAN CASUALTIES		0		M. Minor Injury Accident					
		D. Property Damage Only							
15. JUNCTION (TYPE)			16. TRAFFIC CONTROL		17. COLLISION TYPE		18. MOVEMENT		
1. Not at Junction			1. None		1. Head On		1. 1-Way		
5. Y			2. Centerline		6. Hit Object in Road		2. 2-Way		
2. 			3. Pedestrian Crossing		7. Hit Object Off Road				
6. 			4. School Crossing		8. Hit Parked Vehicle				
3. 			5. Police Controlled		9. Hit Pedestrian				
7. Railway			6. Traffic Lights		10. Hit Animal				
4. 			7. Stop Sign		11. Other .....		19. SEPARATION		
8. Other			8. Give Way				1. Median		
		9. Other .....				2. Not Median			
20. WEATHER		21. LIGHT		22. ROAD CHARACTER		23. SURFACE CONDITION		24. SURFACE TYPE	
1. Fair		1. Daylight		1. Straight+Flat		1. Dry		1. Concrete	
2. Rain		2. Dawn/Dust		2. Curve Only		2. Wet		2. Asphalt	
3. Wind		3. Night (lit)		3. Incline Only		3. Muddy		3. Gravel	
4. Smoke		4. Night (unlit)		4. Curve+Incline		4. Flooded		4. Earth	
5. Fog				5. Bridge .....		5. Other			
6. Dazzle				6. Crest					
7. Storm									
25. MAIN CLAUSE			26. ROAD CLAS						
1. Vehicle Defect			1. National						
2. Road Defect			2. Provincial						
3. Human Error			3. City						
4. Other			4. Municipal						
			5. Barangay						
27. ROAD REPAIRS			28. HIT & RUN			29. LOCATION TYPE			
1. Yes .....			1. Yes .....			1. Urban Area .....			
2. No .....			2. No .....			2. Rural Area .....			
LOCATION									
Name of City/Town/Barangay: <u>PPSC, Fort Bonifacion, Global, Taguig City</u>						Distance ..... (km/m)			
Name of Road <u>NPC Ave., PPSC, Fort Bonifacio</u> BETWEEN						Landmark 1 ..... Distance ..... (km/m)			
<u>Global, Taguig City</u>						Landmark 2 ..... Distance ..... (km/m)			
JUNCTION ACCIDENT ONLY: Name of Second Road: <u>ESCARCHA DRIVE, PPSC, FB, Global, Taguig City</u> Distance ..... (km/m)									
36. LOADING		37. DIRECTION		38. VEHICLE DEFECT		39. VEHICLE DAMAGE		44. ALCOHOL/DRUGS	
1. Legal		1. North		1. None 5. Tire		1. None 5. Left		1. Alcohol Suspected	
2. Over Loaded		2. South		2. Lights 6. Multiple		2. Front 6. Multiple		Drug Suspected	
								45. SEAT BELT/HELMET	
								1. Seat Belt/Helmet Worn	
								2. Not worn	

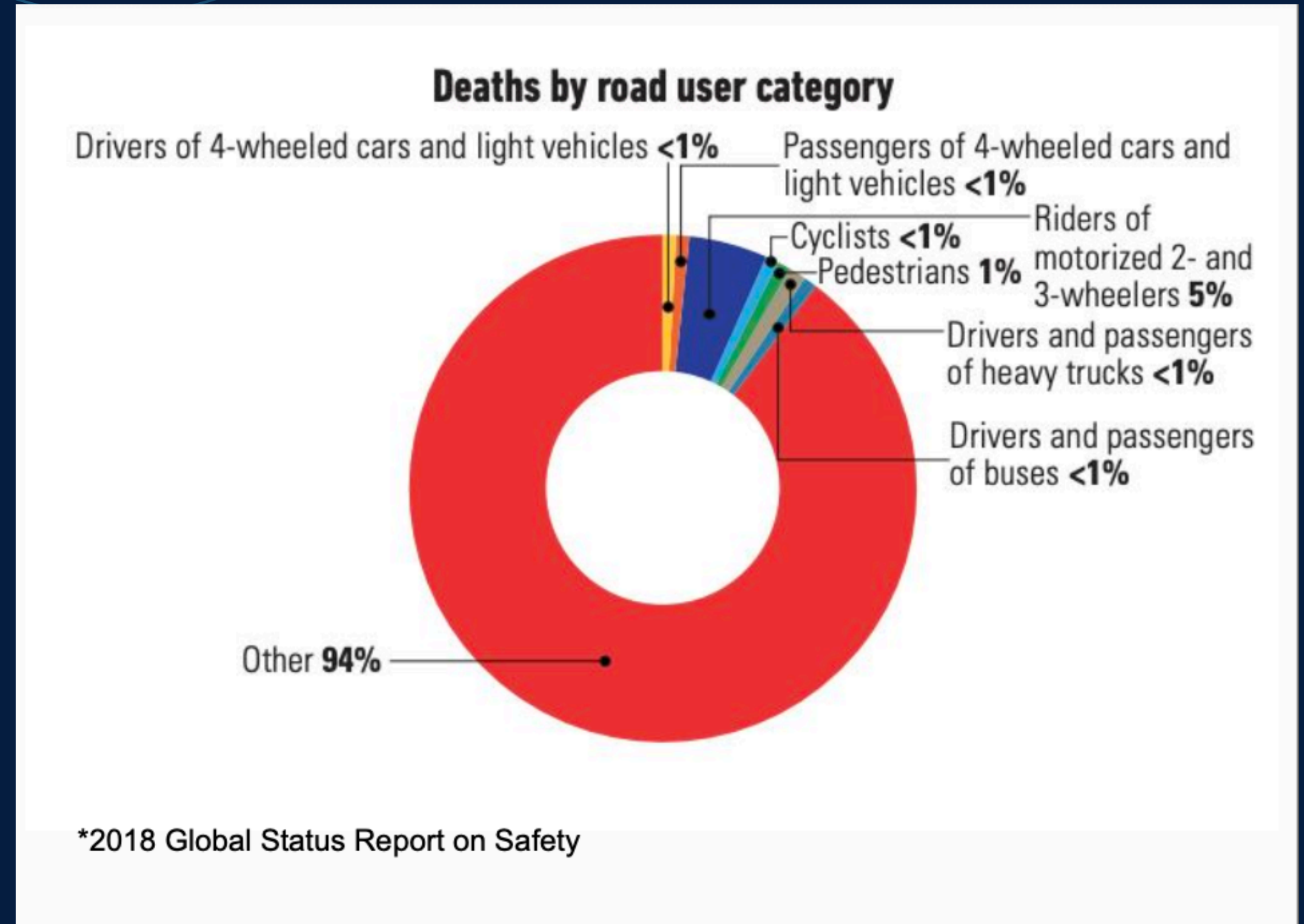
# Missing data prevents proper analysis

The most relevant data for developing preventative strategies is the least consistently reported

Data Field	Response Rate
Involvement	99.23%
First name	98.77%
Last name	98.31%
Gender	97.31%
Address	94.87%
Age	87.13%
Middle name	86.36%
Injury	57.85%
License number	45.13%
Hospital	35.17%
Driver error	18.85%
Seatbelt/helmet worn	11.11%
Alcohol/drugs suspected	6.90%

# Cause of death is unknown

94% of fatal accidents are labeled “other”





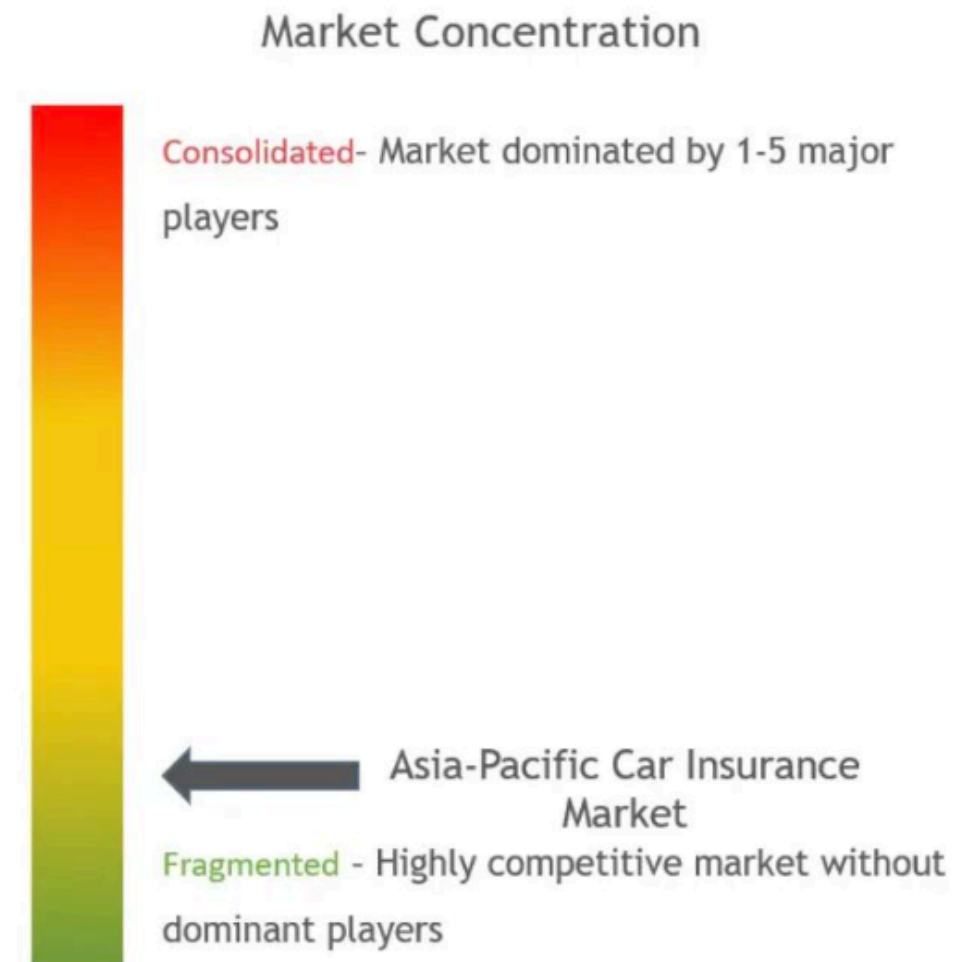
# Example data elements to automate

- Weather API
  - OpenWeatherMap API, WeatherStack API, Dark Sky API
- Maps API
  - Google Maps API, Mapbox API, Leaflet API
- Roads API
  - Google Roads API, Mapbox Roads API, Here Roads API

PII data	Core data	Expanded	Integration
Person number	Crash identifier	Type of roadway	Traffic control at junction
Name*	Crash date	Road functional class	Road curve
Phone*	Crash time	Road surface conditions	Road segment grade
Email	Crash location	Speed limit	Vehicle identification number
DL number	Weather Conditions	Road obstacles	Vehicle registration number
DL date	Light conditions	Junction type	Country of vehicle's registration

# Insurance companies in APAC

## Asia-Pacific Car Insurance Market Concentration

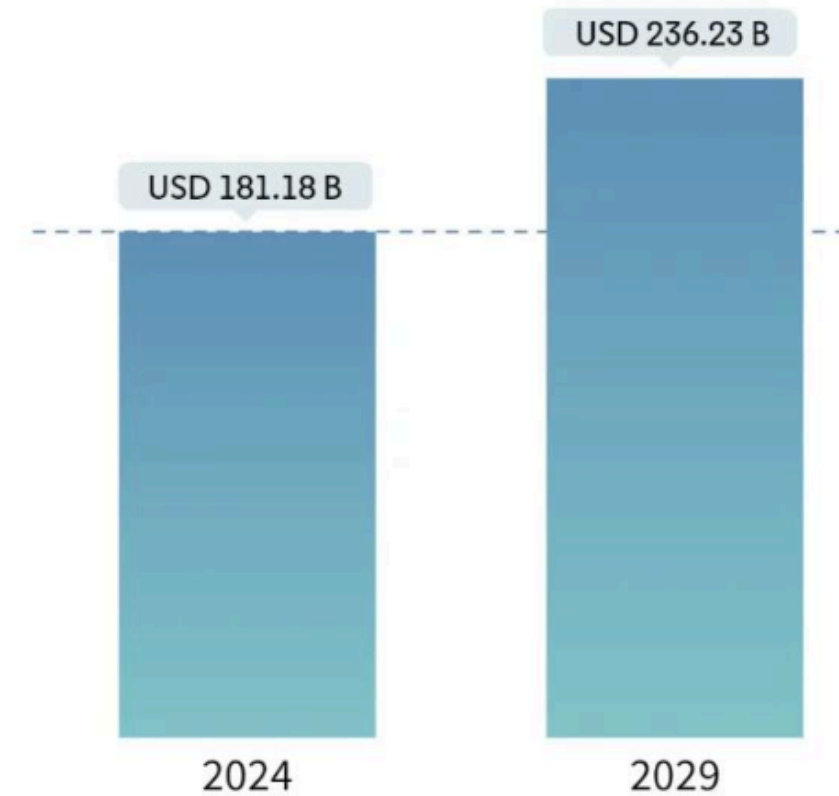


Source: Mordor Intelligence



## Asia-Pacific Car Insurance Market

Gross Written Premiums Value in USD Billion  
CAGR 5.45%



Source: Mordor Intelligence



# Top 3 insurance apps downloaded globally

Fred's method collects real-time data, reducing error risks compared to typical insurance apps focused on post-incident claims.

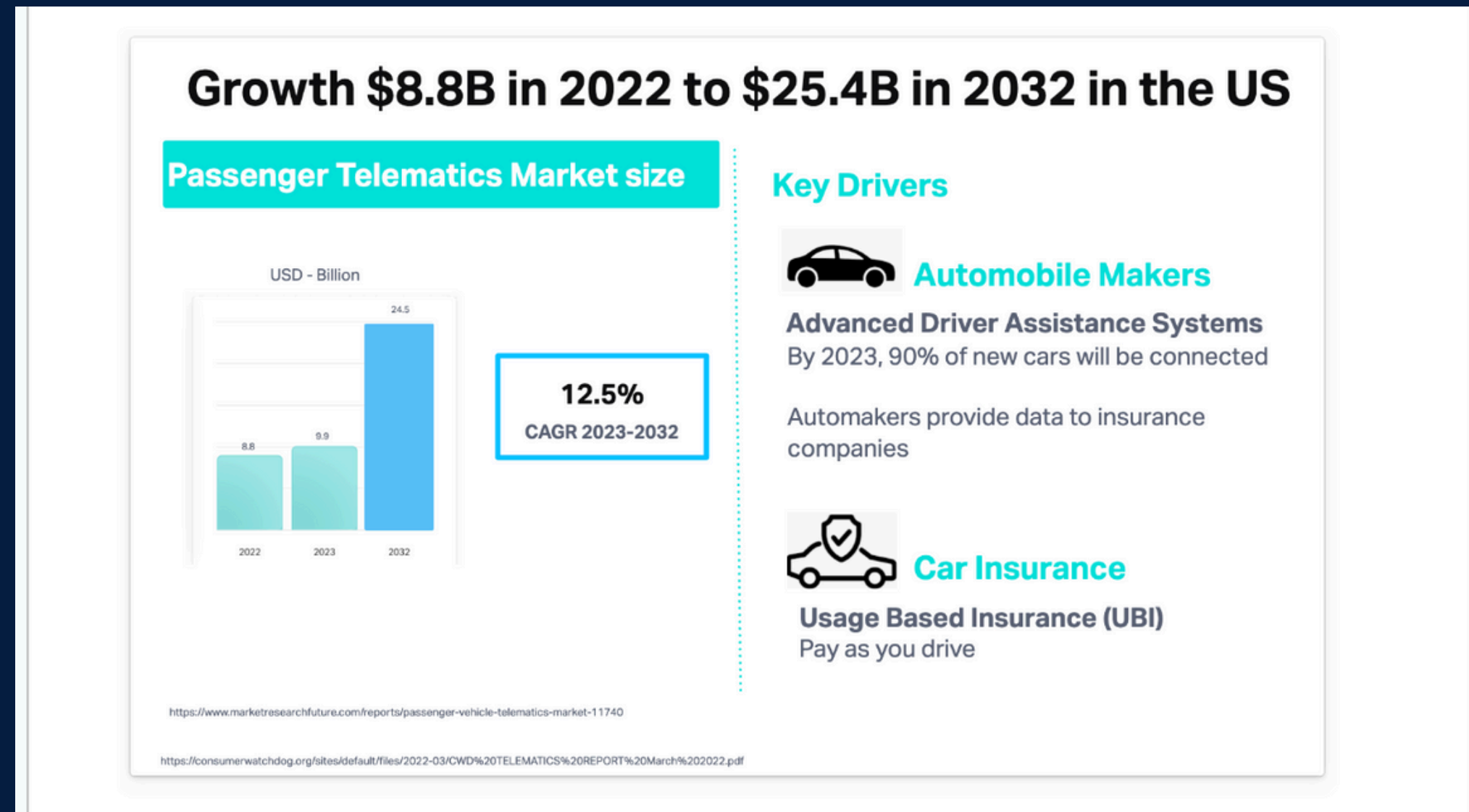
**Geico, Progressive: 10M+**

**USAA, Allstate: 5M+**

**The General: 1M+**

# Projected growth of telematics in cars

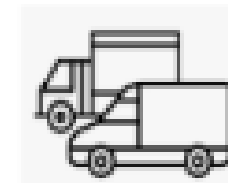
Developing countries typically keep their cars for about 17 years on average.



# Commercial drivers

Installed in fleets to  
monitor driving

## Telematics in Fleet Management Today



### Commercial

GPS tracking and detailed information around truck usage, driver behavior, fuel consumption

**80% Reduction**  
in risky behavior

**30% Reduction**  
in claims frequency