



**ACCIDENTS HAPPEN.  
FRED HELPS.**



**SUSTAINABLE  
DEVELOPMENT GOALS**

**3** GOOD HEALTH  
AND WELL-BEING



**17** PARTNERSHIPS  
FOR THE GOALS



# CAR CRASHES

**50**

Million

Crashes per year

**93%**

occur in LMICs<sup>1</sup>

**#1**

Leading cause of death among those aged 5–29 globally

**42%**

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

**1.35**

Million

Die each year from road traffic injuries

**\$33.2**

Billion

Underwriting loss in 2022



# PROBLEM

**01** Poor traffic accident data in developing economies hinders analysis, crippling efforts to identify and implement effective road safety interventions

**02** Inaccurate traffic accident data in developing economies undermines insurance operations, leading to financial losses due to inaccurate risk assessment, premium setting, and claims processing.

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%

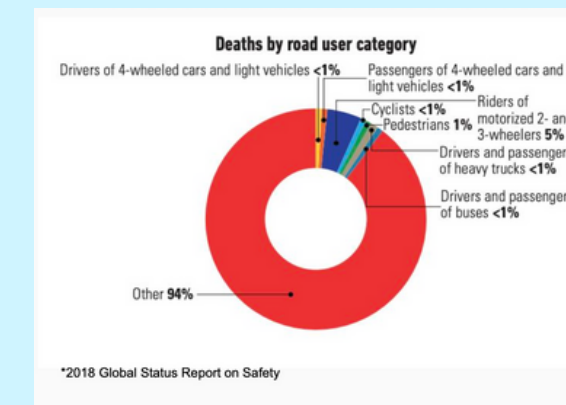
## Bad data

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

A detailed traffic accident report form from the Philippines National Police. The form is divided into several sections: 1. REPORT NO., 2. PROVINCIAL OFFICE, 3. POLICE STATION, 4. REGIONAL OFFICE, 5. NUMBER OF VEHICLES INVOLVED, 6. NUMBER OF DRIVER CASUALTIES, 7. NUMBER OF PASSENGER CASUALTIES, 8. NUMBER OF PEDESTRIAN CASUALTIES, 9. ACCIDENT SEVERITY, 10. DATE, 11. TIME, 12. CITY OF THE ACCIDENT, 13. TIME (Military Time), 14. ROAD TYPE, 15. JUNCTION TYPE, 16. TRAFFIC CONTROL, 17. COLLISION TYPE, 18. MOVEMENT, 19. SEPARATION, 20. WEATHER, 21. LIGHT, 22. ROAD CHARACTER, 23. SURFACE CONDITION, 24. SURFACE TYPE, 25. MANEUVER, 26. ROAD CLASS, 27. ROAD REPAIR, 28. HIT & RUN, 29. LOCATION TYPE, 30. LOCATION, 31. DISTANCE, 32. DISTANCE, 33. DISTANCE, 34. DISTANCE, 35. DISTANCE, 36. DISTANCE, 37. DISTANCE, 38. DISTANCE, 39. DISTANCE, 40. DISTANCE, 41. DISTANCE, 42. DISTANCE, 43. DISTANCE, 44. DISTANCE, 45. DISTANCE, 46. DISTANCE, 47. DISTANCE, 48. DISTANCE, 49. DISTANCE, 50. DISTANCE.

## Frustrating

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

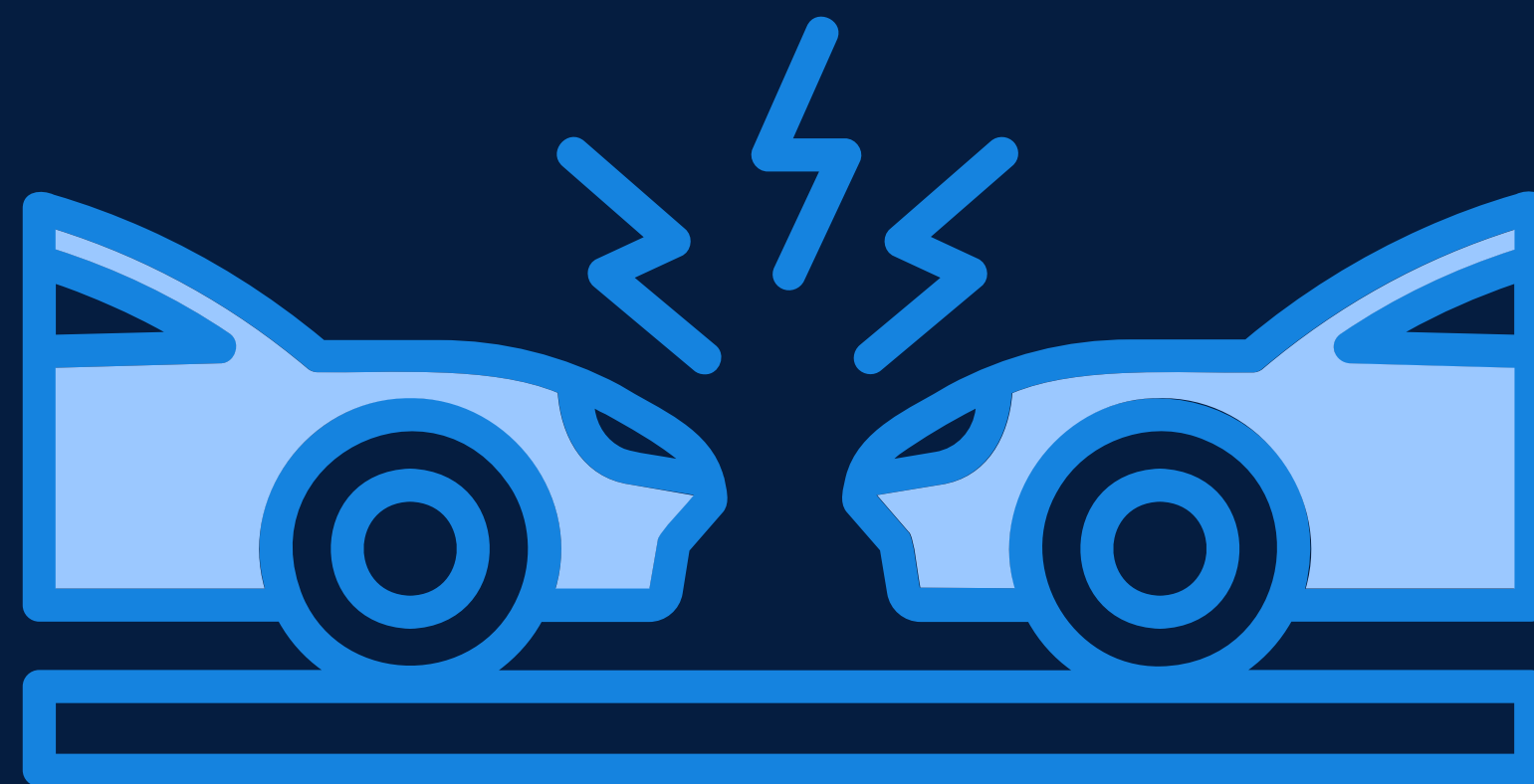


## Expensive

Fraudulent claims and costly errors increase payouts, raise premiums, and drive up investigative costs.

# MEET FRED

FRED's comprehensive approach to incident management addresses the limitations of traditional methods, enabling data-driven insights to improve road safety and enhance efficiency.



# Revolutionizing Accident Reporting

1

**Automatic Detection:** FRED utilizes your smartphone's sensors to instantly detect accidents.

2

**Comprehensive Data Collection:** Captures crucial details like speed, location, date, and time.

3

**Real-Time Data Enrichment:** Incorporates weather, road, and map data for a complete picture.

4

**Instant Report Generation:** Creates a shareable report in real-time.

5

**Effortless Claims Filing:** Use the report to file insurance claims or share with other parties instantly.

# ROADMAP



POC Accident detection  
Data collection  
Augment data  
Report  
Patented technology

Q4 2024

Q1 2025

implementation

Establish insurance partnerships

Q2 2025

Pilot program to begin  
collecting accident data  
SDK Deliverable

Q3 2025

Data modeling

Expand to other  
countries

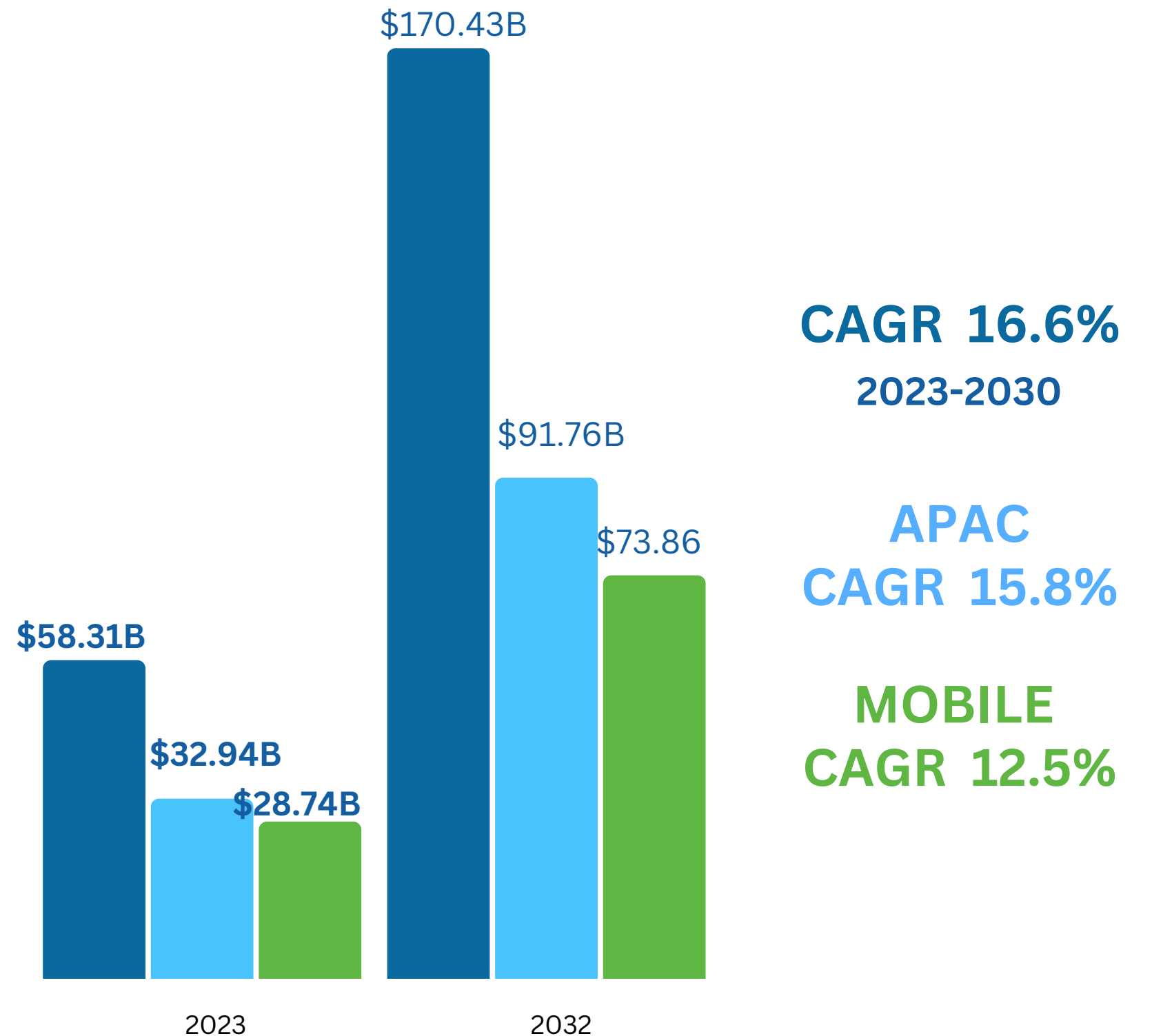
# Opportunities in the Insurance Market

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

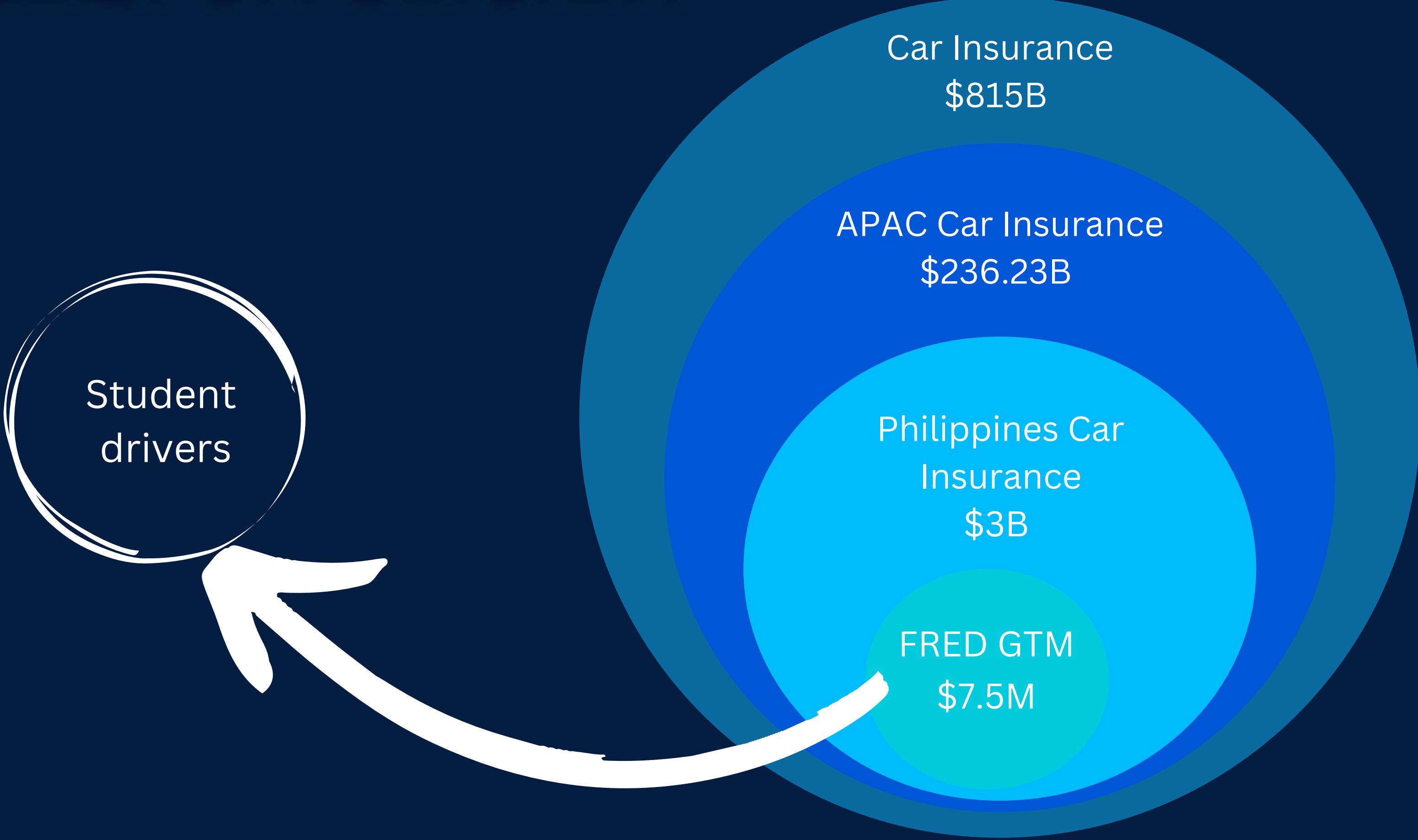
FRED:

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

## Insurance Telematics and Mobile



# MARKET OPPORTUNITY





# BUSINESS MODEL

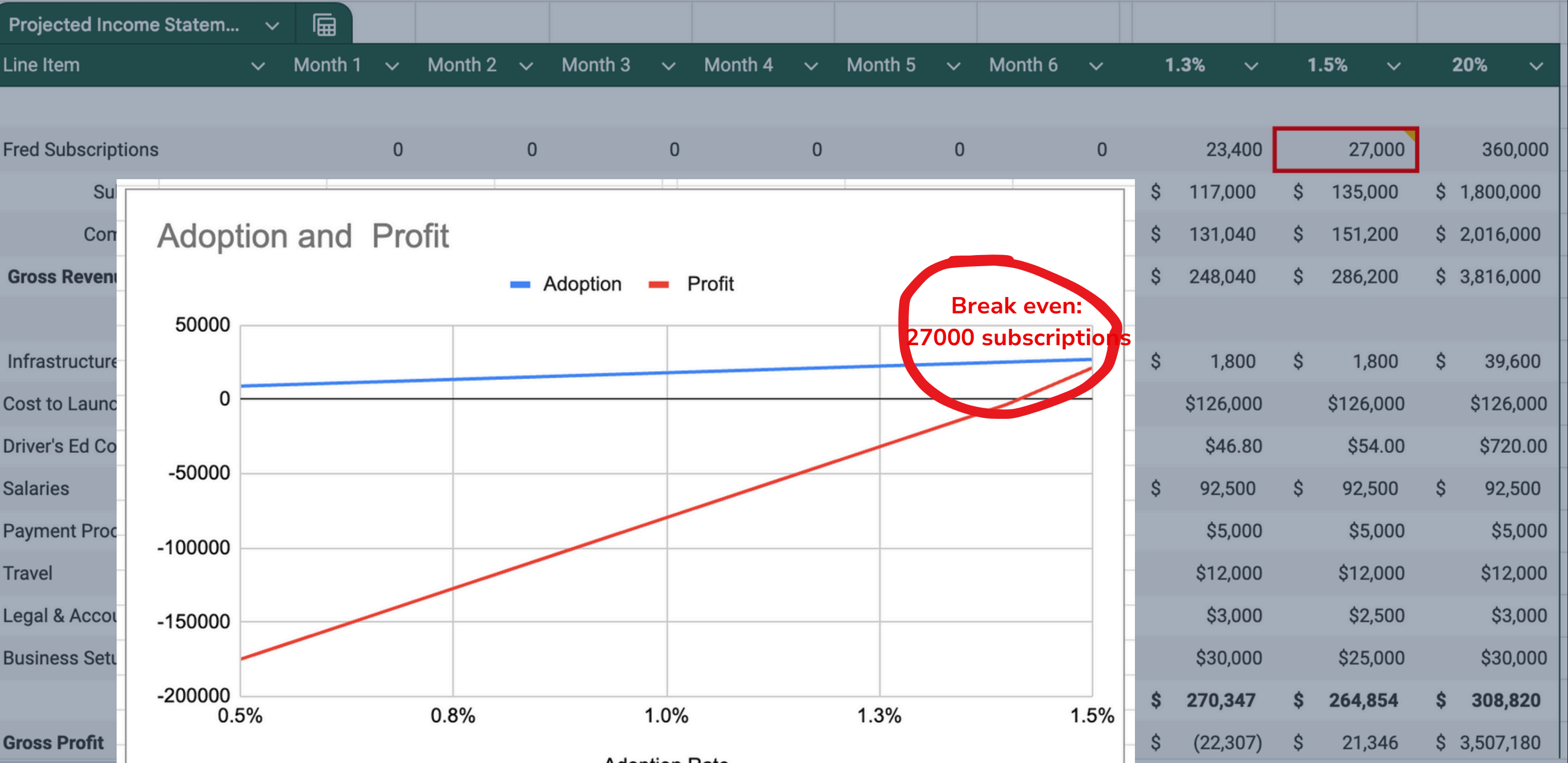
## Subscription Model

FRED aims to attract a user base of car drivers, particularly student drivers and their parents, by offering a monthly subscription service. The projected price point is \$1-2 per month, with surveys indicating a willingness to pay up to \$5 per month. This recurring revenue stream forms the foundation of FRED's financial model.

## Insurance Partnerships

FRED plans to collaborate with insurance companies, providing them with valuable accident data and insights to enhance risk assessment and reduce fraudulent claims. In return, FRED will receive a commission, further bolstering its revenue. This strategic partnership leverages the existing insurance market, estimated at \$58.31 billion in 2023 and projected to reach \$170.43 billion by 2032.

# PROJECTIONS

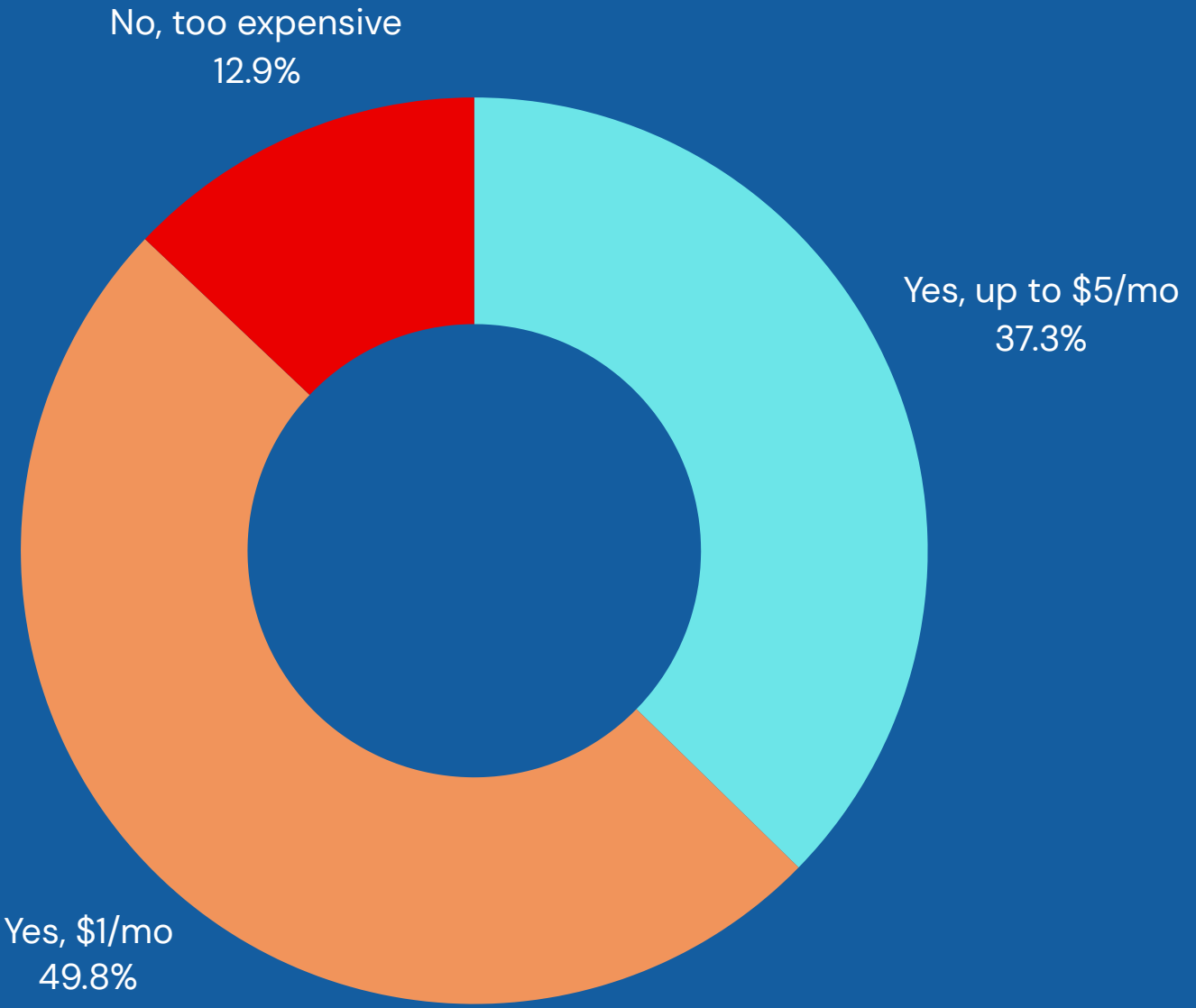


# PARENTS OF TEENAGERS SURVEYED

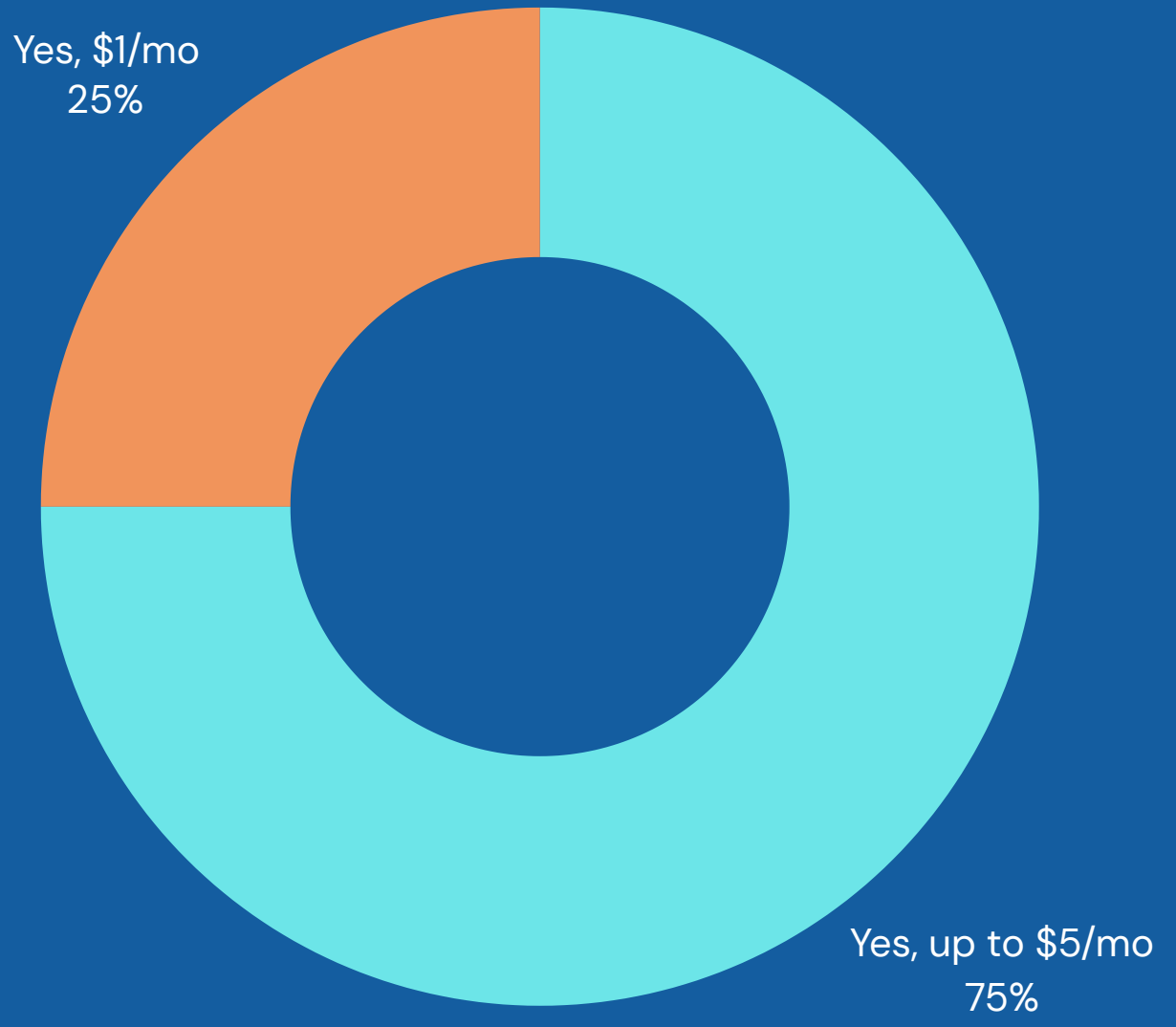
In case of a minor accident, and everyone was ok, what is your child most likely to do first?

89% Call you

Would you pay for a service that automated the accident report for your child?



Using the service would lower your insurance premium by 10-20%, How much would you pay for the monthly service of automating the report?



# REVOLUTIONIZING USAGE-BASED INSURANCE



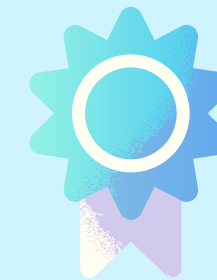
## UBI Concerns

- Privacy Violations
- Data Security Risks
- Inaccurate Assessments
- Limited Compatibility
- Potential for Discrimination



## FRED's Solution

- Uses the mobile phone
- Minimizes Data Collection
- Prioritizes User Privacy
- Advanced AI for Accuracy
- Wide-Ranging Compatibility
- Fair Premium Adjustments

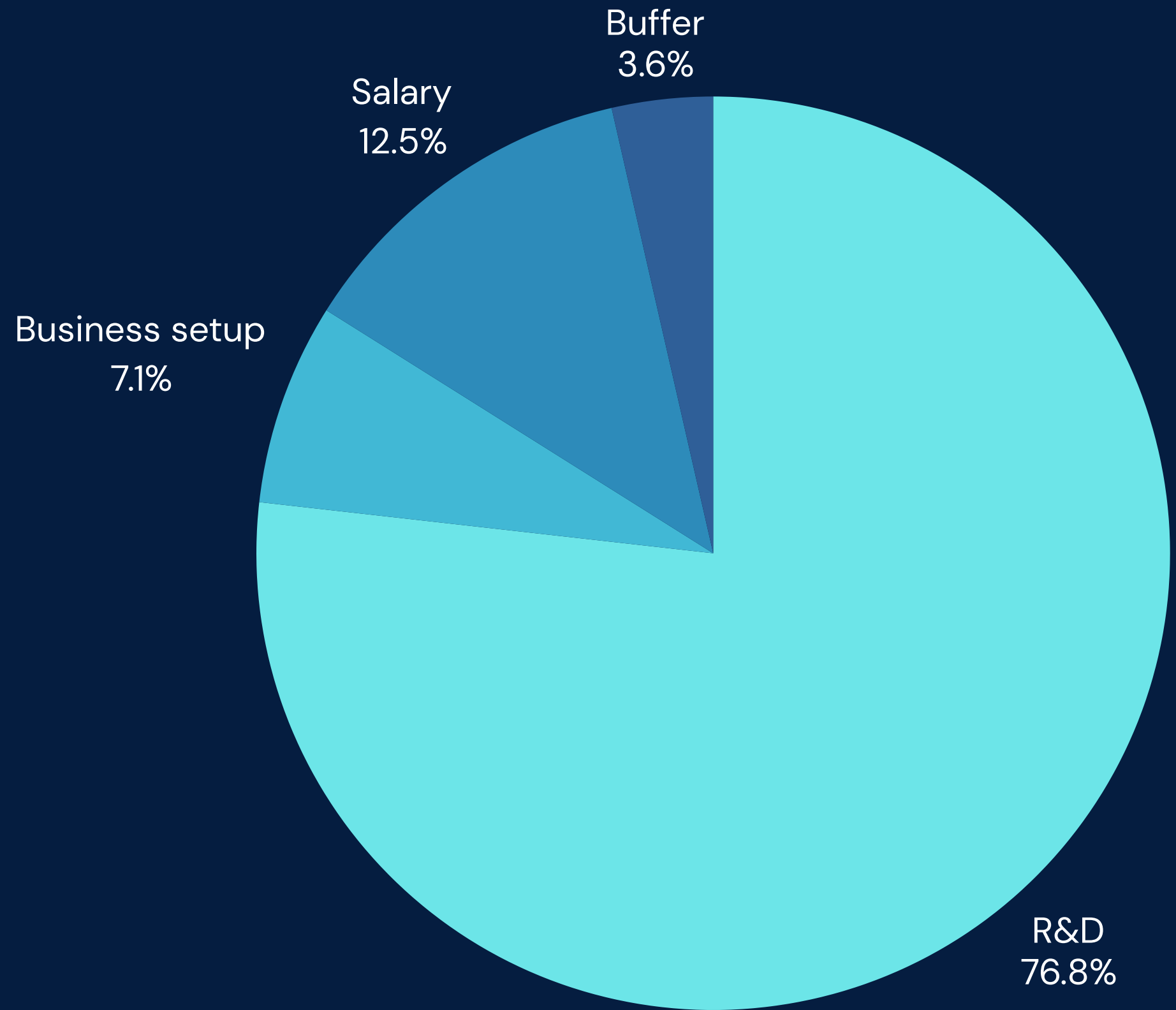


## Benefits for Insurers

- Reduces Fraudulent Claims
- Improves Risk Assessment
- Enhances Customer Satisfaction

# FUNDING

**\$500K**  
Angel Round



# 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



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