



Be Proactive, Not Reactive to the changing auto insurance industry

Julie Bernadou

Let's Talk about Bad Habits

Distraction & aggression
the most common and most deadly



Bad Habits Create Disturbing Trends

Social and economic cost of crashes going the wrong way

In 2017, vehicle crashes
cost companies

\$56.7 b

↑19%

since 2013¹

Nearly **80%**
of crashes involve
some form of driver
inattention **3** seconds
before the event²

40% of rear-end crashes
have no brake application³

¹ 2018 Driver Safety Risk Report, Motus.

² "Vehicle Accidents and Fatalities Reinforce the Need for Safe Driving." OE Summary 2009-04, Office of Health, Safety and Security. United States Department of Energy.

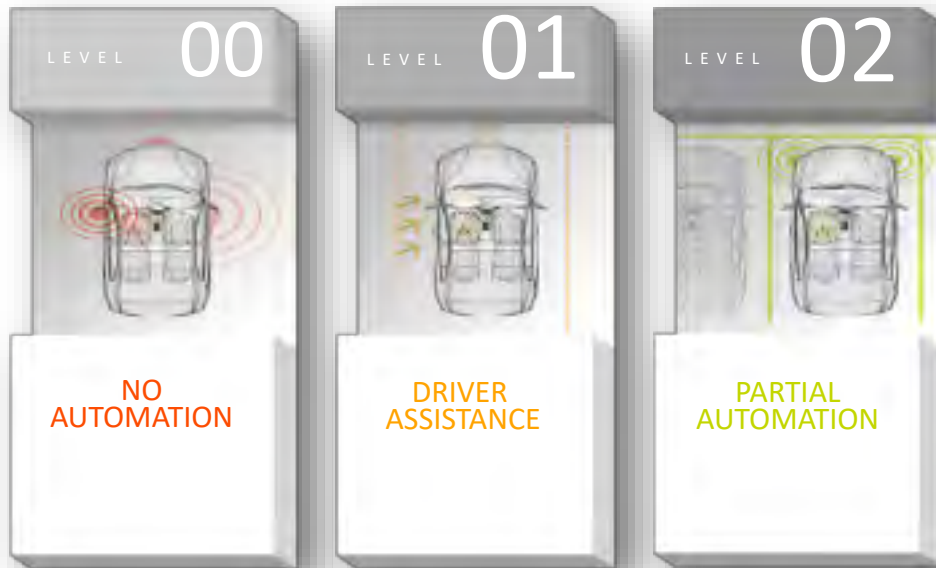
³ The benefits of early warning systems. AXA Accident Research, 4th Feb 2009, Bettina Sinzig

Focus of the Future is L4 and 5

On the road to Vision Zero

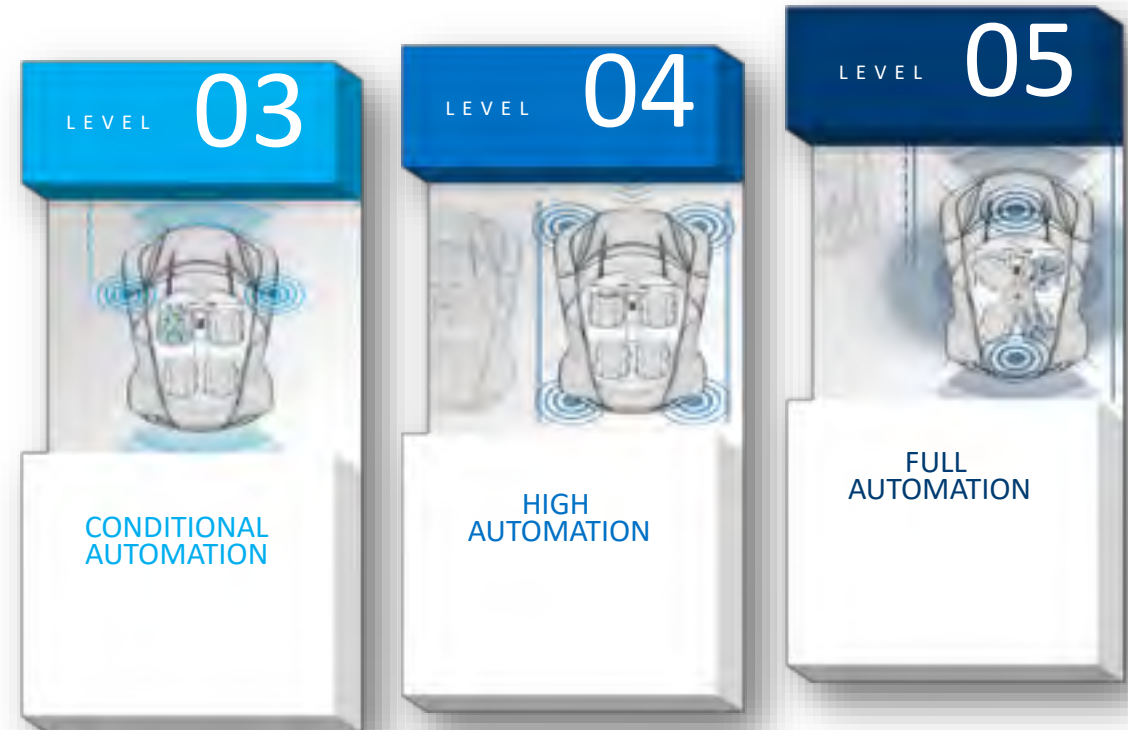
ADAS

Human driver monitors environment



AUTOMATED

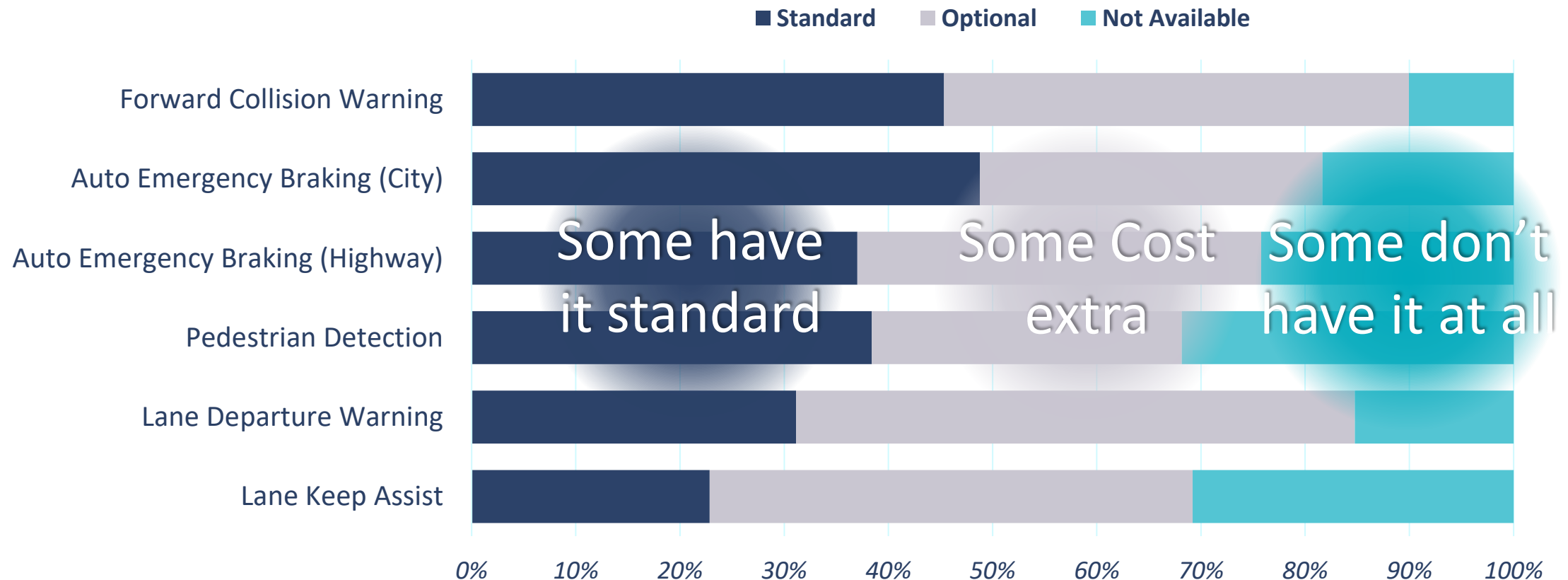
Vehicle system monitors environment



A Large Portion of Cars Don't Have It



Making feature sets hard to standardize and costs hard to control



"Cars with Advanced Safety Systems." Consumer Reports, Feb 22 2019. <https://www.consumerreports.org/car-safety/cars-with-advanced-safety-systems/>

Mobileye's decades of experience



**Autonomous
Vehicles**



**Vehicle Manufacturer
ADAS**



**Aftermarket
ADAS**

SAFETY & DATA

Five Lifesaving Features



100

Speed Limit Indicator

Displays the latest recognized posted speed limit and indicates if the vehicle is traveling above the speed limit



Pedestrian & Cyclist Collision Warning

Alerts up to 2.1 seconds before an imminent collision with a pedestrian or a cyclist, night and day



Lane Departure Warning

Alerts when there is an unsignaled deviation from the driving lane



Forward Collision Warning

Alerts up to 3 seconds before an imminent rear-end collision with a vehicle or a motorcycle



Headway Monitoring & Warning

Helps keep a safe distance from the vehicle ahead, alerts the driver if the distance becomes unsafe (tailgating)



Mobileye 8 Connect

AI-based Fleet Safety Solution



Collision Avoidance

- Collision Prevention Alerts
- Improved Driving Habits
- OTA Safety Features
- Connect Platform (optional)



Connect Platform

(optional)

- + Driver score
- + Safety reports
- + Geofencing
- + Tracking





P&B TRANSPORT

↓ 80%

Collision rate

AAA

Insurance rating
upgrade

AMBU-TRANS AMBULETTE

↓ 45%

Collision rate

↓ 91%

Collision-related
losses

CARS WITH ADAS CRASH LESS OFTEN

Our customers have seen incredible
results from using our technology

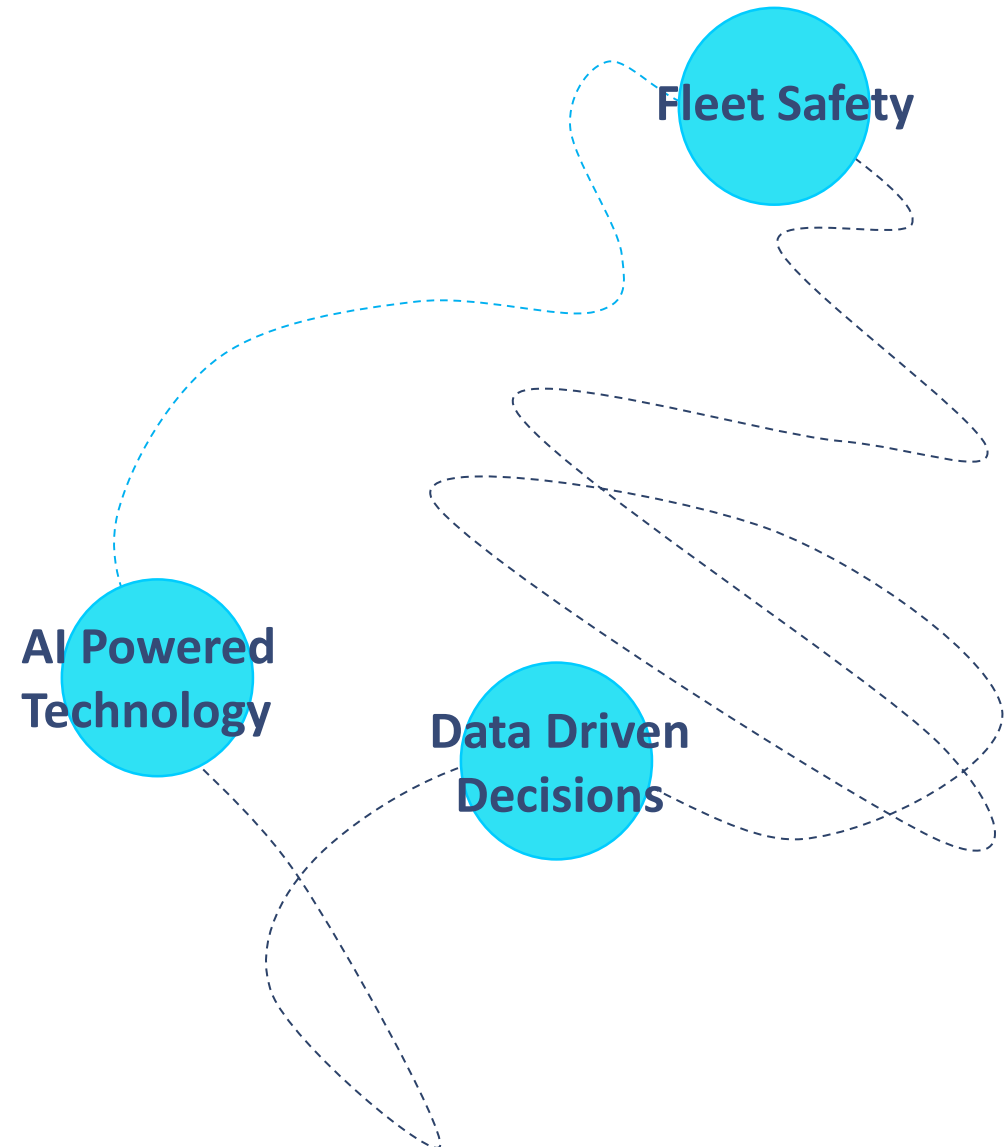
A New Piece in the Data Jigsaw



Refine Driver Scoring by Quantifying the Near-Miss

The *connected* approach

- Adopt an approach that connects safety, AI technology, and data insights – ***an all in one solution***
- Utilize insights that result from this combination to enhance your processes
 - Coaching drivers in real-time, while they're driving
 - Significant and consistent changes in driver behavior
 - Go beyond traditional telematic insights with data that builds a clear picture of what is happening on the road
- Over-the-Air (OTA) allow you to always have the latest software and benefit from changes in safety technology in real-time

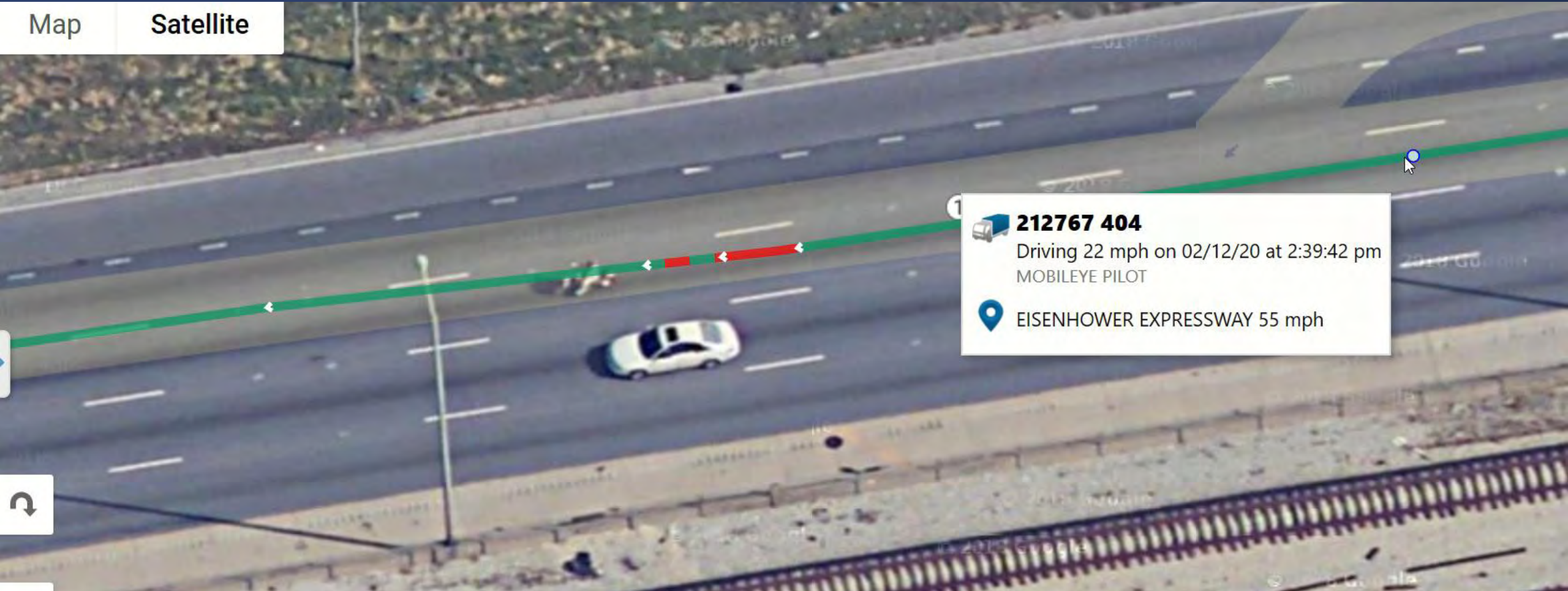


Data Working Behind the Scenes

To help you identify near misses and paint a clearer picture

Map

Satellite



212767 404

Driving 22 mph on 02/12/20 at 2:39:42 pm
MOBILEYE PILOT

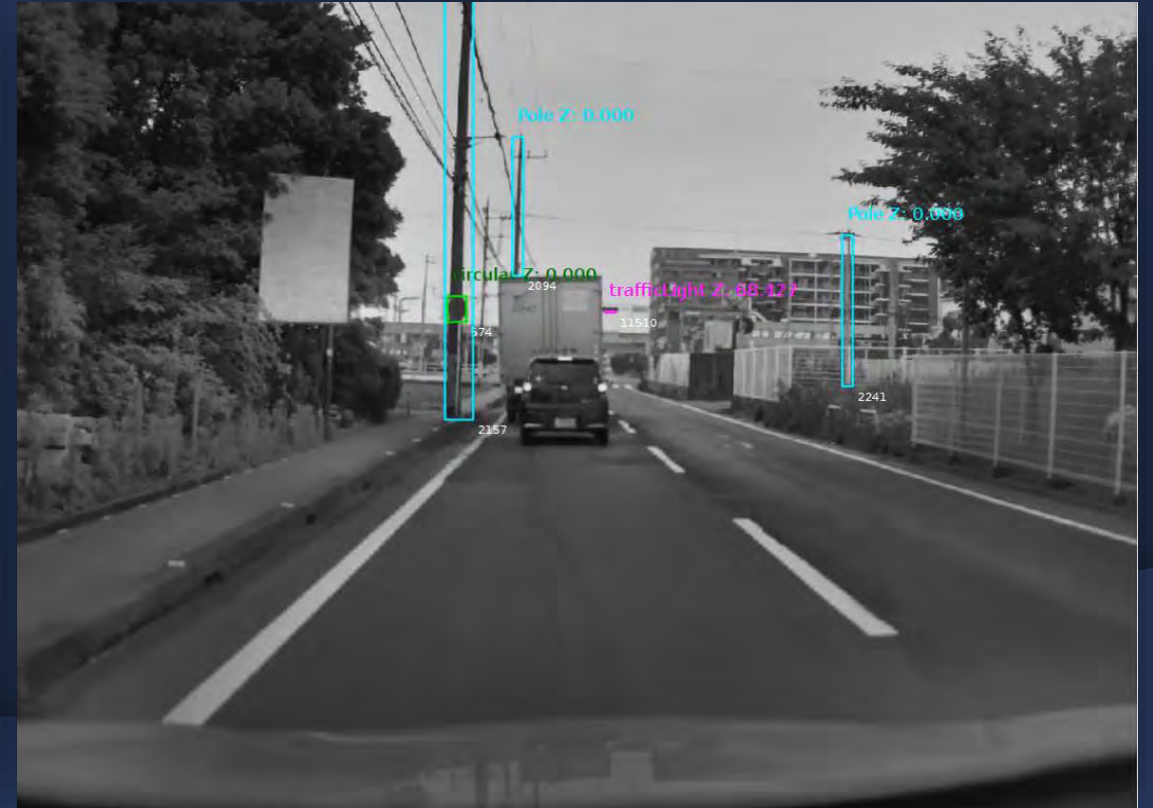


EISENHOWER EXPRESSWAY 55 mph

From Camera Based Safety Technology to Road Asset Mapping



Detecting Potential Dangers



Detecting Road Assets

Infrastructure Asset Inventory

GIS Layers Available



Traffic signs



Traffic lights



Power poles



Signage poles



Reflectors



Road edges



Side/rail guards



Road markings



Lane markings



Lane width



Manholes



Stop lines



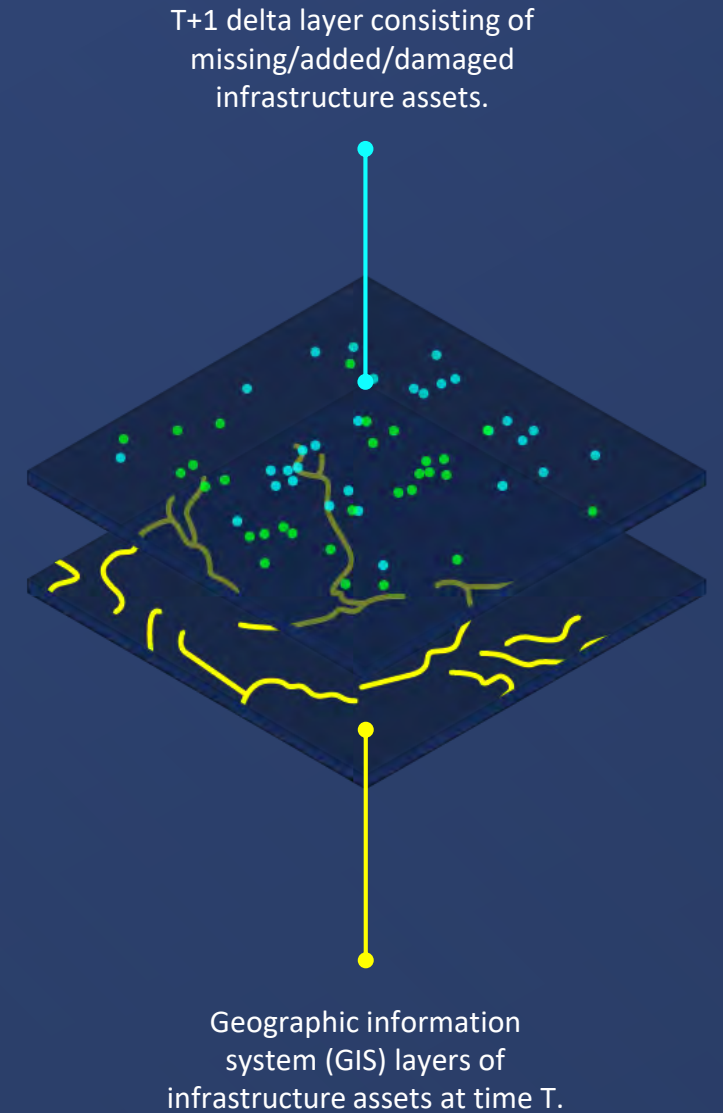
Crosswalks



Tree trunks



Slope & Super elevation



Pavement Condition Assessment

Identify the road sections that require immediate attention with a pavement condition score



Road Safety



Near-miss data

Near-miss data based on Mobileye collision alerts and in the form of GIS layers.



Road Risk Score

Road safety risk assessment along the city's street segments and intersections.



Harsh braking



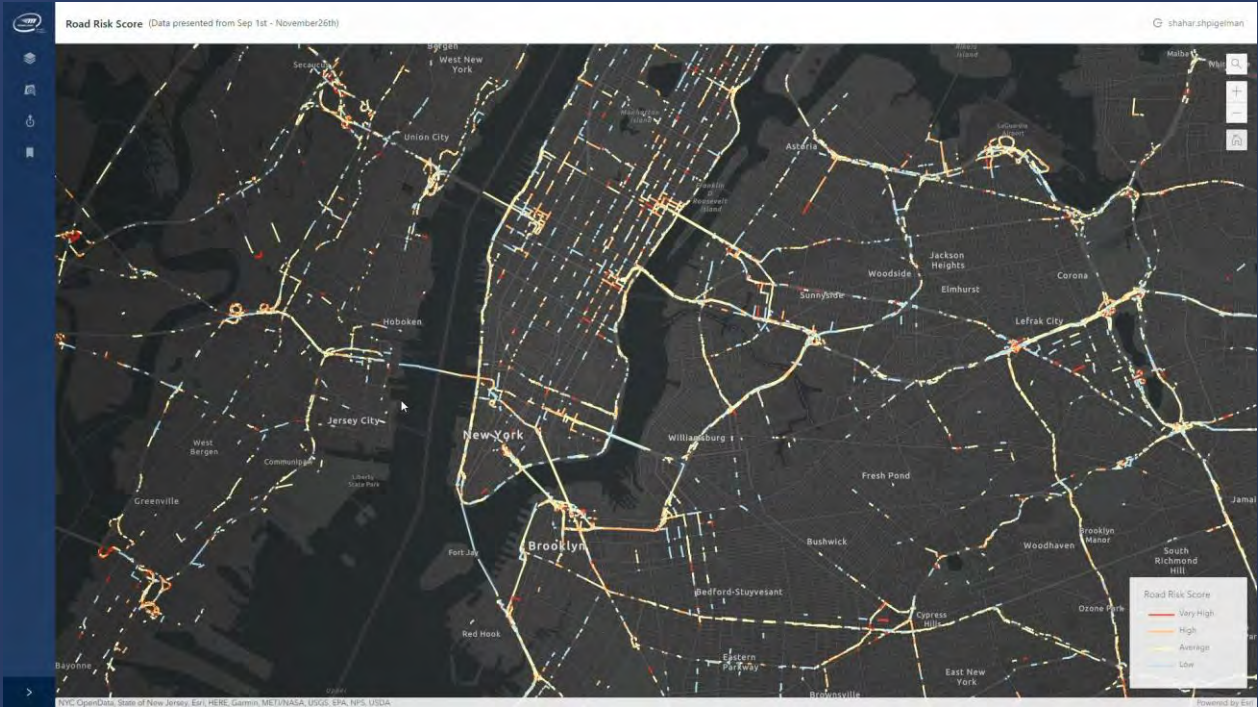
Harsh cornering



Headway Monitoring & Warning Alerts



Lane Departure Warning Alerts



Traffic Data

GIS Layers Available



Average speed



Above average
speed



Vehicle density



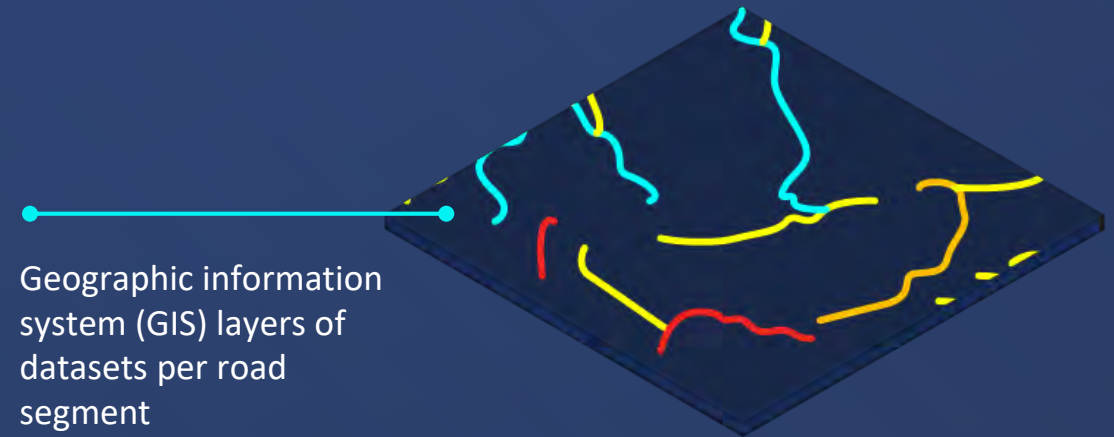
Construction
zones



Cyclist volume



Pedestrian volume

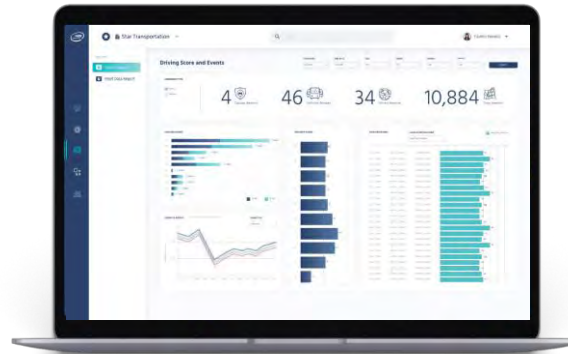


Geographic information
system (GIS) layers of
datasets per road
segment

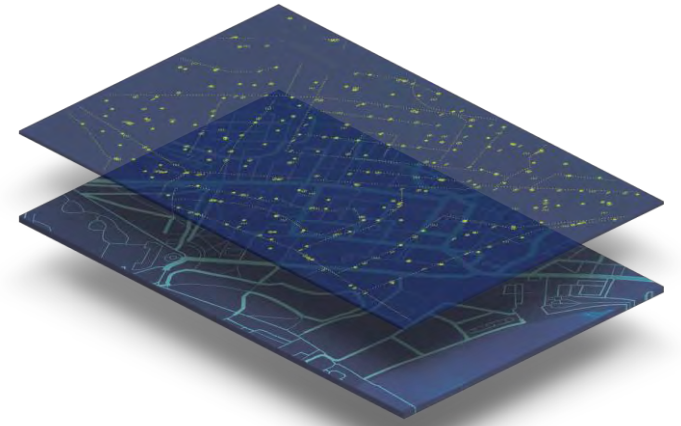
"The whole is greater than the sum of its parts"



Reduction in
frequency and
severity of
collisions



Monitoring vehicles
and drivers behavior



Better insight on trip
conditions

Optimizing profitability of commercial fleets AND insurance companies

The Push to Vision Zero Is Accelerating

With the right partnerships and right data,
we'll see safer streets and better business

Thank You.

Come discuss your needs at our booth!

Julie Bernadou

julie.bernadou@mobileye.com

+1 646 205 9979

