dreyev solution

Virtual Co-Driver Experience

prevents distracted or drowsy driving accidents through real-time risk alerts based on driver skill, attention, and responsiveness analysis within the road risk context.



In-Vehicle Monitoring System

issues real-time alerts about driver drowsiness, fatique, in-cab distractions; provides adaptive coaching for acceleration, braking, cornering, speeding, and tailgating.



daytime visible light driver eve-tracking detection

infrared light for night-time & when sunglasses are worn

Context-Aware Intelligence

monitors driver attention and responsiveness in the context of the road ahead, risk urgency and severity, vehicle dynamics, weather conditions and anticipates potential collision risks ahead.



Life Sense & 6th Sense object detection







& pricina transparency insights management real-time decreased loss accident frequency & records severity

"drevev is a very unique and advanced solution that can identify/notify in realtime the driver of the problem, so that he/she can take correct action to prevent an accident and potentially save lives."

> **Steve Ramsthel** President, Imperial Transport, Inc.

"dreyev is a promising offering in the emerging space of Advanced Driver Assistance. After modeling both driver attention and driving risk, based on contextual data from the road and inside the vehicle, dreyev generates real time feedback to the driver about hazardous conditions to help prevent crashes caused by inattentiveness."

> **Brian Van Amburgh** Director Business Development, Telamon Insurance & Financial Network

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Intelligent Vision Safety **System**



Commercial Lines Use Cases

Commercial Auto

Commercial Auto has been in turmoil for almost a decade due to skyrocketing losses resulting from risks, such as more vehicles and miles traveled, and from ever increasing distracted driving. Since 2011 combined ratio has been over 100% and has been climbing despite the rate increases.

Challenges

Telematics data is used retroactively to modify driver habits and has had limited success in reducing claims:

- cannot generate proactive risk warnings using the road risk context in real time
- mobile-based aps rely on the cell phone patterns only to detect distracted driving
- limited ability to detect drowsy driving
- driver risk score based on the vehicle dynamics does not account for the road risk context and may punish safe drivers
- risk management continues to rely on historical data and is delivered as defensive driver training and disciplinary measures by fleet managers

Solution

- prevent or reduce crashes resulting from drowsy and distracted driving
- deliver virtual co-driver experience as a safety and training tool with a social distancing component
- real-time driver and fleet analytics

Benefits

- up to 30% loss cost reduction due to prevention and mitigation of crashes
- real-time accident reports for expedited claims processing
- video evidence for driver exoneration in court
- driver risk score & fleet analytics for pricing and underwriting
- 20% increase in customer satisfaction

Workers Compensation

Workers' Compensation claims frequency and severity continue to rise for commercial fleets. From 2011 to 2016, the frequency of WC claims from motor vehicle accidents increased, while the rate of all WC claims decreased. And MVA claims have exceeded the severity of all claims combined.

Challenges

- static account risk information does not track changes in driver risk profiles and staffing changes
- driver education programs provide a short-lived impact with gradual deterioration in skills over time
- external risk factors and increased number of distracted drivers cannot be effectively controlled
- with increased demand for deliveries, driver fatigue becomes in important factor in driver safety

Solution

- · prevent or reduce severity of injuries from MVA by issuing proactive alerts
- deliver virtual co-driver experience as a safety and training tool with a social distancing component
- capture driver and fleet analytics in real-time

Benefits

- fewer and less sever injuries through timely driver alerts that prevent crashes form happening
- improved account profitability due to consistent and continuous workplace safety monitoring
- real-time accident reports for expedited claims processing
- video evidence to prevent WC fraud
- driver risk score & fleet analytics for pricing and automated account auditing
- 20% increase in customer satisfaction



safety

probability of

crashes





coaching

General Liability

In the environment similar to COVID-19 lockdown, an employee of a trucking company or a delivery unit may be found liable for placing clients or partners in a situation where they may be exposed to a disease or any contaminants.

Companies that can prove that they have clear and enforced pandemic procedures, such as regular symptom and vitals checkers as well as sufficient personal protective equipment, will be in the best position to minimize general liability losses.

Challenges

- COVID-19 raised concerns regarding the driver's ability to comply with policies addressing the use of personal protective equipment and any incidents that may expose clients or partners to a communicable disease
- driver safety programs provide a short-lived impact with gradual deterioration in compliance over time
- increased number of contacts and situations en route that cannot be effectively controlled.

Solution

- detect sick drivers before they are dispatched using the built-in symptom and vitals checker
- issue proactive alerts to ensure compliance with a personal protective equipment program
- capture video evidence of any exposures around vehicles

Benefits

- COVID-19 exposure mitigation by monitoring driver compliance with personal protective equipment recommendations and through the issue of proactive alerts before contacts occur
- minimize probability of a Medical Payment claims by using the built-in **symptom checker** to detect drivers with a communicable disease and send alerts to fleet managers before the dispatch
- video evidence for driver exoneration in court

business workplace lawsuit

fuel costs, wear & tear

protection