dreyev AI Co-Pilot

Boots on the ground approach to landing the most affordable insurance rates by using the latest tech



Webinar May 3rd 2023



Dreyev's Al turns the lights on unknown risks



Your Speakers

<u>Frank Sentner</u>, Insurance Guru and *dreyev's* Senior Advisor will set the webinar context and tell you "Why *dreyev*?".



<u>Daniel Summers</u>, Trucking Insurance Agent and Host of the <u>Truck Insurance YouTube channel</u> will explain how you can get your lowest insurance rates with boots on the ground approach.



Roberto Sicconi, your Safety Al Solution Maestro will tell you about *dreyev's* benefits and how our app can quickly prove you are the best driver out there deserving of the most affordable insurance rates.

Why dreyev?

Commercial driving is a challenging job.

- ❖ 5,700 large trucks were in fatal crashes in 2021.
- ❖ 18% increase from 2020; 49% increase in 10 years.

Increasing Commercial Auto Insurance Costs

- ❖ Commercial auto rates rose 7% in Q4 of 2022.
- ❖ Nuclear jury verdicts of \$40 \$50 million each!

Traffic surveillance cameras are EVERYWHERE!

- ❖ ~100 million installed surveillance cameras in U.S.
- ❖ And, that number is increasing by 20% annually.

You need to have your own cameras!



Why dreyev?

Commercial driving is a challenging job.

- ❖ In cab coaching is essential for the drivers' safety.
- Drivers need road hazard alerts based on attention.

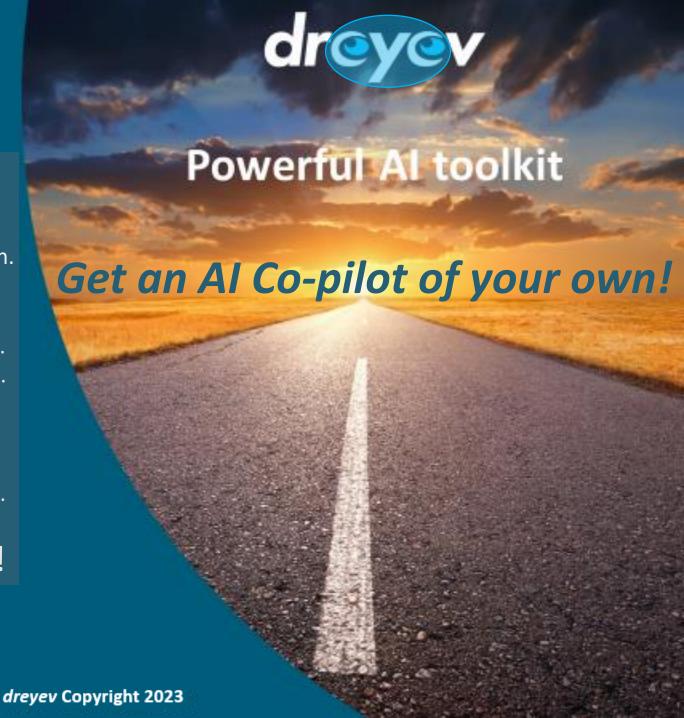
Increasing Commercial Auto Insurance Costs

- ❖ Insurance based on AI-video technology costs less.
- ❖ Your accident videos are essential to your defense.

Traffic surveillance cameras are EVERYWHERE!

- However, poor quality videos can be misleading.
- ❖ Your videos show true conditions inside & outside.

You need to have your own cameras!



dreyev Offer for CDA Members

To Improve the Safety of CDA Members, your drivers can:

- ❖ Install the dreyev app on your mobile device to record videos and try out your own Al-powered co-pilot **FREE for 90 days**!
- With access to your dashboard to review videos and analytics.
- After 90 days, continue to use your co-pilot app and review your performance on the dashboard for only \$15 per month.

CHARLES STRING, INC. Offer for CDA Members







Offer for CDA Members

- Varying discounts depending on insurance company for use of ELD, dash cam and driver coaching programs
- From 3% to 50% off premiums





Charles String Agency

- Independent Insurance Agency specializing in Trucking Insurance
- If it hauls for hire, we'll insure it!
- Different approach to selling insurance
 - Education
 - Consulting
 - Transparency





- Insurance companies are starting to pick up the pace in adopting ELD and camera technology and integrating the data into underwriting models!
- Adoption and use of cameras has gotten a lot of pushback
- Discounts to incentivize usage





- Cameras = Increased Control
- Accidents with cameras vs. without cameras
- Reduce false faults, prove innocence
- Flip-side: prove guilt and reduce repeat offenders
- Overall, good drivers don't typically make insurance rates go up



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CHARLES STRING, INC. Offer for CDA Members

To Reduce the Insurance Costs of CDA Members, you can:

- ❖ Drive 500+ miles on at least three trips over a period of five days using the dreyev video app on your mobile device.
- Provide Charles String, Inc. access to your dreyev analytics.
- * We will use the information on your driving performance to find the best insurance coverage available for your vehicle.



dreyev

The dreyev difference

Dreyev enables ultimate driving safety by balancing Human and AI driving skills

 identifies driving risks ahead and possible "near misses"

 helps insurers quickly identify good and bad risk drivers

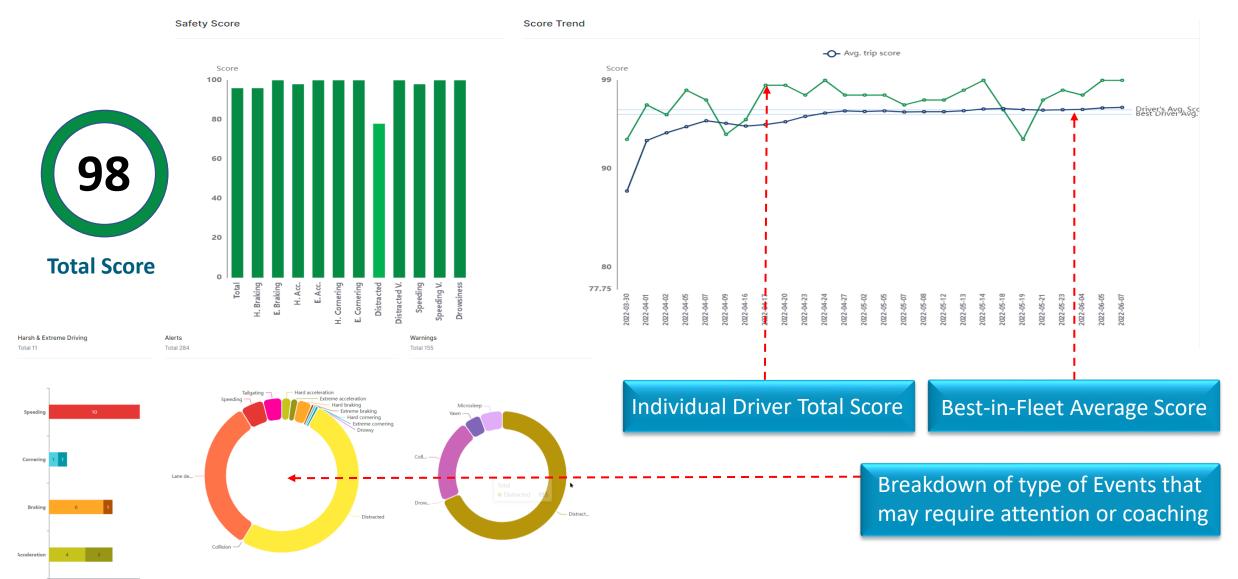
 provides rich and dynamic risk "heat maps" to promote safer routes and driving patterns





Distance Traveled

Driving scores and trends to certify safety skills



Hours Of Service



Why Collaborative Driving?

Safest driving by tightly coupling Driver + ADAS + DMS **3-5 sec of uninterrupted analysis of the road needed to k**eep fresh model of the scene ahead and to "understand" and predict changes for effective intervention

maintain attention to road at all times



maintain adequate driver alertness and awareness

Driver excellence

Anticipating appearance of objects based on experience



Quick prediction of unexpected motions



Improvising decisions in unexpected situations







Product and Service

In-Cabin

- Al for Real-time Risk Detection
- Distraction-free Warnings and Alerts

Options:

- a) Smartphone
- b) Smartphone + Smart Dashcam



Cloud-side

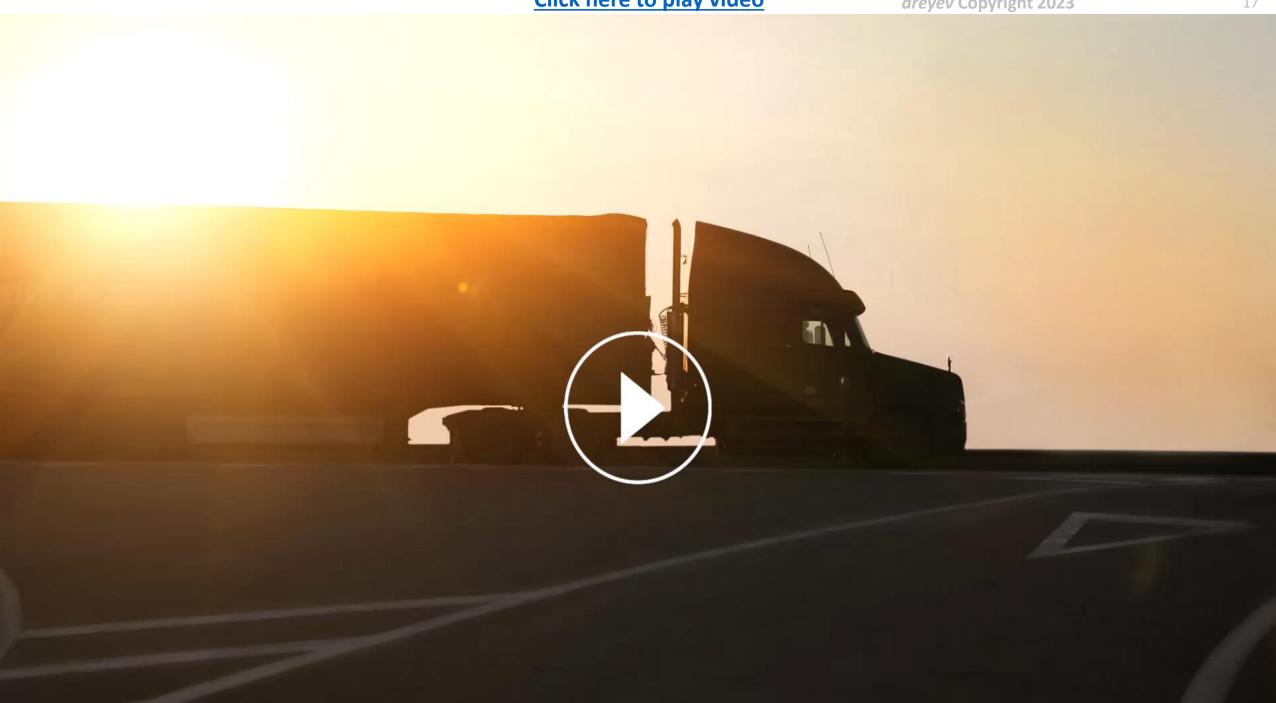
- **Driving Performance Scoring/**Reporting
- Aggregate Risk Analysis and Modeling
- Al Risk Analytics and "Heat Maps"
- Performance improvement areas
- Recognition of best driving skills



Driving Analytics AI Platform

Trips, Events, Videos, Scores, Post-trip Coaching





dreyev helps lower insurance costs

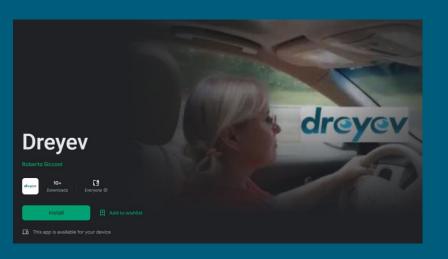
- Reduced risk of crashes
- Instant FNOL for faster claims processing
- Reduced risk of Nuclear Verdicts
- Good vs. bad risk selection
- Sophisticated insights to run the business most effectively
- Improved safety standards, reduced wear
 & tear, maximized vehicle resell value



dreyev Lite Android app

- 1. Download free app & mount your phone next to the rearview mirror https://play.google.com/store/apps/details?id=com.telelingo.lingofit
- 2. Drive 500+ miles on at least 3 trips over a period of 5 days using dreyev video app on your Android smartphone
- 3. Share your driving score with Charles String to get the lowest insurance rate





Registration screen



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Q&A

