

Smart Car

Implementation Offer
Premium Safety Package



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Idea

We believe that solid, modern technology is the most effective tool that allows us to create a completely new image of the motor insurance business, customer relationship and safety.

Insurance companies, drivers and their family members can now take advantage of the Premium Safety Package – a system that watches over each insured vehicle and its passengers without constantly interfering with the driver's privacy and journeys. At the same time, the system allows the insurance industry to:

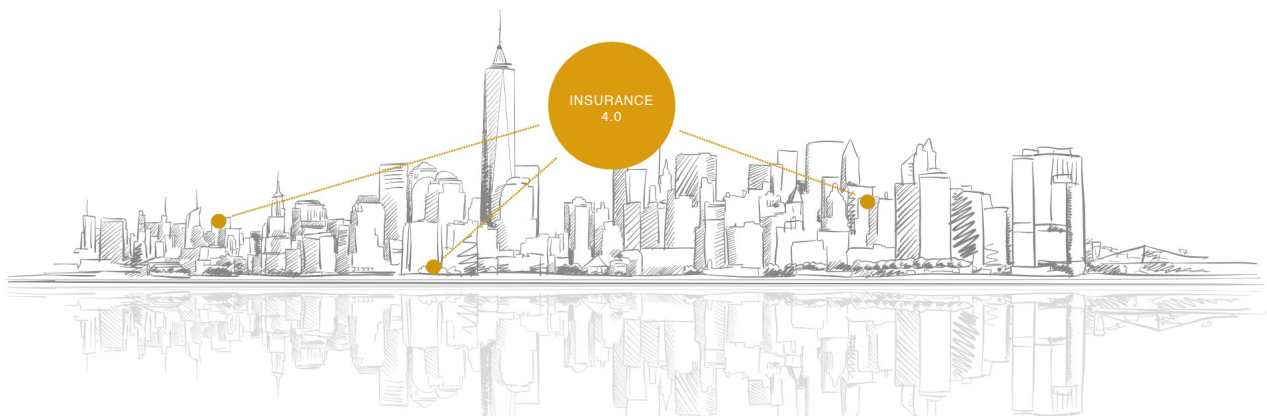
- Automate assistance processes and procedures
- Automate claims adjustment, actuarial and provisioning procedures
- Limit losses and extortion
- Enable cheaper acquisition for selected, special customers.

The Premium Safety Package is a method of providing the driver with assistance or urgent support in dangerous and stressful situations. The package protects the driver and saves time, maximising the feeling of safety in road traffic and increasing confidence in us as insurers. We are literally always sitting next to the driver whenever he needs us, without involving him in any other way, providing him with the necessary support..

Technology

We have created a technology that detects faults, minor collisions, but also serious events in the **insured vehicle**. Every vehicle, regardless of age and origin, can become a Smart Vehicle, which monitors the level of safety on an ongoing basis and the moment an incident occurs, immediately transmits a “request for support” to the insurance company and indicated parties, for example, the driver's parent or partner, regardless of who is driving the vehicle.

The technology is based on extremely sensitive mechanisms that recognise overloads in the vehicle and make precise and instant calculations on an ongoing basis. Our proprietary algorithms constantly assess and classify the scale of the threat, and in the event of a potentially dangerous incident, they detect it and transfer a priority signal with data about the event to the Microsoft Azure cloud, thus enabling communication with the insurance company, the vehicle and its driver. In the event of a serious accident, the system provides assistance and automatically initiates a formal claims adjustment or assistance procedure.



Solution









The solution is a unique, self-sufficient, wireless **Smart Tracker**, entirely designed and manufactured in Poland, as well as technological resources supported by artificial intelligence algorithms in the Microsoft Azure computing cloud. The Smart Tracker is simply placed in any vehicle, without having to interfere with the vehicle's system or having to pair it with the phone and without the need for calibration, as the installation is confirmed by a dedicated application ... that's it.

Smart Tracker consists of a set of accelerometers and a location and communication module, which, regardless of the location, always monitor the safety of the vehicle. The brain of Smart Tracker is a set of highly specialised algorithms, developed by teams of leading engineers and analysts. These algorithms, like in the case of airbag activation systems or eCall, are extremely sensitive and detect any event accurately.

The signal about the event is received by the **Microsoft Azure computing cloud**, which, supported by artificial intelligence algorithms, immediately qualifies the event and transfers key data from the event via a dedicated web application and, using the API, directly in the internal, existing systems of the insurance company.

Integration with any IT system on the side of the insurance company is possible at every level, thanks to the well-thought-out architecture of the Inssue Technologies system.

Call Center

WE12331 740745366891872	Device Status  COLLISION DETECTION, RANK: ●●●●●	Owner Details  Michał Santor	Location 	Action  OPERATOR IS CONNECTED TO THE DRIVER
TBU1209 034847015667061	Device Status  NO COLLISION DETECTED	Owner Details  Łukasz Janicki	Location 	Action  CALL THE DRIVER

Smart Tracker

The device is a state-of-the-art, self-sufficient solution dedicated to detecting events, designed and manufactured in production plants in Kraków and Sucha Beskidzka.

- Battery-powered device which does not require connection of external power sources
- The device is independent communication-wise, it does not require pairing with the phone
- Energy life of the device: 12 months
- Total technological efficiency supported by a series of tests

Cloud computing application

The Cloud computing application was developed using Microsoft Azure technology, while the efficiency and level of security are guaranteed by the highest Microsoft quality.

Superior functionality – in case of event detection:

- Event time
- Location of the event (GPS coordinates and address matching)
- The nature of the event along with the qualification of the event
- Synchronisation with data on the insured and policies held

- Vehicle registration plate number
- Name and surname of the driver / insured person
- Direct phone number to the driver / insured person

Supplementary functionality – current administration

- Display of the status of installed devices
- Lack of communication with the device warning, low battery warning, etc.
- Management of administrative data needed to conduct key functionalities

Smart Car Crash Detection Modules

Collision detection

Detection of minor events, such as collisions in peak traffic, helps the driver to continue their journey as quickly as possible. The automatic process of documenting the incident allows you to start the claims adjustment procedure and let it run without the need to carry out time-consuming formalities.

Accident detection

Detection of serious accidents in which there is a risk of injury and where the vehicle is immobilised, allows you to make sure that those involved in the accident are safe and that correct action is taken – in the event of a threat to health or life, calling the appropriate emergency services to the scene and calling authorised assistance services in less serious events.

Assistance button

It allows the driver to establish a connection with the insurance company and obtain support in the event of vehicle immobilisation due to a breakdown, such as a punctured tire, battery discharge or lack of fuel, without the driver having to identify the insurance company or provide the current location.

Communicator

A module that allows you to send messages of any nature to the driver. Messages can be both predefined and real-time.

Where is the car?

A module that allows you to check the location of the vehicle on the map in the event of lack of communication with the driver, the need to locate the vehicle in a parking lot or if there is a suspicion of vehicle theft. The module is available both from the application level for the insurance company and from the level of the driver's application.

Black box

It allows you to record key parameters before and after an incident to create evidence or investigation material. The module records measurements from the time immediately preceding the event and immediately after the event and uploads it to the cloud.

Pricing

In the research and development of our system, we have already invested over EUR 1 million and over 200,000 man-hours by dozens of experts in traffic engineering, electronics, construction, data analysis and artificial intelligence, both from Poland and abroad.

The values listed in the table are expressed in net amounts and represent the amount expected to be obtained, in any cost distribution configuration, for a single vehicle covered by the Smart Car Crash Detection system, per month.

The values do not include potential integration costs.

During individual negotiations price may be reduced.

The pilotage stage if settled may be calculated separately.

	Pilot study			Agency agreement
	Smart Tracker Series 3	Smart Tracker Series 4	Smart Tracker Series 4+	Smart Tracker Series 4 / 4+
Price per vehicle per month	1 €	5 €	7 €	Oferta indywidualna
Collision detection	yes	yes	yes	yes
Accident detection	yes	yes	yes	yes
Assistance button	yes	yes	yes	yes
Communicator	yes	yes	yes	yes
Where is the car	-	-	yes	yes
Black box	-	-	yes	yes
Ready in	2020	2020	Q2 2021	Q2 2021

Implementation

Smart Car Crash Detection is provided as Software As A Service (SaaS). This means that access to the service requires only the integration of the Inssue Technologies cloud environment with the existing environment on the side of the insurance company.

As part of the implementation, we offer assistance and data integration service, the creation of a dedicated Policy and General Terms and Conditions of Insurance, and depending on the expectations, also integration with a dedicated tariff engine with an API ending dedicated to online comparison websites.

Depending on individual requirements, Smart Trackers can be sent to selected branches of the insurance company, and then be delivered to customers to the extent designated by the insurer.

With an agreement for the supply of Smart Trackers in the quantity of more than 1000 units, we offer the possibility of branding Smart Trackers with the branding of the orderer.

Implementation elements included in the price:

- Delivery of the indicated quantity of Smart Trackers, fully operational and ready to use
- Development and implementation of a web application to operate the system with an API interface
- A cloud computing-based algorithm

- Maintenance of the solution
- Guarantee for infrastructure and web application with an SLA of 99.9%
- Guarantee for devices with an SLA of 99%, including cellular coverage
- Updating the software of the cloud solution on a monthly basis
- Device and device software updates

Device certification

Smart Tracker devices have the status of a finished product, carrying a CE certificate of conformity, required by the regulations in force in the EEA Member States, preceded by dedicated internal tests.

Personal data

All procedures related to personal data and obligations related to the GDPR rest with the insurance company. The data will be stored in the system in an anonymised way, and the devices will be linked to the insured person's ID consistent with the ID in the Company's IT systems. Inssue Technologies does not store any personal data permanently..

Project development

Insurer 4.0 is an intelligent, fully automated insurance company. It's a game-changer capable of creating new standards, indicators and risk management procedures, implementing intelligent tools for actuarial and provisioning purposes, and completely changing the policy cost structure. From the product side, it creates individualised products and tariffs for its customers, conducts a very precise selection of customers, constantly develops itself and studies new, currently unknown phenomena and risk mitigation models.

The Smart Car family of solutions is being continuously developed both on the level of the Smart Tracker device and the software, deep data analytics and artificial intelligence. We are already working on the miniaturisation of devices, reducing their energy consumption, and we are ready for 5G communication, thanks to which it will be possible to thoroughly understand the characteristics and models of vehicle use, increase the effectiveness of risk minimisation even more and conduct its ongoing moderation.

Inssue Technologies

Inssue Technologies is a fusion of 20 years of experience in the field of insurance distribution in Poland and 30 years in the development and production of new technologies. Since 2017, we have been building a pioneering solution for insurance, using our multi-dimensional experience and resources. As the first in Poland, we research and develop Smart Insurance, redefine the business model of insurance companies in Poland and implement the sum of our knowledge and experience in the technical aspect of motor insurance.

Inssue Technologies is part of the Fideltronik group, an organisation with entirely Polish capital and history, the largest European EMS – Electronic Manufacturing Service company, a leading developer and creator of IoT solutions and Artificial Intelligence laboratories.

Inssue Technologies is also a Microsoft partner, thanks to which we ensure the highest guarantee of data quality and security, and we obtain priority in accessing and supporting work with the use of the latest technologies.

Marcin Dudek
CEO

Inssue Technologies Sp. z o.o.
HQ, R&D : 31-553 Kraków, ul. Cystersów 19
Office in Warsaw: 00-121 Warszawa, ul. Sienna 39

Tax ID: 993-066-20-07 REGON: 366327631 KRS: 0000657467

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