

Sense & Sensorability

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1.35 million

Road traffic deaths occur every year

3,287

Deaths everyday on average

3% of GDP

Cost of road traffic crashes



ZENSUNGTM

- ▶ *Vision : to create better driving experience, improve road safety and reduce pollution.*



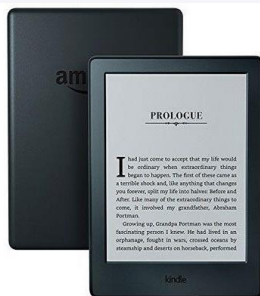


Sensor

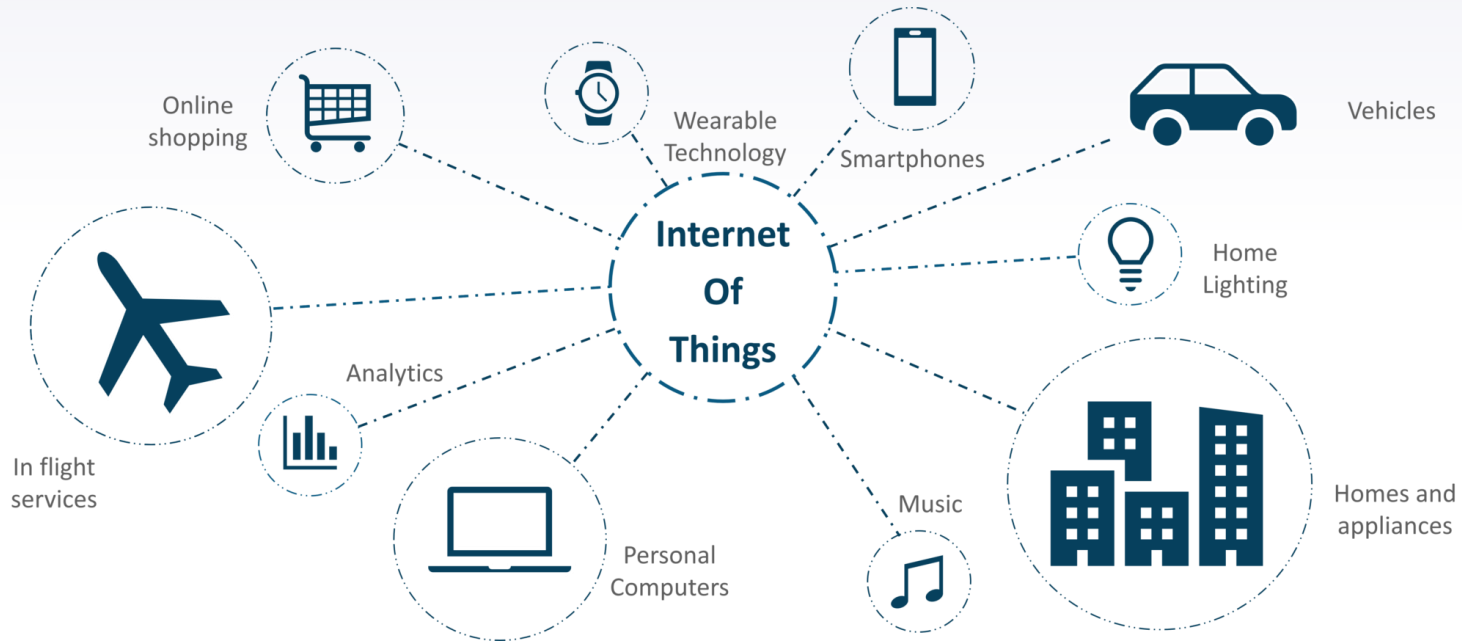
The present



▶ Smartphones have replaced...



What is IoT?





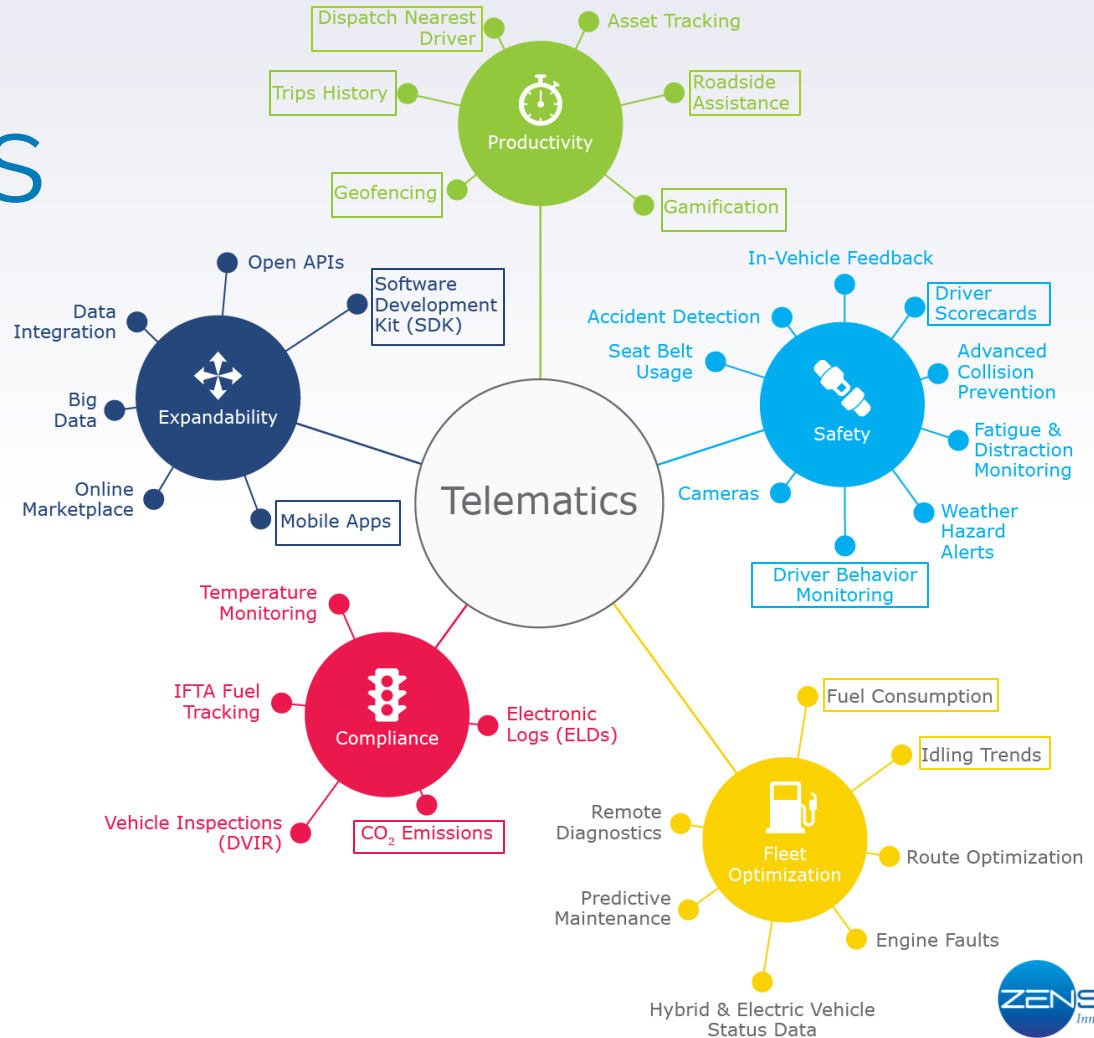
“What the Internet of Things is really about is information technology that can gather its own information. Often what it does with that information is not tell a human being something, it [just] does something.”

– Kevin Ashton

Technology Pioneer, MIT



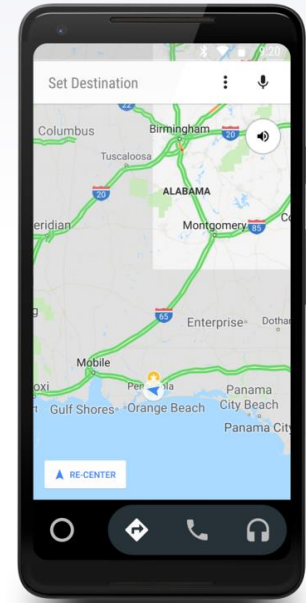
Telematics



OBD Vs Smartphones



- ▶ Installation
- ▶ Cost
- ▶ Availability
- ▶ Phone usage detection
- ▶ Data Sanity

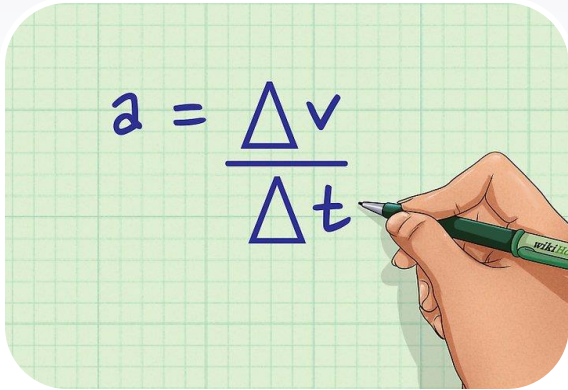


GPS Sensor



- ▶ Fitted in devices
- ▶ Provides parameters:
 - ▶ Latitude
 - ▶ Longitude
 - ▶ Speed
 - ▶ Heading

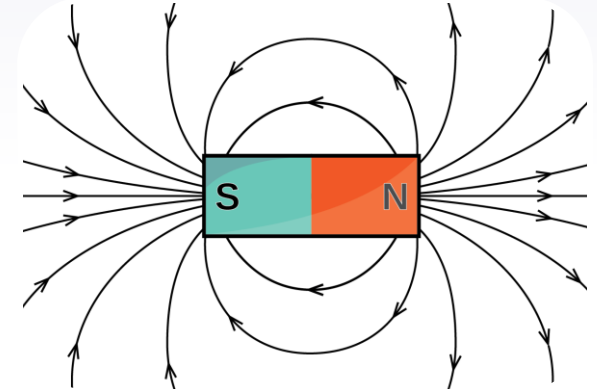
Sensors



Accelerometer



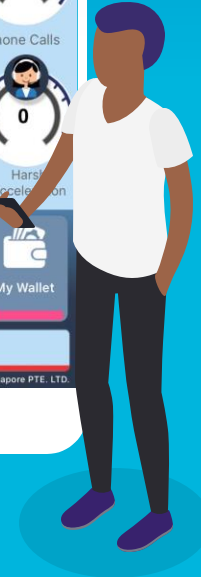
Gyroscope



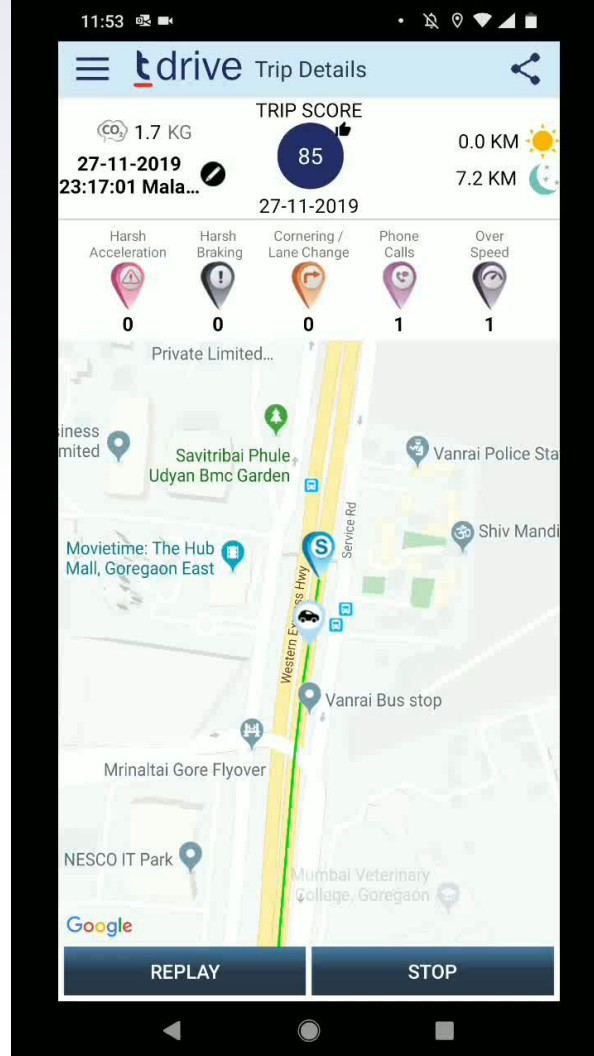
Magnetometer

tDrive App

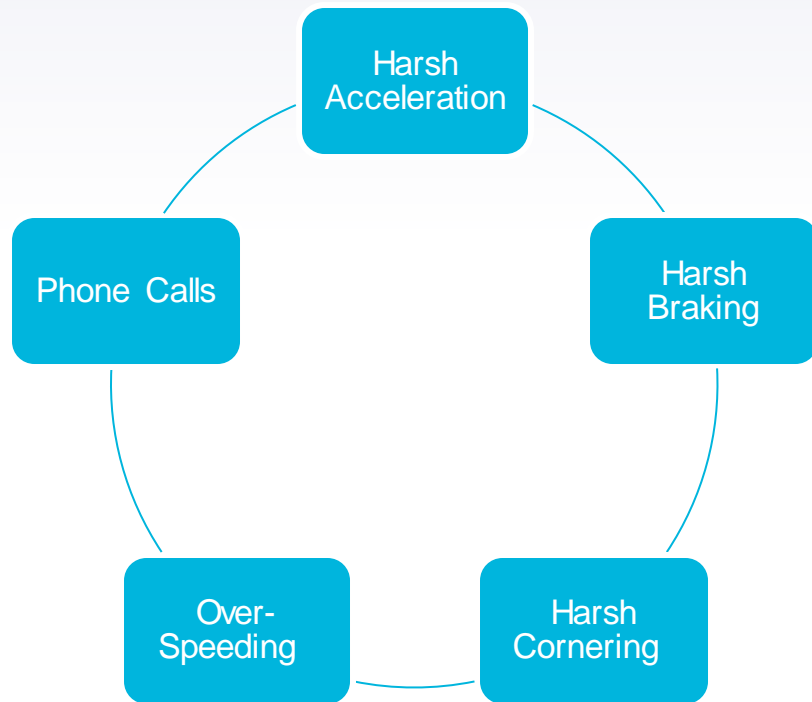
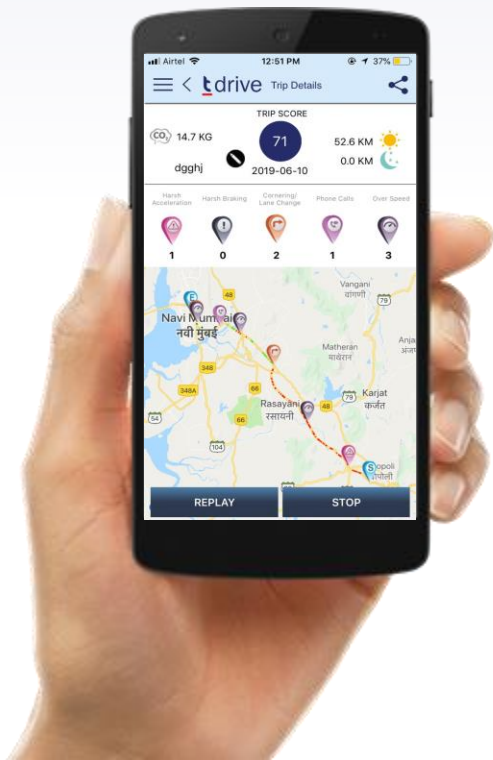
App collects sensor data which it uses to analyse driving patterns of the user



tDrive App features



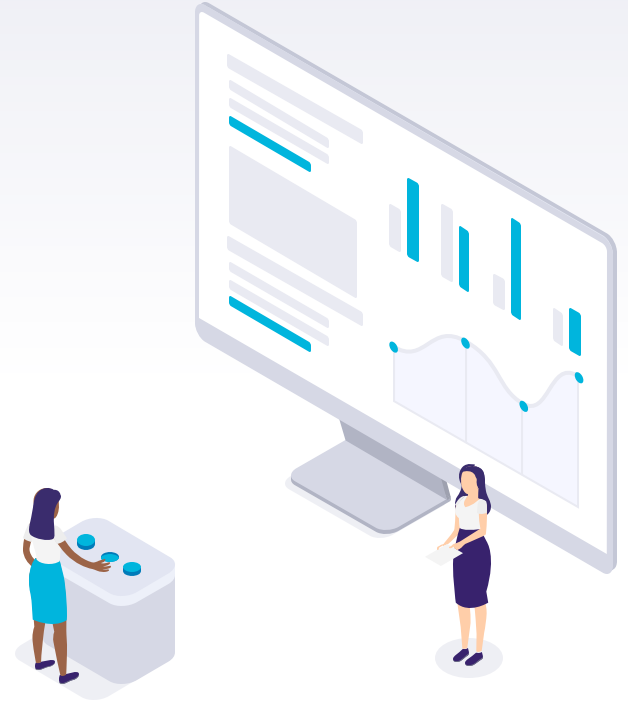
Driving Skills Analysis





Sensorability

The road ahead



▶ Telematics Policies & IoT

- ▶ Pay How You Drive



► Sensor & IoT



High and continuous volume



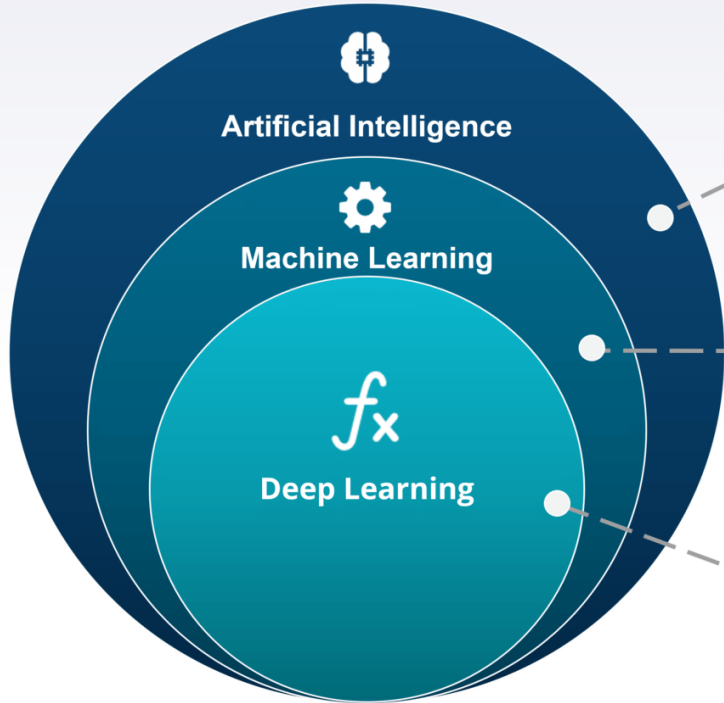
Raw dirty data



Managing time-series data



Bi-directional communication



ARTIFICIAL INTELLIGENCE

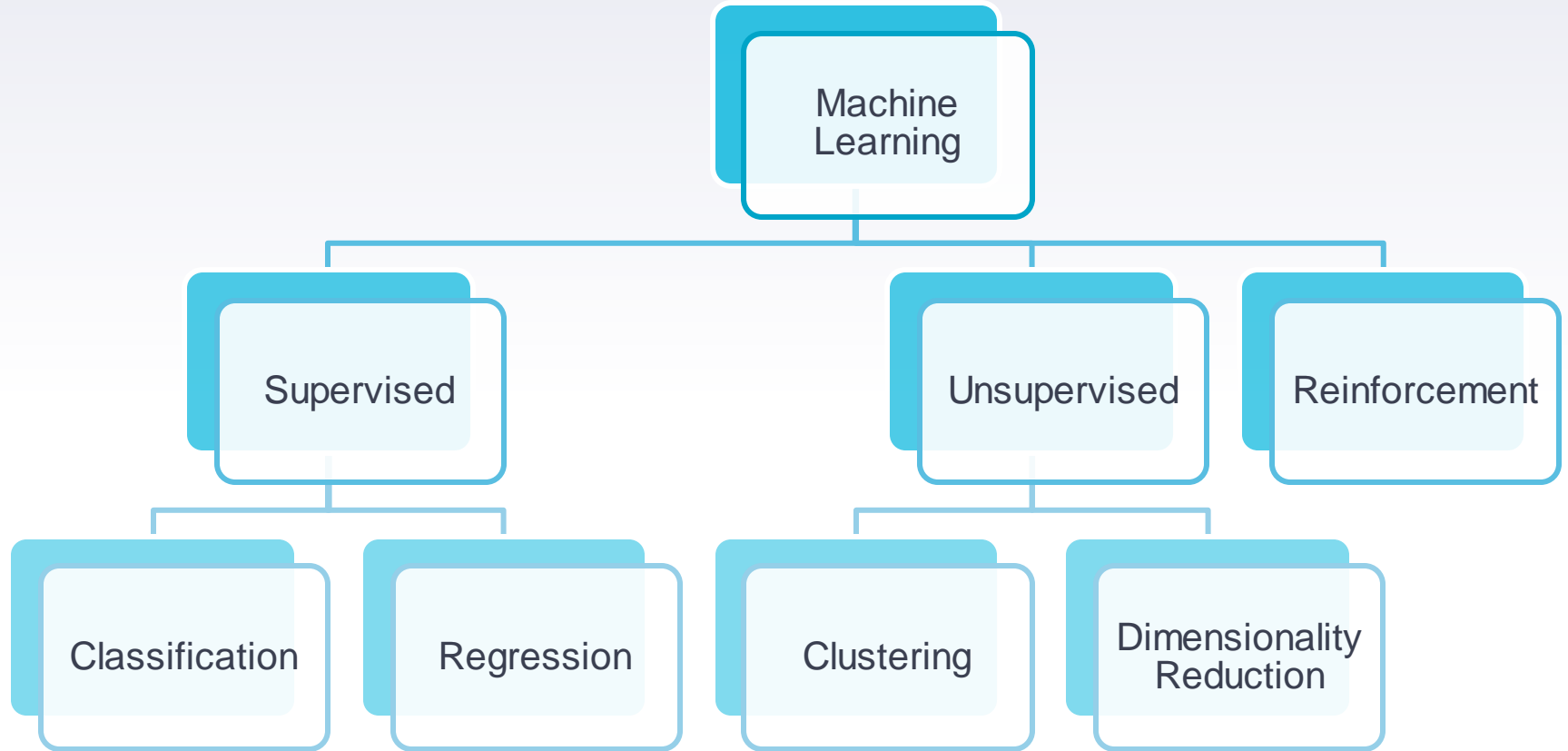
A technique which enables machines to mimic human behaviour

MACHINE LEARNING

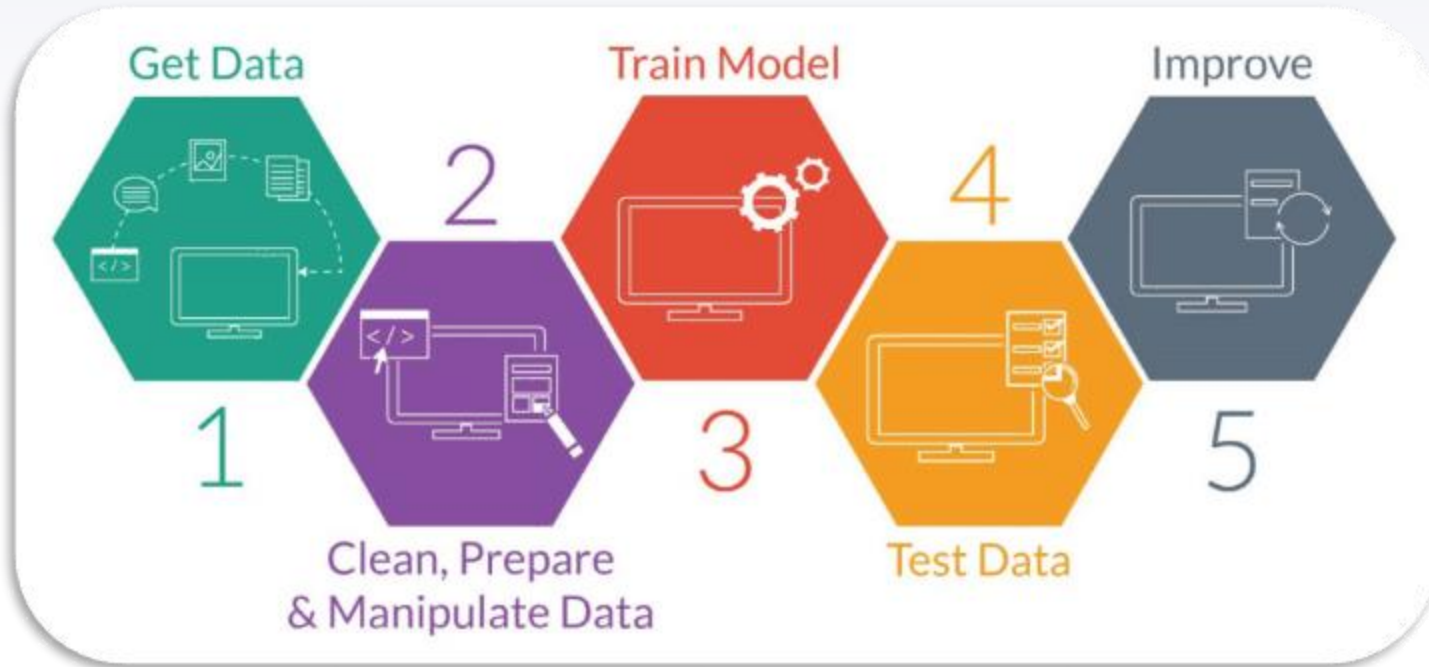
Subset of AI technique which use statistical methods to enable machines to improve with experience

DEEP LEARNING

Subset of ML which make the computation of multi-layer neural network feasible



Analytics Workflow



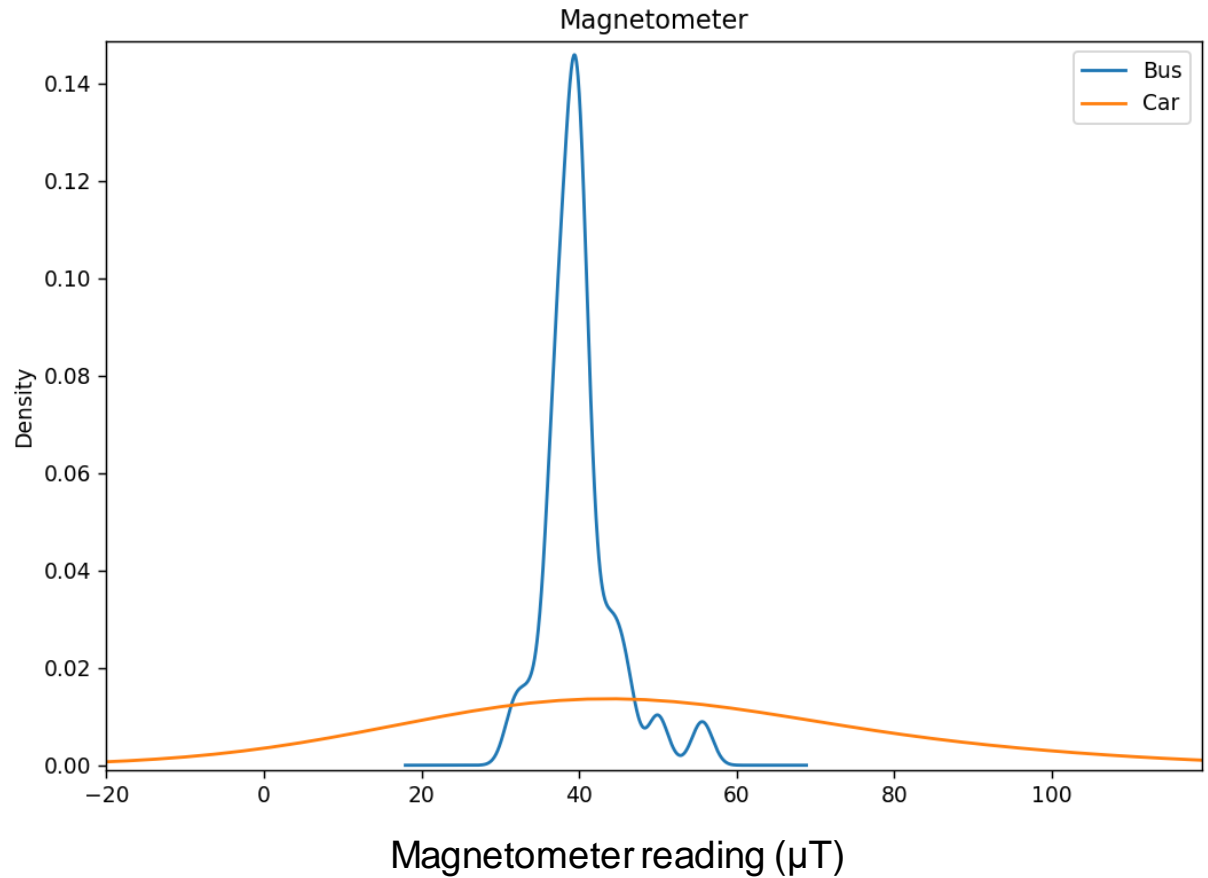
Identification of Mode of Transport

Objective To identify the mode of transport and thereby consider only those trips which are in car

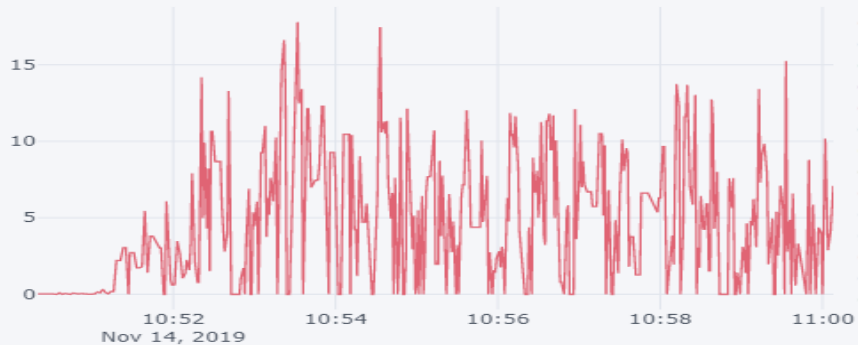
Data: Sensor data



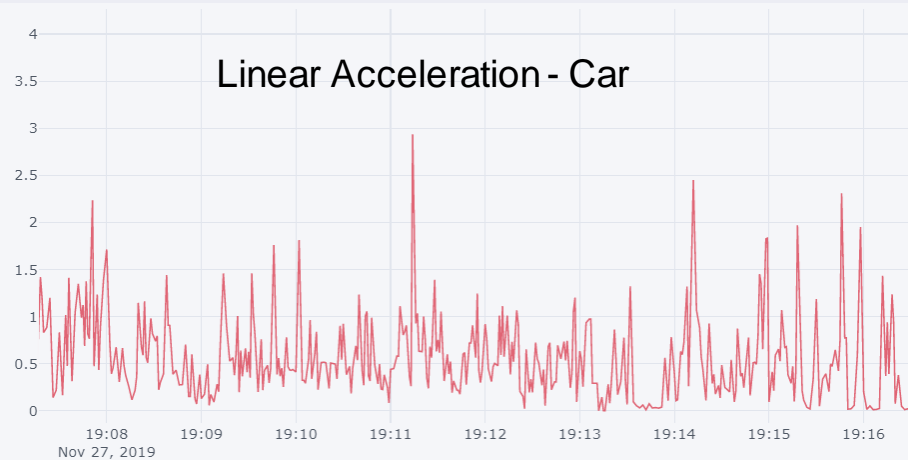
Magnetometer Density Plot



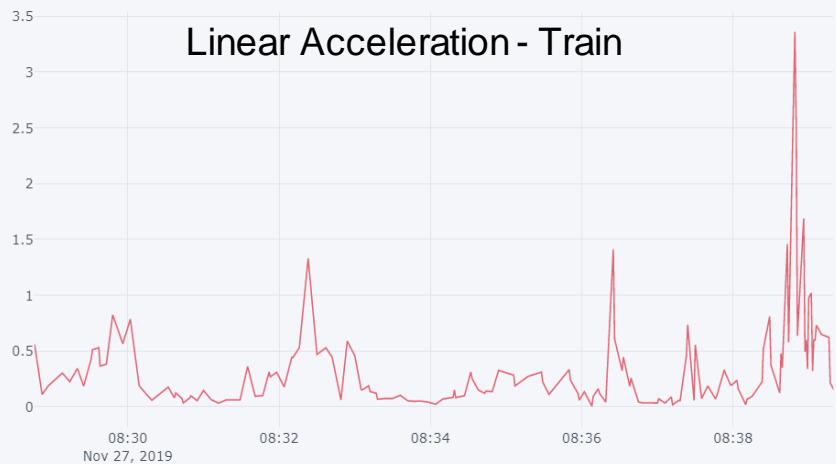
Linear Acceleration - Walking



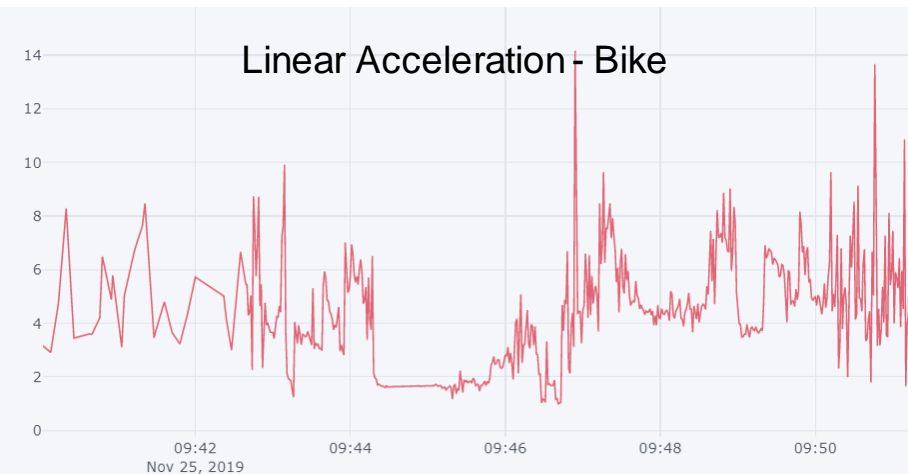
Linear Acceleration - Car



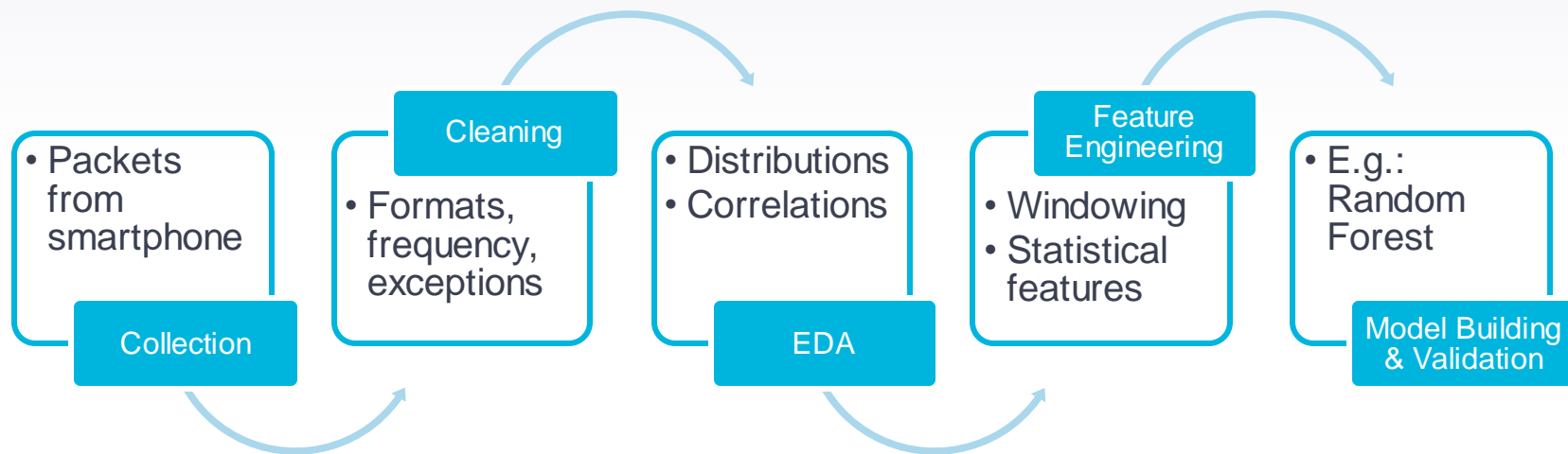
Linear Acceleration - Train



Linear Acceleration - Bike



Methodology



Driver vs Passenger Identification

Objective: : Identify and consider only those car trips where the user has been the driver

Data: Sensor

Methodology: Supervised ML
(Classification Algorithm)





Driving pattern Analysis

Objective: To analyse driving patterns of individuals and alert in case of deviation from norm

Data: Sensor and GPS data

Methodology: Anomaly detection algorithms



Insurance Product Recommendation

Objective: Adequate coverage

Data: User profile and claims data

Methodology: Recommendation Engine



THANKS!

Any questions?

You can also reach us at:

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“Your insurance provides coverage for catastrophic events — but a bad haircut doesn’t qualify.”