



SmartTARGA

Install | Connect | Relax!

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PROBLEMA - PAIN PERSONALE



PROBLEMA - PARCHEGGIO

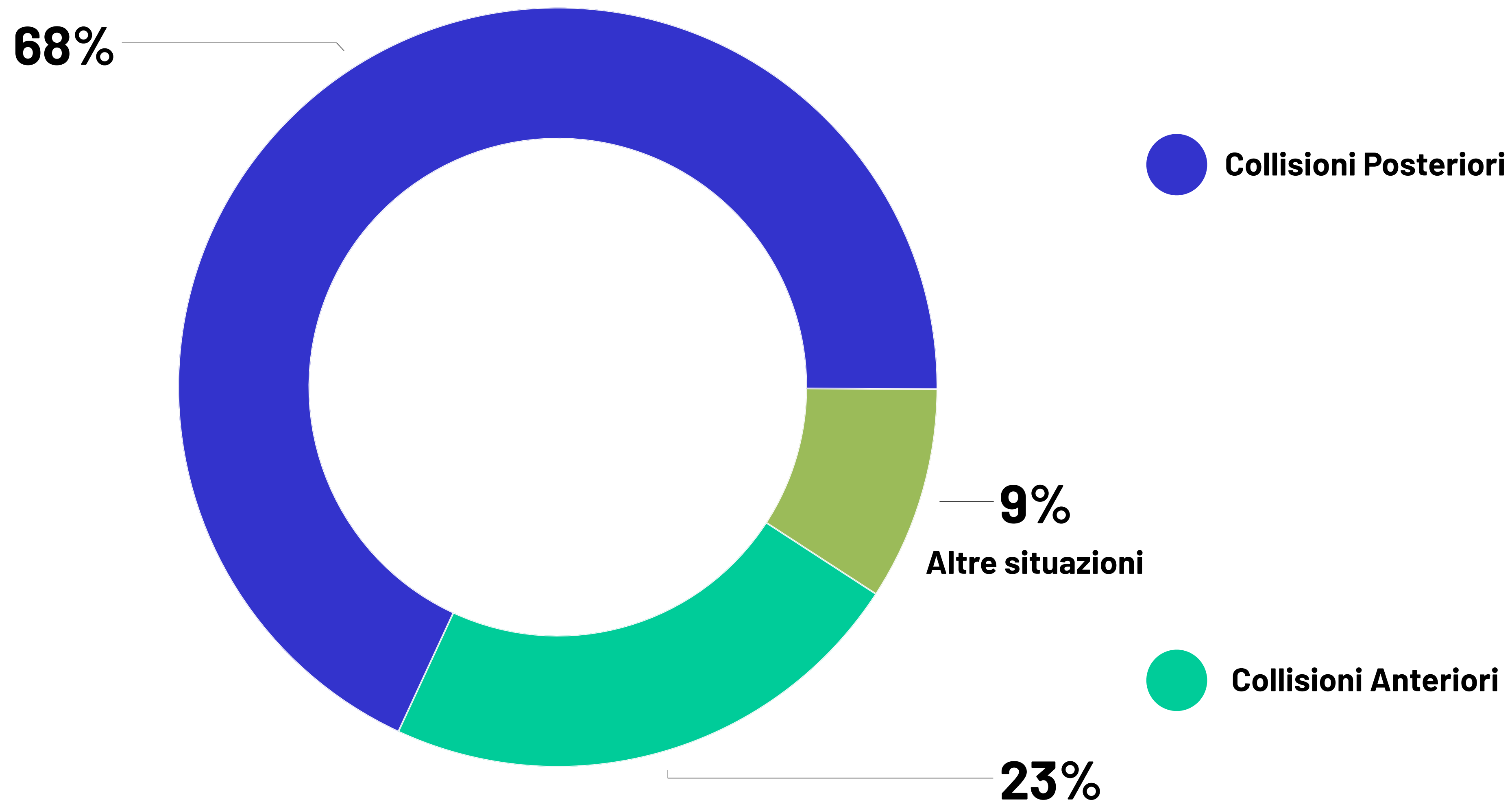
“Il 40% circa degli incidenti automobilistici con danni materiali è da ricondurre a manovre in fase di parcheggio.”

Allianz Group

<https://www.allianz.ch/it/news/2015/danni-da-parcheggio/>



UNA PERCENTUALE RILEVANTE



Fonte: Swiss Re



"SOLUZIONE" - SENSO CIVICO



(86% assente)

Fonte: AA Insurance

<https://www.aainsurance.co.nz/newsroom/press-releases/drivers-not-leaving-details.html>





PROBLEMA - FRODI



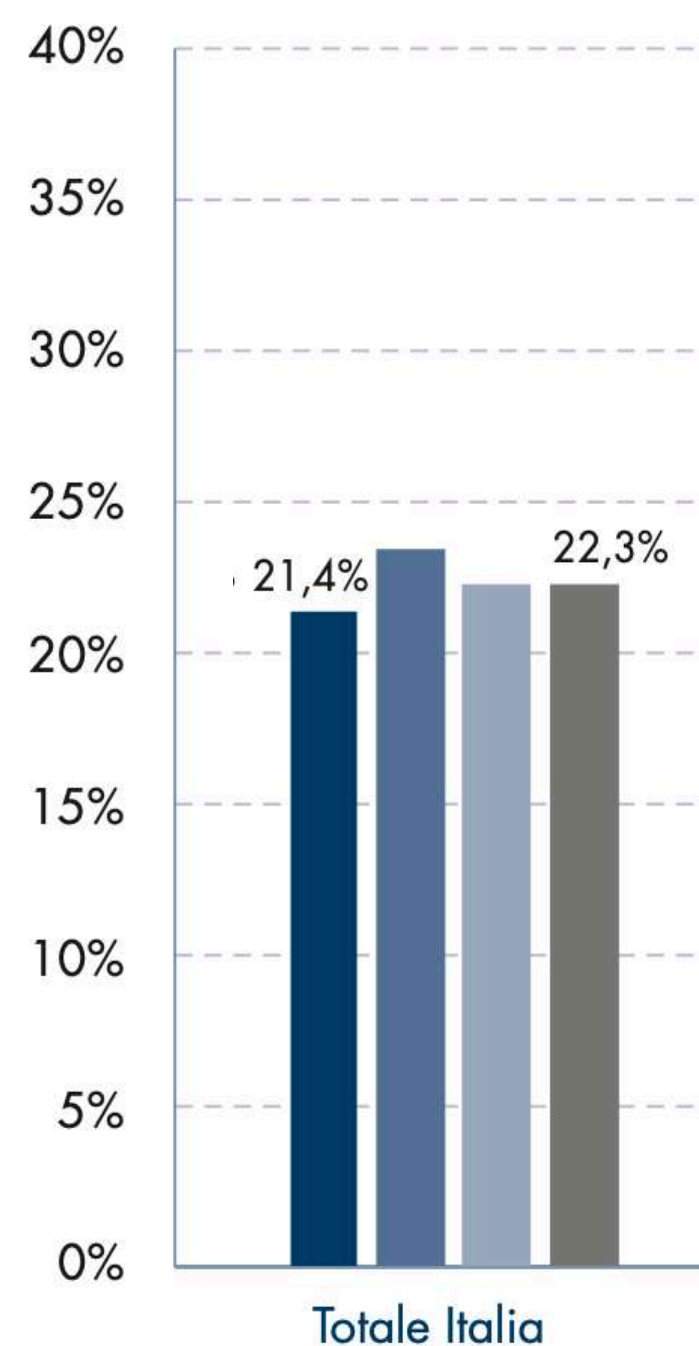
CONSEGUENZA – FRODI E RACCOLTA

Rischio Frodi Italia '18 = 22,3%

Raccolta premi ultimi '12-18 = 25,0%

Figura 1
Incidenza % del
numero di sinistri a
rischio frode sul
totale dei sinistri
denunciati nell'anno

■ 2015
■ 2016
■ 2017
■ 2018



€ 2,4Mld a rischio

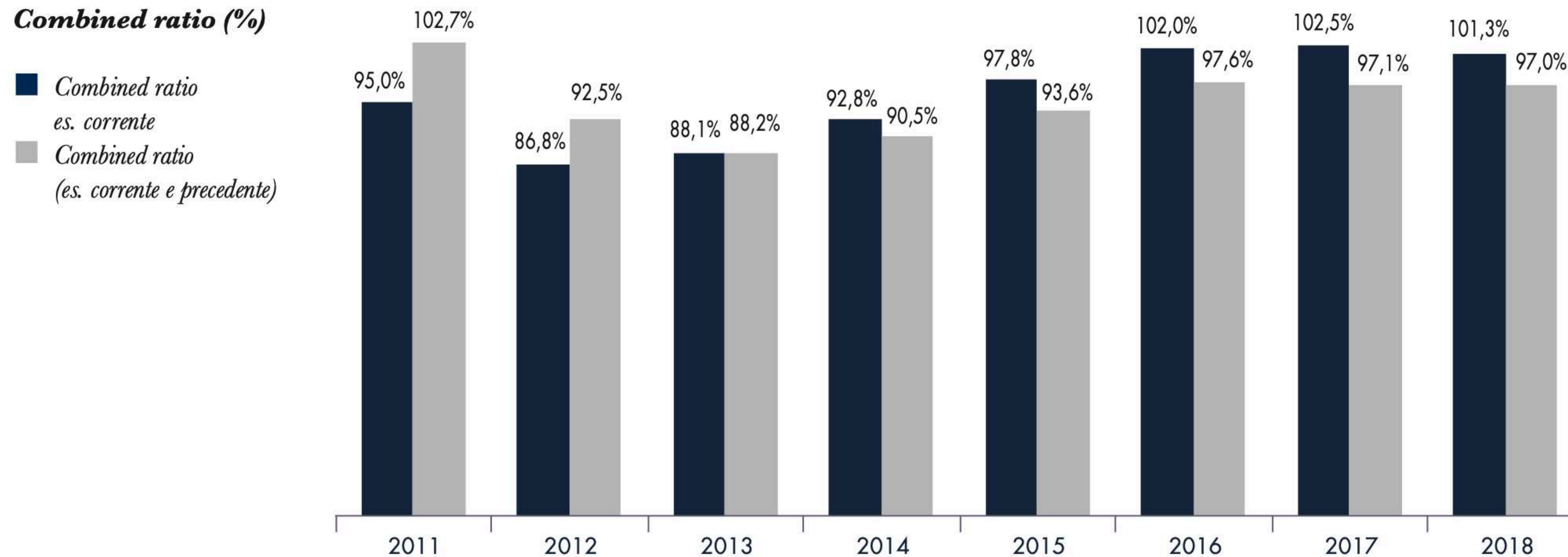
	2012	2018
Premi contabilizzati	17.576	13.252
Variazione della riserva premi e altre voci di saldo (-)	-121	12
Oneri relativi ai sinistri (-):	13.110	10.046
– sinistri di competenza (-)	12.108	10.620
– sufficienza/insufficienza sinistri es. prec.	-1.002	574
Saldo delle altre partite tecniche	-272	-187
Spese di gestione (-)	3.233	2.795
– provvigioni	1.840	1.440
– altre spese di acquisizione	638	600
– altre spese di amministrazione	755	754
Saldo tecnico del lavoro diretto	1.084	213
Utile investimenti	799	313
Risultato del conto tecnico diretto	1.883	525
Saldo della riassicurazione	1	-27
Risultato del conto tecnico complessivo	1.883	498

– € 4,4Mld in 6 anni



CONSEGUENZA - CR

Average Combined Ratio Italia '16 - '18 = 101,9%



Marginalità esercizio corrente per ultimi 3 anni negativa



DISPOSITIVI TELEMATICI - RENTALS

Dispositivi telematici installati su flotte rentals 2014-2019

	Autovetture	VCL	Totale
2014	80.000	38.000	118.000
2015	130.000	65.000	195.000
2016	189.000	71.000	260.000
2017	280.000	92.000	372.000
2018	460.000	110.000	570.000
2019	620.000	130.000	750.000



COMPETITORS - DASHCAMS



**CATTURA
CONTINUA**

**POCO
DIFFUSE**

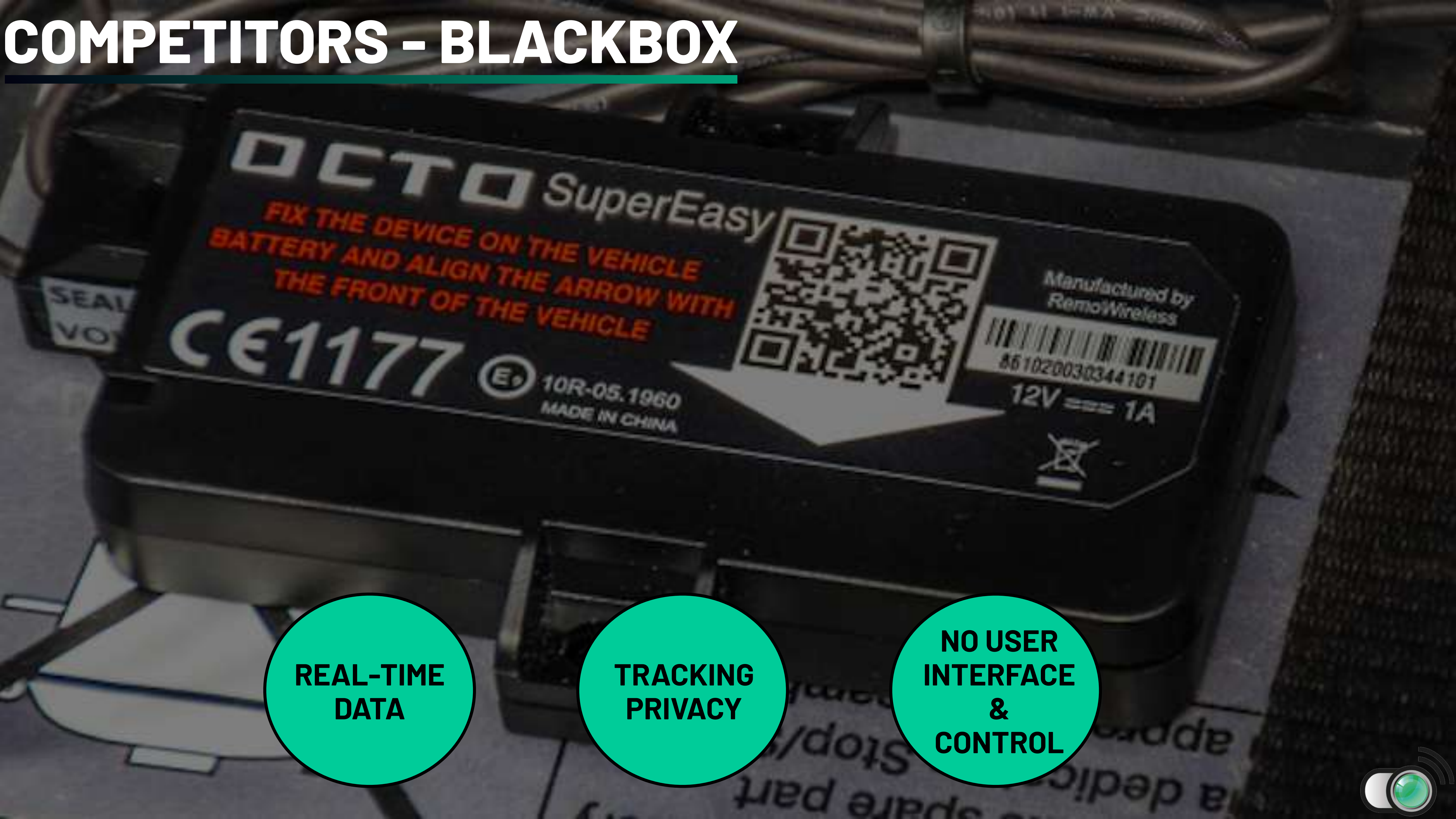
**VIOLAZIONE
PRIVACY**

**NESSUN
VALORE
PROBATORIO**

**NON
PROTEGGONO
IN SOSTA**



COMPETITORS - BLACKBOX



**REAL-TIME
DATA**

**TRACKING
PRIVACY**

**NO USER
INTERFACE
&
CONTROL**





A New Way for Protect Vehicles

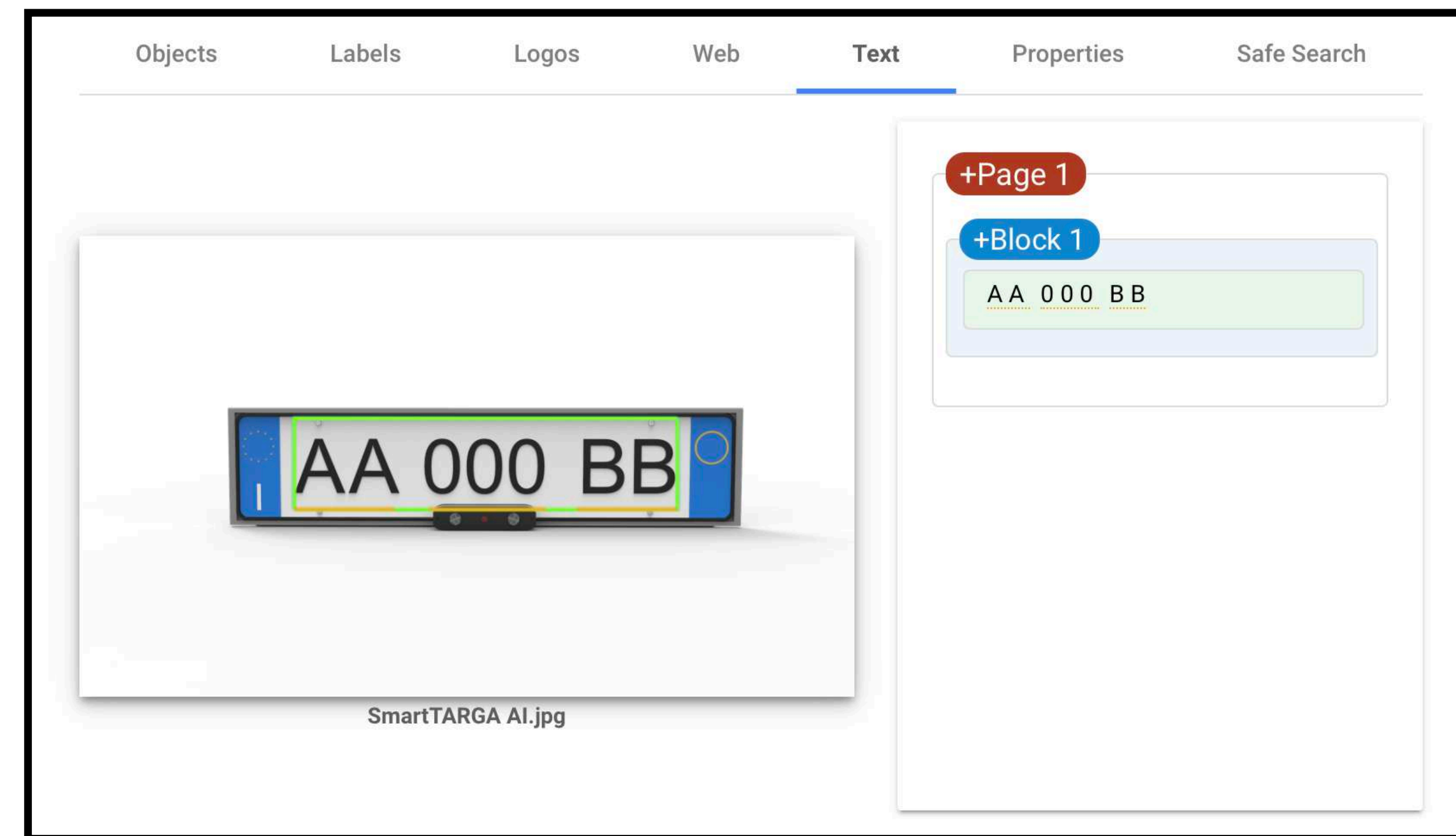


SmartTARGA su 2 e 4 ruote

PATENT
PENDING



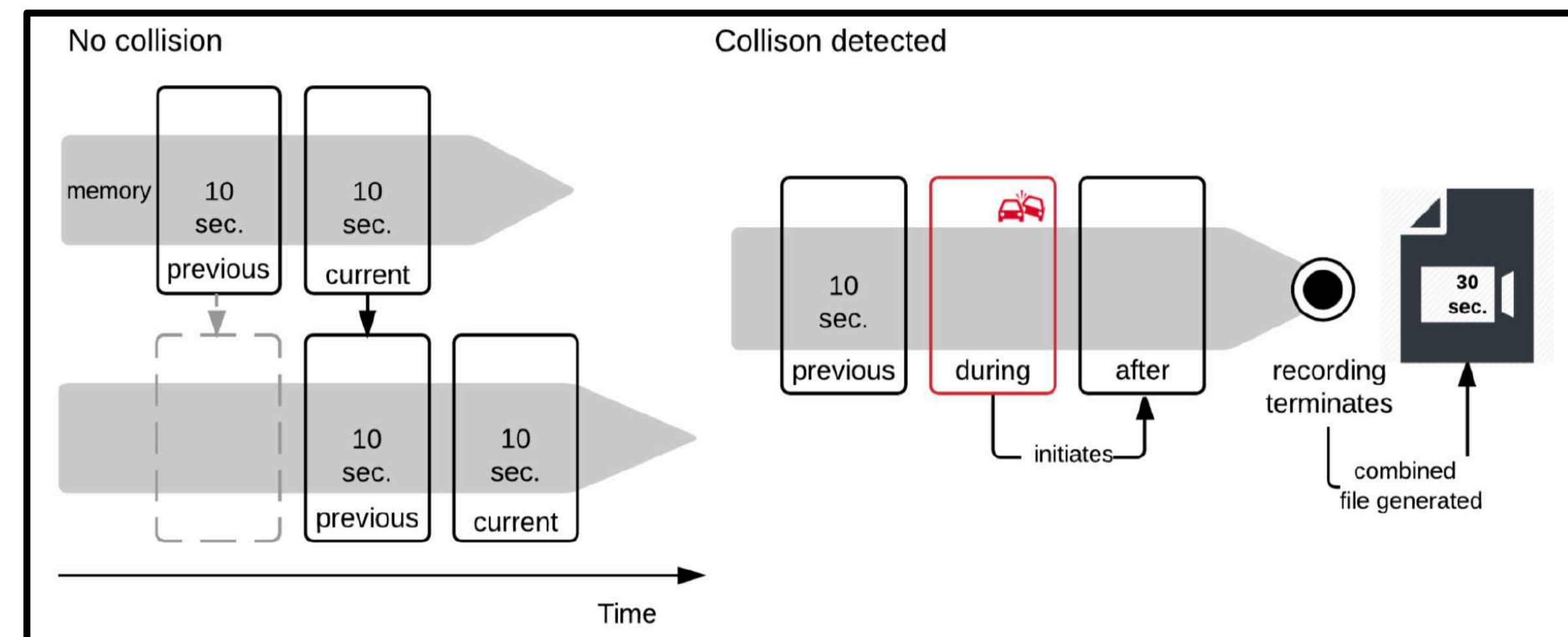
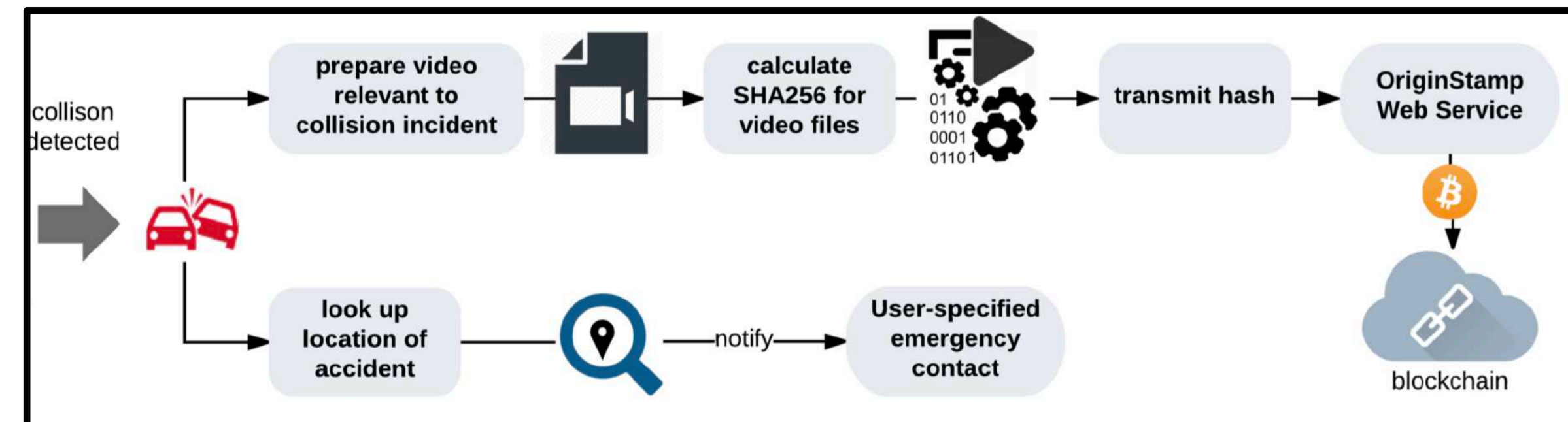
PRIVACY



Algoritmo di Vision Computing (AI) per solo riconoscimento TARGHE

Estrazione della stringa alfanumerica ed oscuramento del restante scenario

TIMESTAMPING

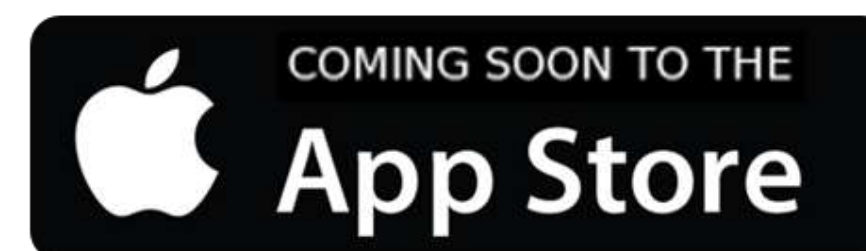
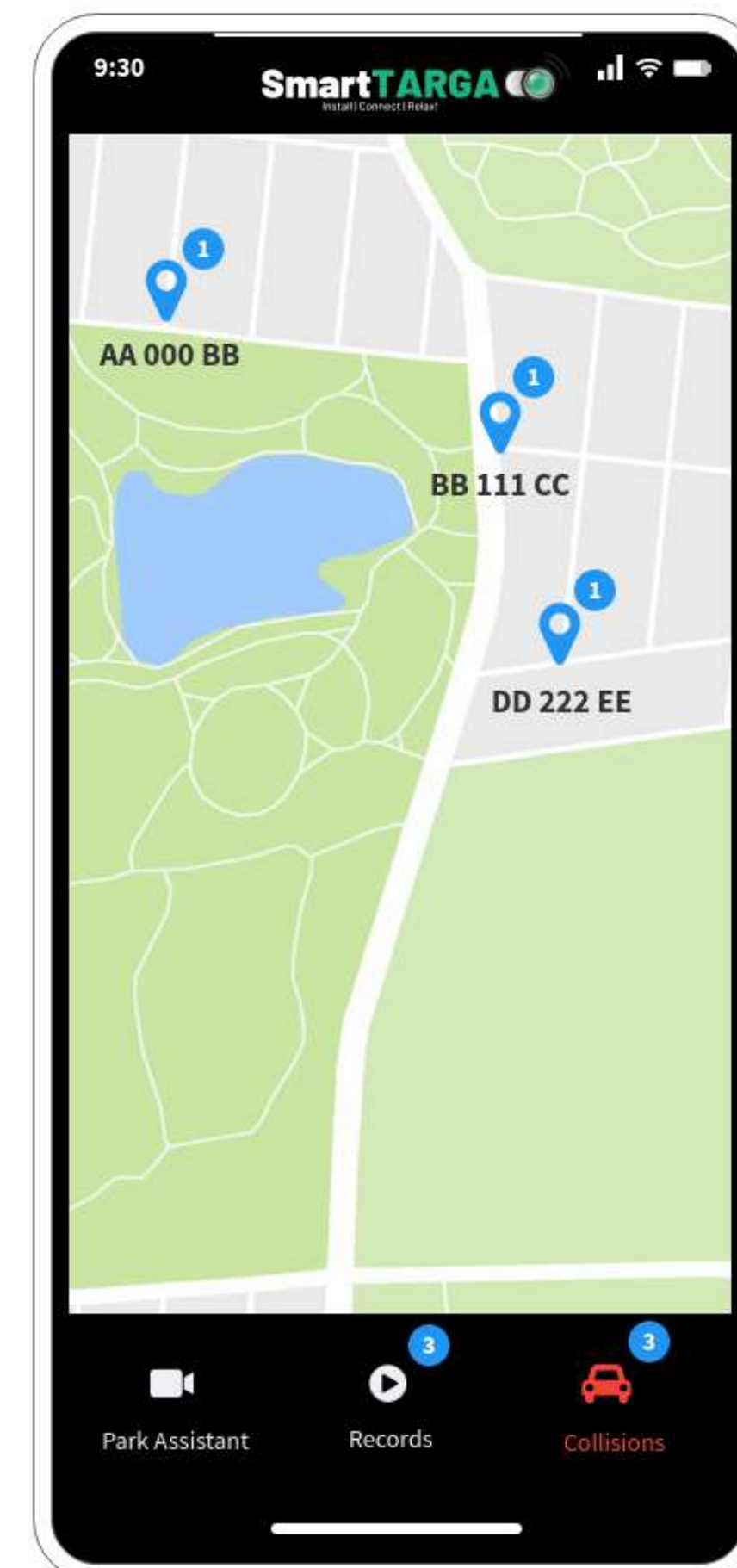
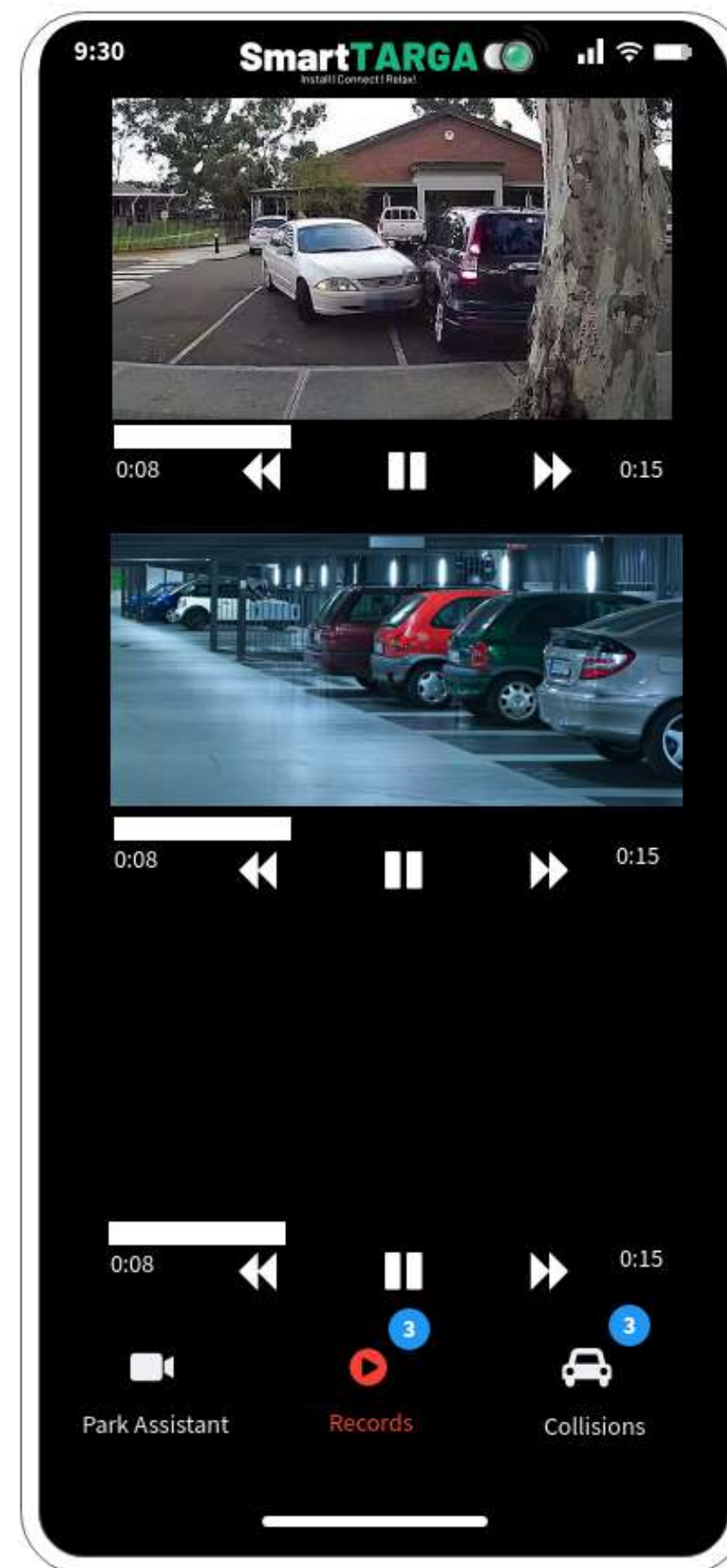
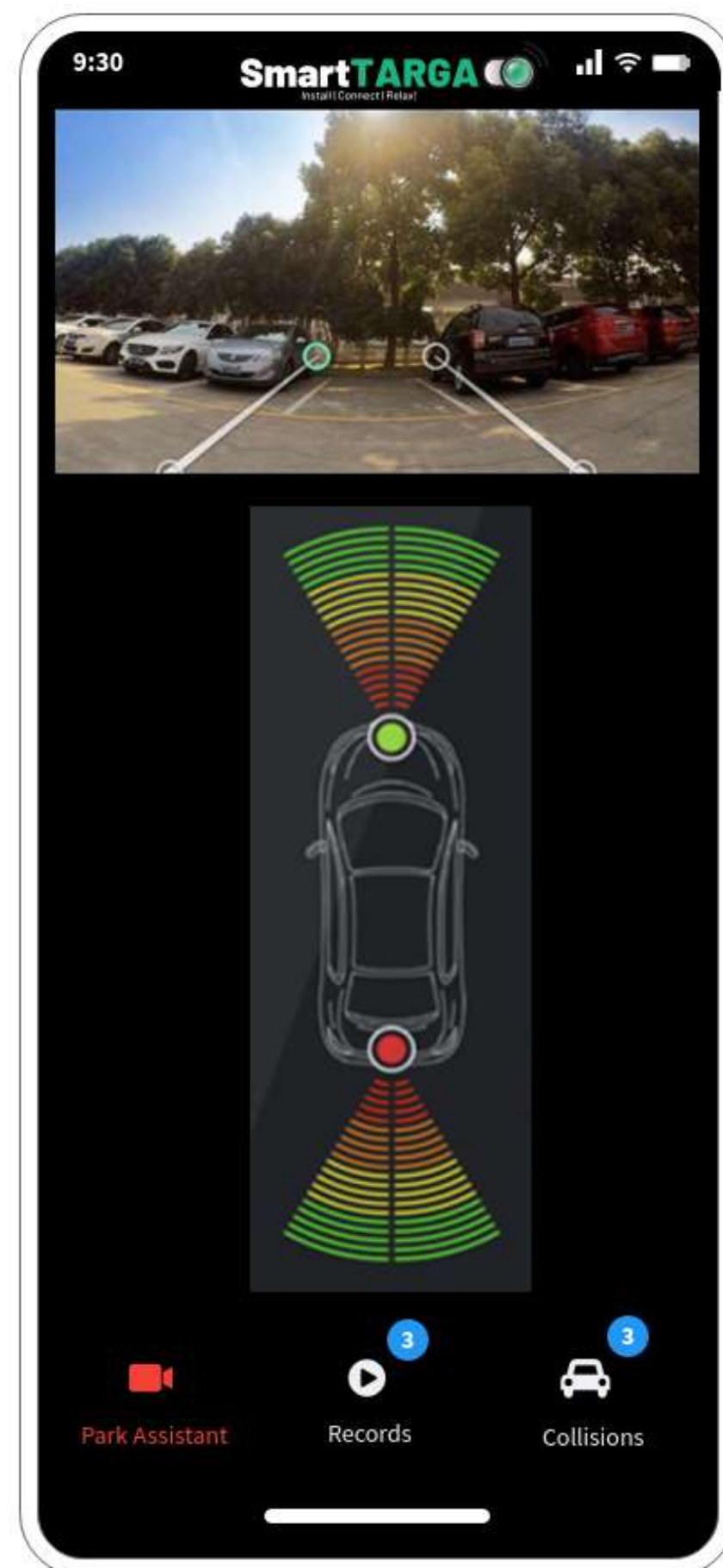


Algoritmo di Timestamping

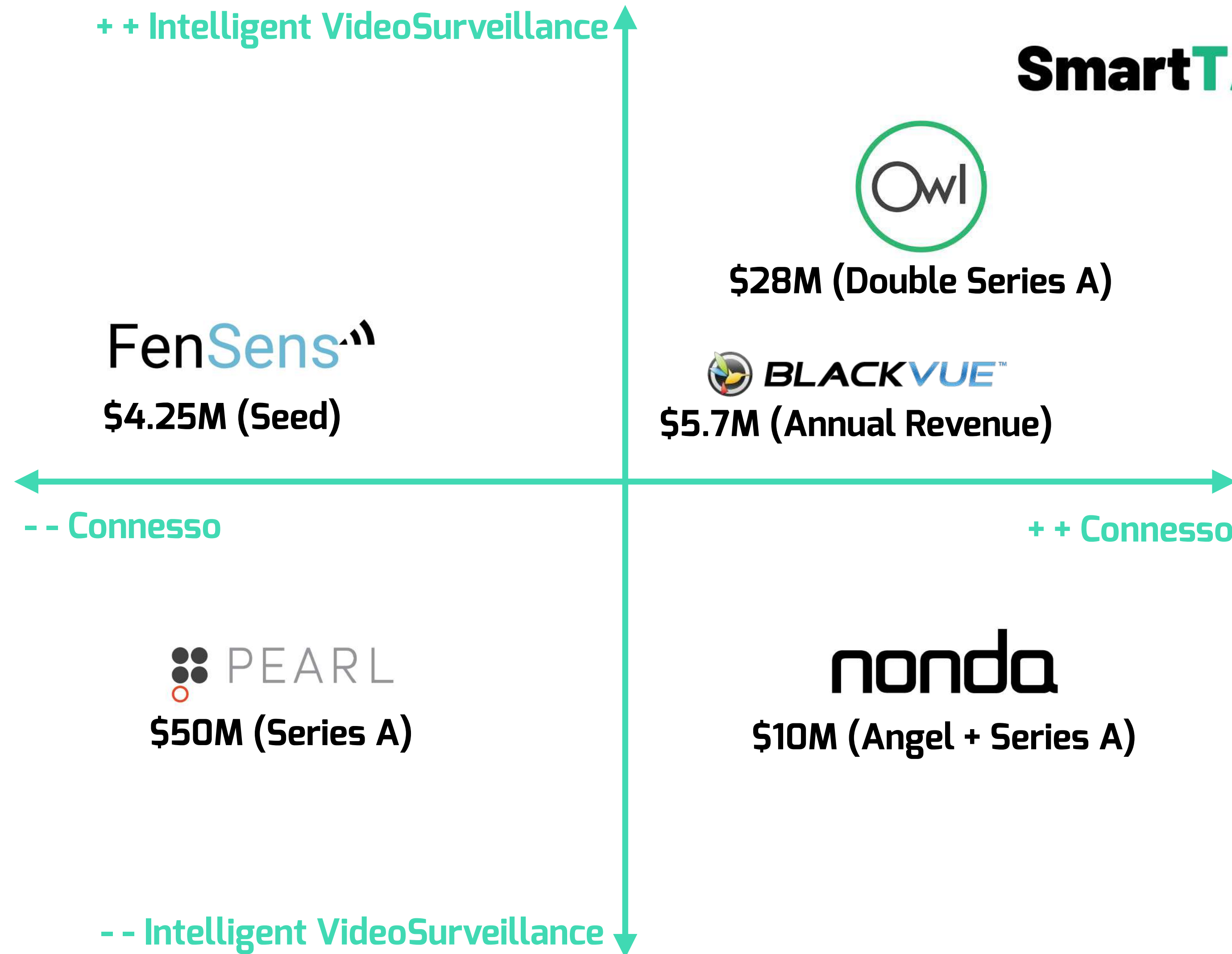
Per la certificazione temporale dei sinistri



MOBILE & SMARTWATCH APP



COMPETITORS – FUNDING



MARKET & TRENDS



€ 196B

Mercato Mondiale Sinistri



€ 79B

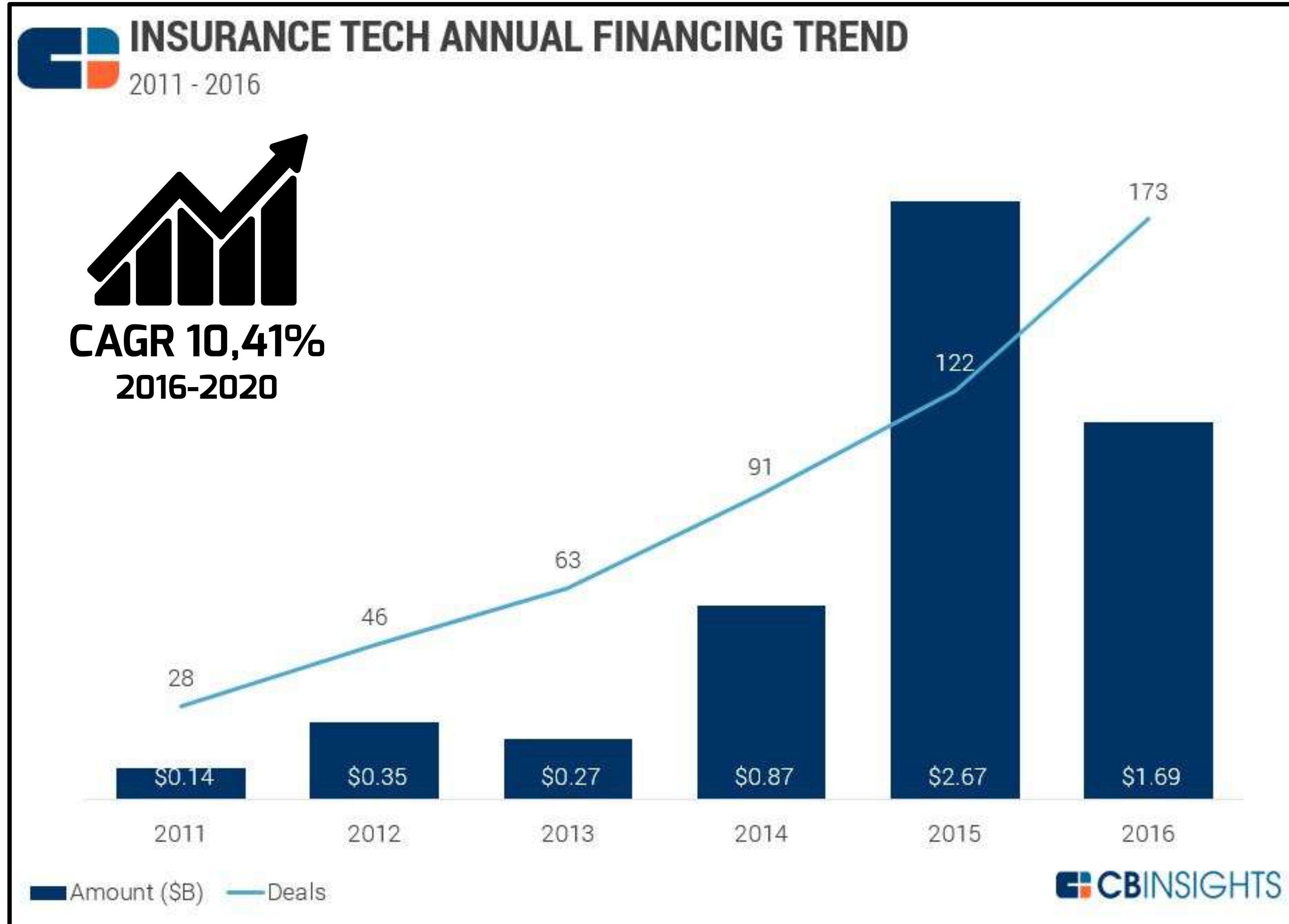
**Mercato Mondiale Sinistri
(parcheggio)**



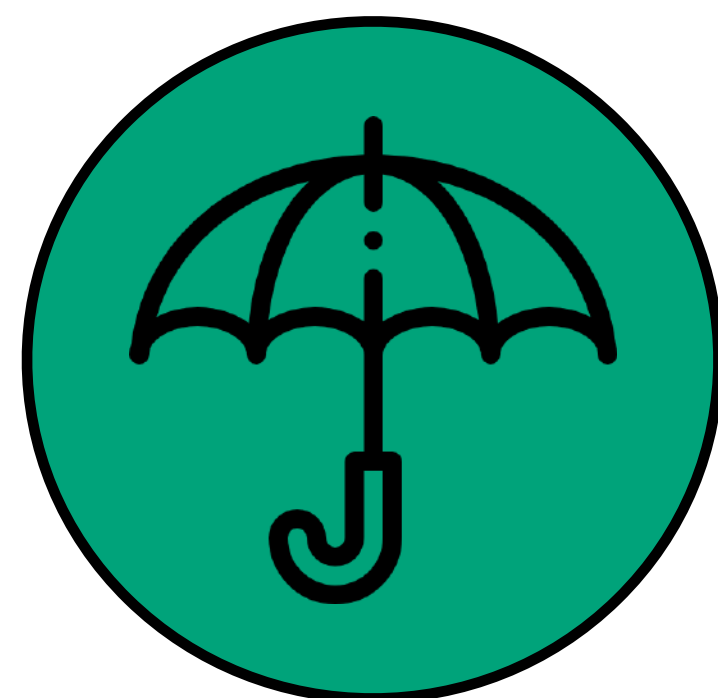
€ 720Mln

**Mercato Italiano
Sinistri
(parcheggio)**

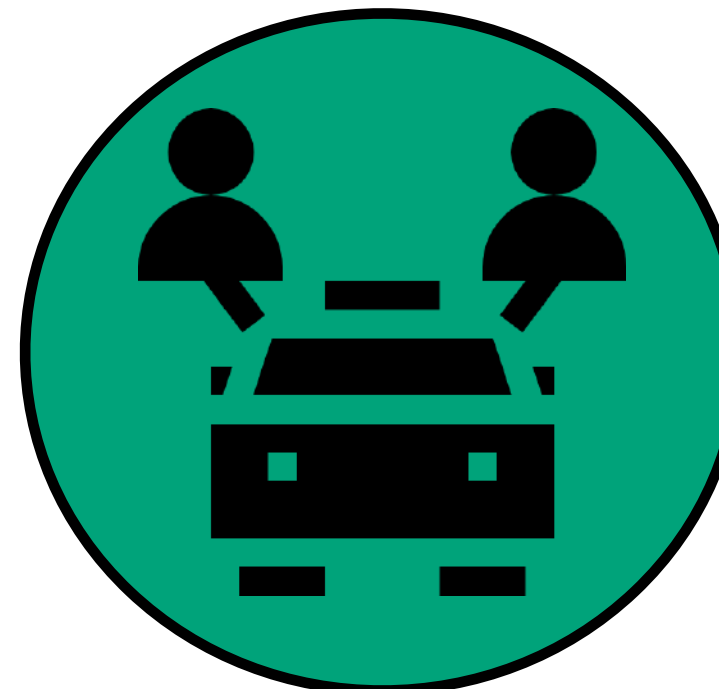
Fonte: PwC



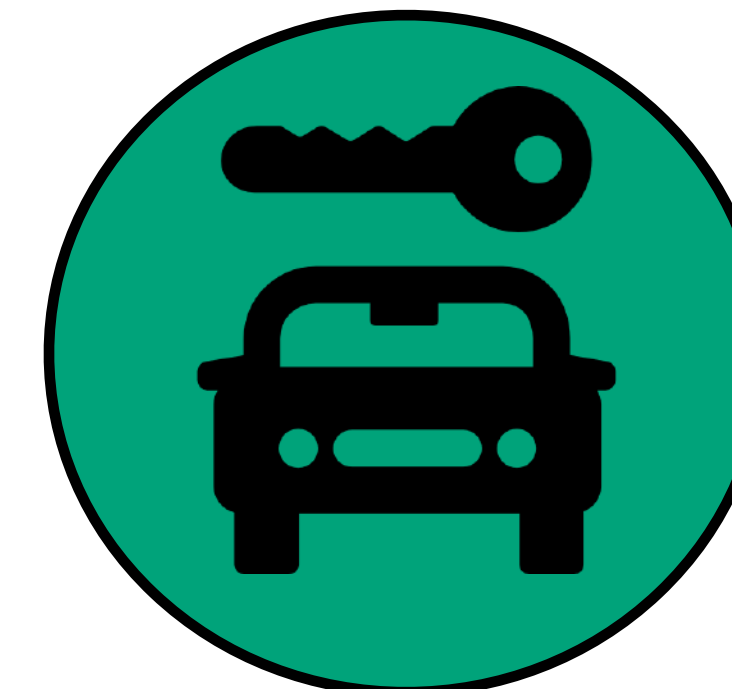
CUSTOMERS TARGET



**Insurance
Companies**



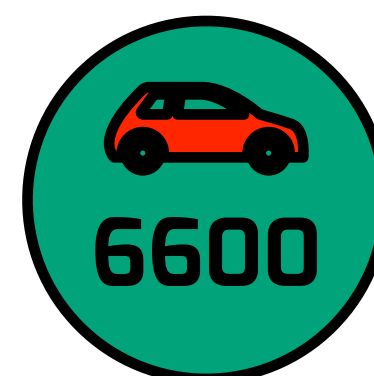
**Car Sharing
Companies**



**Short/Long Term
Car Rental
Companies**



*Numero di veicoli
Assicurati*



Numero di unità



Flotta media short/long term rental

Fonte: **ANIA e ANIASIA 2019**

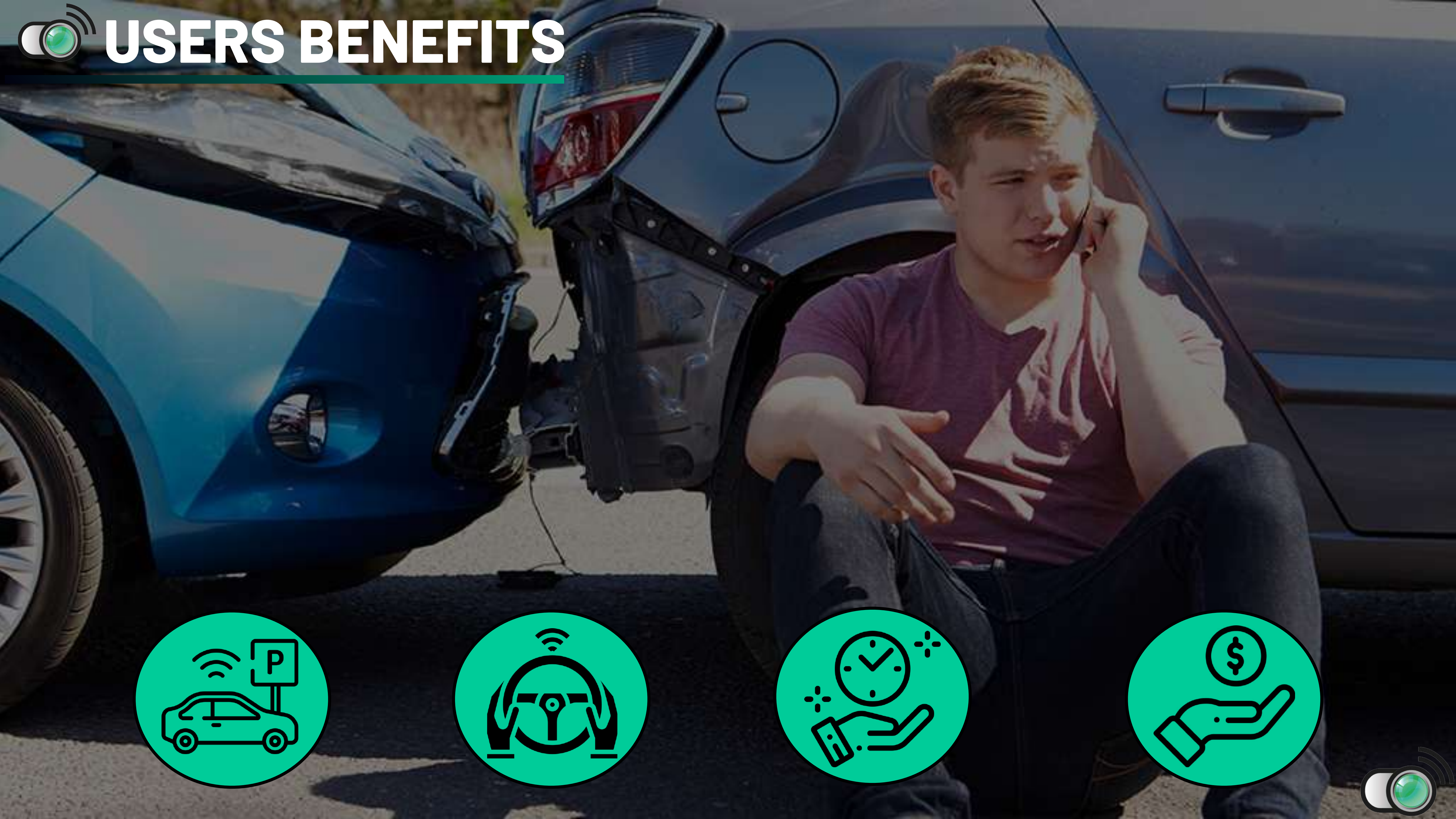




CUSTOMERS BENEFITS

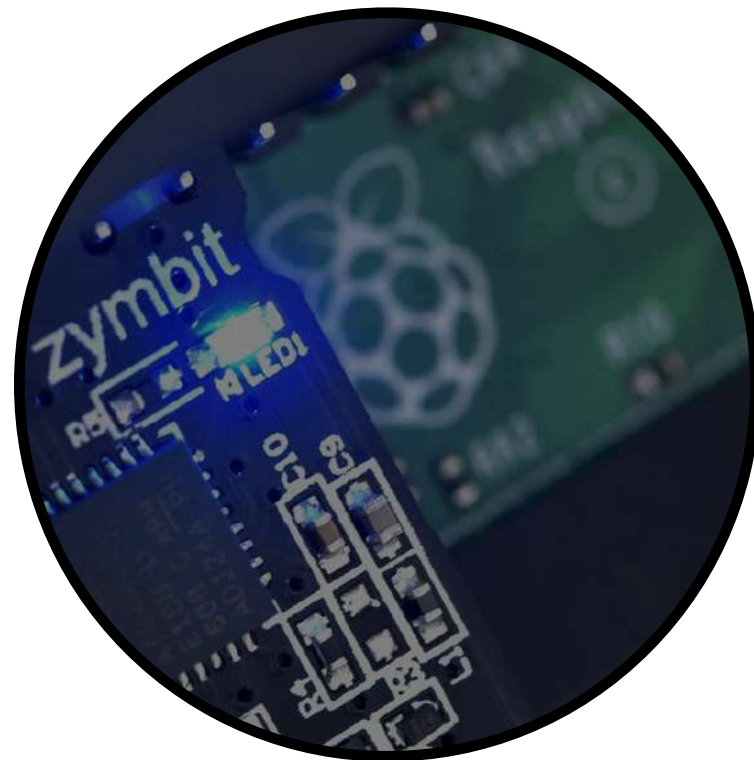


USERS BENEFITS



BUSINESS MODEL

Hardware as a Service (HaaS)



**Hardware Sales for
Customers Acquisition**

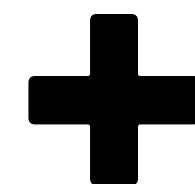
Hardware Revenue

B2B



**Cloud Services for
Retention & Recurring Revenue**

Cloud Fees



TRIAL PHASE



UVP



Smart**TARGA**

Install | Connect | Relax!

**Portare la videosorveglianza per veicoli come standard automotive/insurance
rendendo ogni controversia assicurativa SMART!**



TEAM



Davide Schiavetti Vacca
**Head of Insurtech Relations
& Co-Founder**

+15 Years Insurance Broker +5 Years IoT & Cloud Development



Alessandro Carucci
CEO & Founder
Electronic Engineer



Alessandro Giovannini
**Head of Product Design
& Co-Founder**

Industrial Design Degree
+5 Years Modelling
Industrial Product Concept



GianMarco Pollice

**Head of Business Development
& Co-Founder**

Tax & Business Consultant



Donatello Amicone

**Head of Product Electronic
& Co-Founder**

Electronic Engineer

ADVISORS



Fabio Malagoli
AD at TechGroup Group



Francesco Scotton
PM at Lamborghini



ROADMAP

Startups Competitions Finalist

DIGITHON



Heroes

Insurtech Competitions Finalist



AVIVA Customer Innovation Award



Innovation Championship

by ZURICH

SET 2017

THE START-UP
TRAINING

Bocconi



GEN 2018

startup
UNIVERSITY



OTT 2018

ALMACUBE
Empowering Innovators
University of Bologna



GEN 2019

UPIDEA!
STARTUP PROGRAM



SET 2019



GEN 2020



DIC 2020

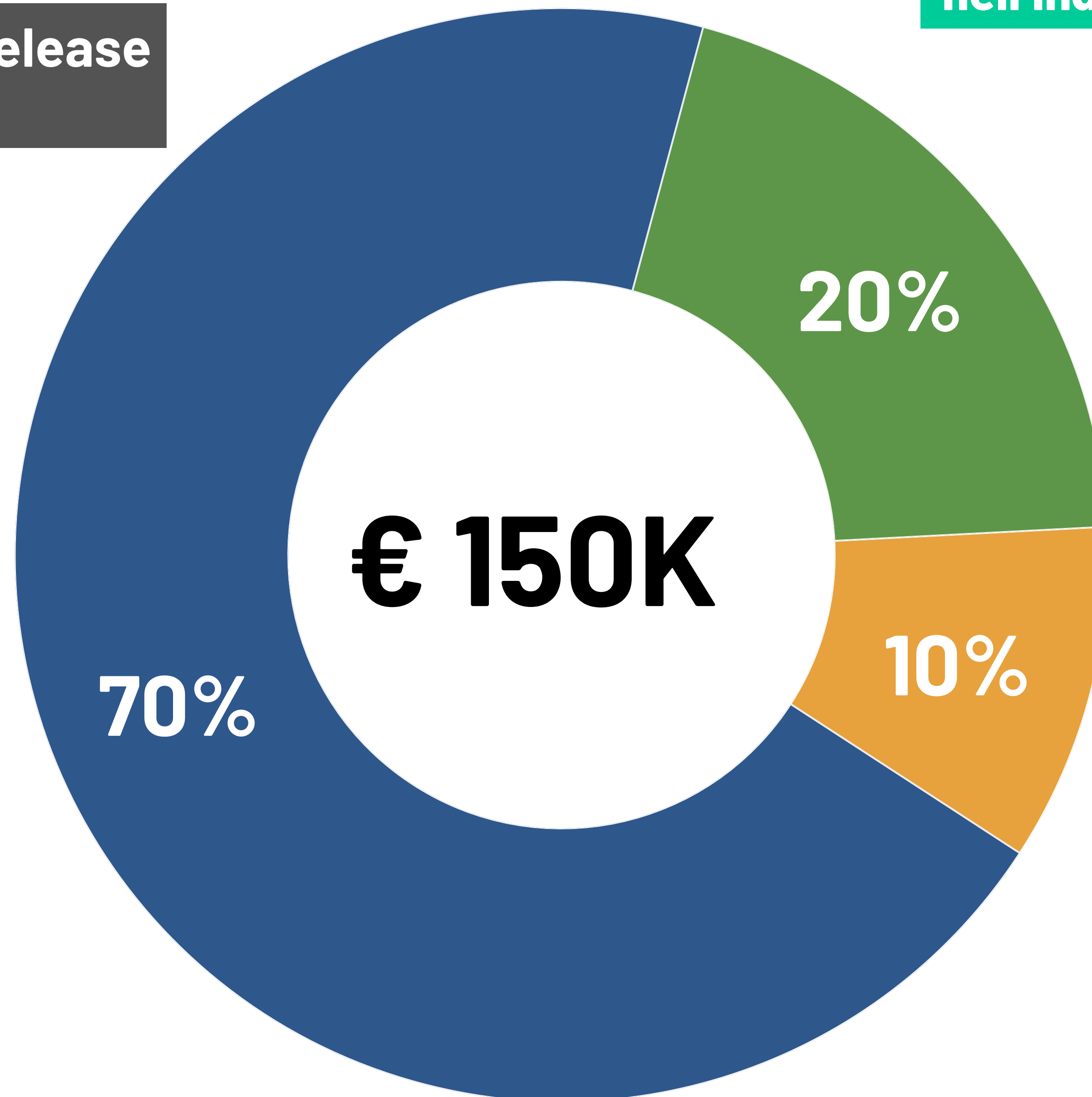
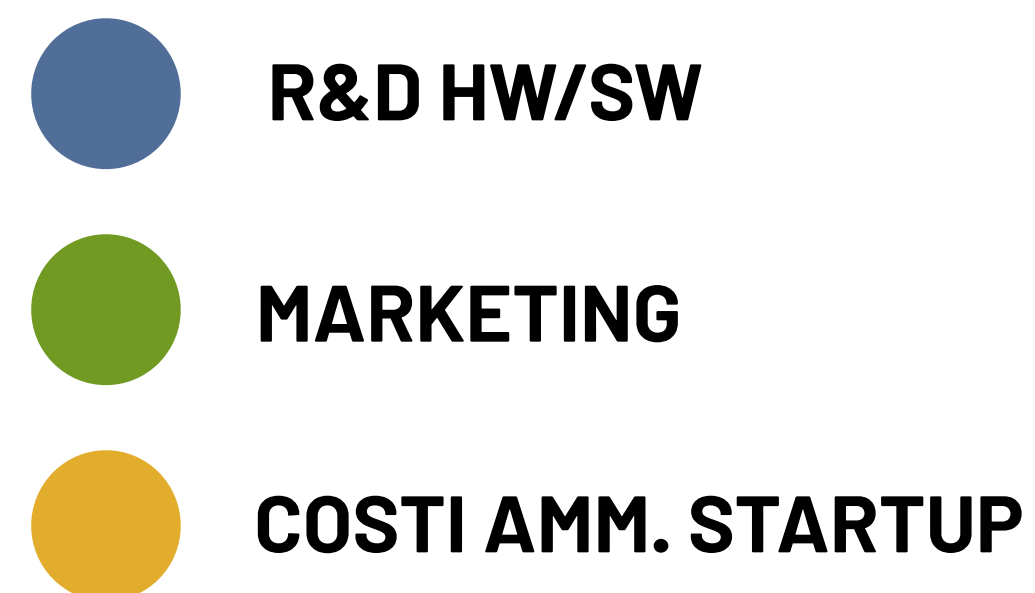
UniCredit Start Lab

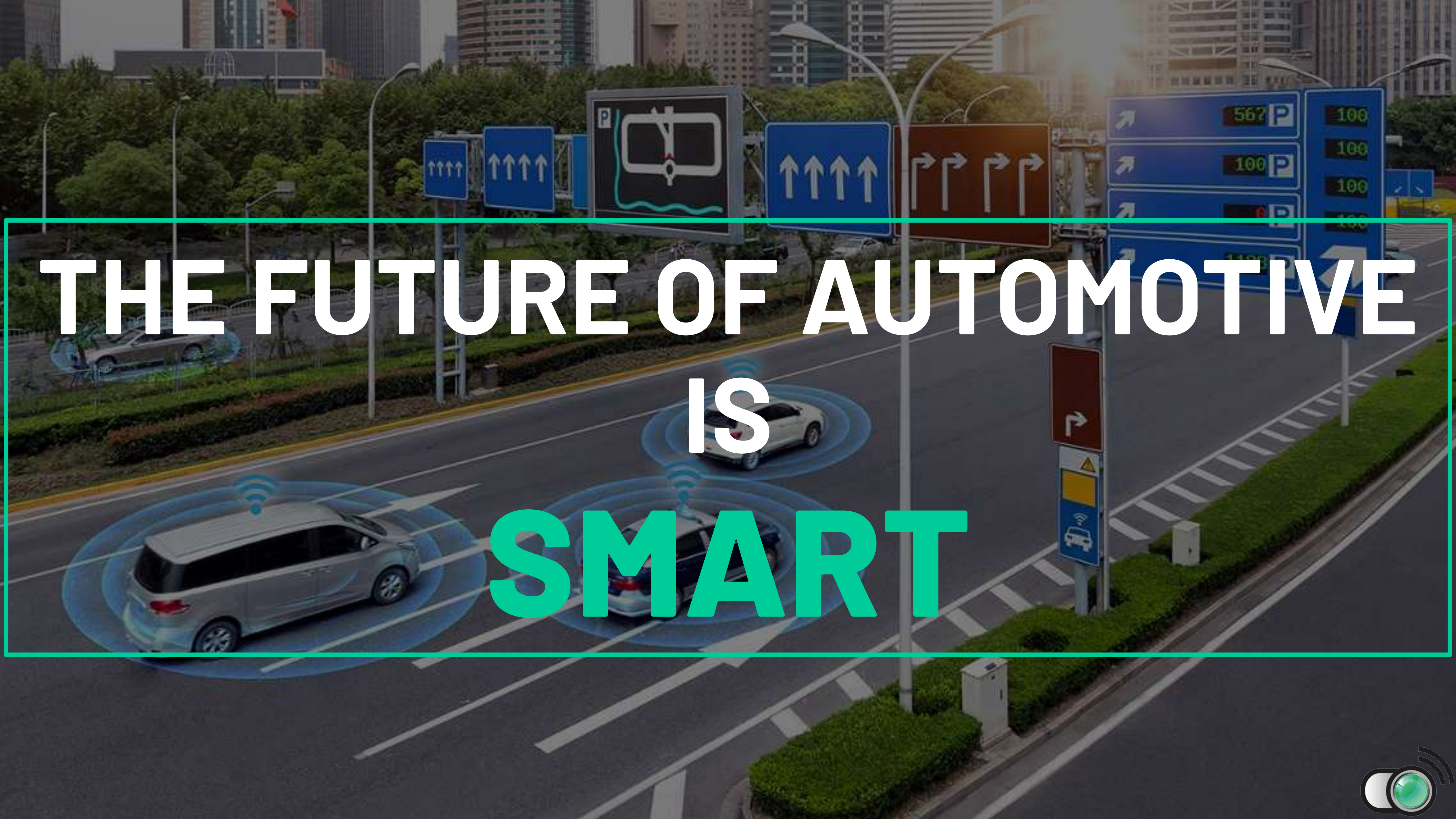


FINANCIAL NEEDS

Goal: Final Prototype Release
for Market Test

Requisito Pre-seed Investor:
track-record e forte know-how
nell'industry Automotive/Insurtech



The background image shows a multi-lane city street with several cars. Overlaid on the image are blue concentric circles around the cars, representing sensor ranges like radar or lidar. In the foreground, a silver minivan is visible. In the background, there are various traffic signs, including blue directional signs with arrows and a brown sign with a right-turn arrow. The text 'THE FUTURE OF AUTOMOTIVE IS SMART' is superimposed over the center of the image. The words 'THE FUTURE OF AUTOMOTIVE' are in white, 'IS' is in white, and 'SMART' is in a large, bold, teal color. The entire text is enclosed in a thin teal rectangular border.

THE FUTURE OF AUTOMOTIVE IS SMART





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