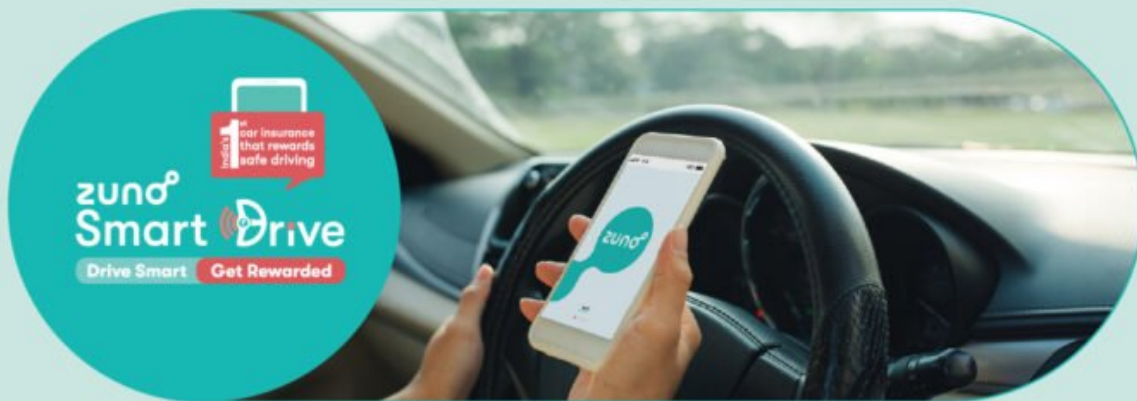# Zuno SmartDrive Clocks Over 1 Crore kms, 1.5 Lac Trips as Young India Embraces Usage-Based Car Insurance

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Zuno General Insurance, a new-age digital insurer committed to making insurance easy, friendly and transparent, today shared increasing early traction for Zuno SmartDrive, its app-led usage-based car insurance (UBI) launched in March 2025. In less than nine months, Zuno SmartDrive users have logged over

1 crore kms, signalling a clear shift towards behaviour-driven, personalised insurance among India's new generation of drivers.

Zuno Smart Drive

To share the benefit of UBI with a larger audience, Zuno has launched its flagship initiative of Zuno Driving Quotient (ZDQ) Challenge to non Zuno users too. In this 5-day free trial, customers can simply download the Zuno app, complete a five-day driving assessment and receive a personalised driving score at no cost. This score unlocks additional discounts on car insurance and gift vouchers, making Zuno the first insurer in the country to offer a large-scale, app-based, pre-purchase driving test that delivers real, measurable financial benefits to customers.

The feature marks a major step in usage-based insurance adoption, as young India increasingly embraces behaviour-driven, personalised motor insurance.

Launched in March 2025, Zuno SmartDrive has already captured over 1.5 lac trips from digital-first drivers across the country, with an average score of 92%. Early participation has been dominated by users aged 28–40, signalling strong traction among India's most mobile, tech-savvy consumers.

Zuno's telematics driven model also shows that behaviour, not geography or type of car, is the most reliable predictor of risk. Across regions, two driving patterns consistently bring scores down are frequent hard braking and rapid acceleration. These behavioural markers have emerged as the strongest indicators of trip quality and future risk, regardless of where a driver lives or drives.

Among the most striking findings:

- Major metros like Mumbai, Delhi, Bengaluru, Chennai and Kolkata, showed an average driving score of 91%. This might be due to congestion, peak-hour density and erratic traffic flow.

- Jammu & Kashmir, Punjab and Tamil Nadu emerge as India's safest driving states, with consistently low rates of harsh braking and rapid acceleration and each maintaining average driving scores above 92%.

- Speeding was more prevalent in Pune and Kolkata, while harsh braking was frequently observed in Guntur and Vizianagaram.

These findings reveal how real-world driving environments shape behaviour across regions.

Shanai Ghosh, MD & CEO, Zuno General Insurance said, "*With SmartDrive, we want to build a fair, transparent and personalised insurance experience that truly reflects how young India drives. The early numbers show that young India is driving safer, smarter and more mindfully, and they're getting rewarded for it. Our focus is to keep building a simpler, more intuitive and rewarding ecosystem where good drivers finally receive the benefits they truly deserve, making roads in India safer.*"

India's road safety crisis shows little sign of easing. Provisional data for 2024 released by the Ministry of Road Transport & Highways (MoRTH) indicates that the country recorded over 4.7 lakh road accidents and more than 1.7 lakh

fatalities during the year, underscoring the continued risk on Indian roads. Some states are yet to share the data post which the final data will be released by MoRTH. Despite incremental improvements in select states, unsafe driving behaviour, over speeding and low compliance with helmets and seat belts remain dominant contributors to fatal accidents.

The challenge is consistent with final MoRTH data for 2023, which reported 4.81 lakh road accidents, 1.73 lakh deaths and over 4.6 lakh injuries nationwide; that works out to roughly 20 deaths and 55 accidents every hour. Together, the data highlights an urgent need to shift focus from reactive protection to prevention-led, technology-driven road safety solutions.

At Zuno we have adopted this mission to encourage India to drive safer. Zuno's Smart Drive App provides customers with real time feedback on their driving quality and nudges for safer driving behaviour.

Zuno's telematics insights also highlight notable exposure trends:

- Drivers with top-tier scores between 96 and 100 show a striking 40% lower claims risk, underscoring how consistent, disciplined behaviour behind the wheel directly translates into fewer incidents.

- The data also dispels some common assumptions. Gender has almost no impact on driving safety. Women recorded an average score of 92.83%, only marginally higher than men at 92.81%, indicating that both groups demonstrate virtually the same risk profile on the road.

- When drivers take their trips matters as well. High-scoring behaviour (80–100) is most common during weekday, daytime driving, reinforcing the well-known risks associated with night-time travel. Structured, predictable daytime journeys tend to support steadier driving patterns and safer outcomes.

- Across regions and vehicle types, two behaviours emerge as the strongest predictors of lower scores and higher risk:

- Frequent harsh braking, and High, rapid acceleration.

- Regardless of where a person drives, these two actions consistently signal a risky trip.

- Seasonal behaviour also tells an important story. Even with changing conditions, rain does not turn safe drivers into risky ones. Those with high scores (80–100) maintain similarly strong performance across both summer and monsoon seasons, showing that core driving habits remain stable despite weather shifts.

Zuno SmartDrive car insurance also includes India's first real-time crash detection feature. It uses advanced mobile telematics to automatically sense an accident and trigger an alert to Zuno's support team. Once triggered, the team coordinates emergency support, roadside assistance and priority claims handling, ensuring that help reaches the customer without requiring them to make a call.

About Zuno General Insurance

Zuno General Insurance, formerly known as Edelweiss General Insurance, is a new-age digital insurer with an aspiration to

reimagine Insurance to make it easy, friendly, and transparent. Amidst all the jargon and seriousness, Zuno is the friendly voice speaking in a language you understand, and listening to what you have to say, stepping in at the right time, so that you don't have to worry when things don't go as planned. Zuno is the friend you can always turn to for help, with the confidence that we will have your back at all times.

At Zuno GI, the focus is on building trust through digital solutions that are intuitive and responsive, using consumer insights and data analytics to drive innovation and experience. Our consumer insight driven strategy focused on customers' experience; innovative solutions and an intuitive digital platform differentiate us in a competitive market.

Zuno GI started operations in 2018. We have over 8 million customers and a growing omnichannel distribution on digital rails. The company has presence across key digital marketing places and partnerships with Maruti, Tata Motors, Mahindra, Skoda, Volkswagen, Jeep, Royal Enfield, PolicyBazaar, Turtlemint, PhonePe, Insurance Dekho, Fedbank Financial Services, Dvara KGFS, Repco Home Finance, Renewbuy, Bajaj Capital, Anand Rathi Global Finance, Avanse Financial Services, Spinny, Nido Home Finance, ECL finance, Mehsana Urban Co-Operative Bank, PolicyBoss, Jio insurance brokers, Coverfox, ORIX leasing & financial Services India Ltd, SMAS auto leasing India Pvt Ltd.s

For more information, visit www.hizuno.com.