

# RideNRepair Publishes New Data Showing 30-min On-Site Repairs Can Lower U.S. Secondary-Crash Insurance Claims by 22%

*New data show RideNRepair's 30-min on-site fixes could cut secondary-crash claims by 22%, saving U.S. insurers billions annually.*

NEW YORK, NY, UNITED STATES, May 15, 2025 /EINPresswire.com/ -- Indian quick-commerce startup [RideNRepair](#) unveils data showing how real-time fixes to disabled vehicles could slash secondary crashes, claim severity and premiums.



Real-Time Car Repair

RideNRepair, the AI-driven roadside-repair network founded by IIT-Kanpur and Carnegie-Mellon Robotics alumnus [Lakshya Khurana](#), today released data outlining how its

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Every minute a broken car sits in a live lane is a min of compounding risk & cost. We proved in India that cutting that window to min slashes downstream claims. The math scales to billions in the U.S.”

*Lakshya Khurana*

30-minute “Parts-in-Motion” model could shrink U.S. auto-insurance payouts linked to disabled-vehicle crashes—a cost centre that quietly drains billions from the industry every year.

The insurance drain most motorists never see

- U.S. insurers wrote \$344-billion in private-passenger auto premiums in 2024 -

<https://www.propertycasualty360.com/2025/04/14/naic-top-auto-insurers-of-2025/>

- 566 deaths and 14,371 injuries per year involve a stopped or disabled vehicle -

<https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813396>)

- Secondary crashes tied to road hazards (objects or stalled vehicles) account for 23% of all chain-reaction incidents on freeways -

[https://rosap.ntl.bts.gov/view/dot/54662/dot\\_54662\\_DS1.pdf](https://rosap.ntl.bts.gov/view/dot/54662/dot_54662_DS1.pdf)

- Each fatal crash costs society \$1.78-million on average; disabling injuries average \$155,000 -

<https://learnandserve.org/average-cost-of-a-car-accident/>

A single tow adds \$75–\$125 plus \$2–\$4 per mile to every claim.

Inside the RideNRepair Model — A Point-by-Point Look

Legacy U.S. Response vs.  
RideNRepair QuickCommerce Fix

Typical wait time

- Legacy: Drivers often wait

40–60 minutes for a tow; real repairs happen hours (or days) later.

- RideNRepair: A certified mechanic plus the exact spare part arrive in 30 minutes or less thanks to cloud-linked micro-inventory.

Roadside hazard window

- Legacy: The vehicle sits in traffic; every passing minute raises the risk of a secondary crash.
- RideNRepair: The car is repaired where it stopped, clearing the hazard before the average tow truck would have even arrived.

Claim severity

- Legacy: Costs balloon from tow fees, storage, rental cars and delayed body-shop work.
- RideNRepair: On-site repair wipes out tow and storage bills, shortens rental duration, and lowers collision probability.

Proof of performance: In 50,000 Indian rescues, RideNRepair's AI dispatcher hit a 95 percent first-time-fix rate and cut median roadside downtime to 28 minutes.

What That Means in U.S. Dollar Terms

Average collision claim tied to a secondary crash


- Current reality: ~\$9,800 (ISO 2022 weighted average).
- With RideNRepair: ~\$7,450 — a 24 percent reduction from faster clearance and no tow.

Tow + storage for one incident

- Current reality: About \$275 (standard \$75 tow plus two days' storage).
- With RideNRepair: \$0 (vehicle never leaves the scene).

National impact if just 1 percent of U.S. crashes get on-site fixes

- Potential savings: ~\$3.4 billion in annual claim payouts (RideNRepair analysis of NAIC



***CAN AI-POWERED 30-MINUTE REPAIRS  
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AUTO-INSURANCE BILL?***

Meet the CEO Driving Real-Time Industry Transformation

Can AI-Powered 30-Minute Repairs Cut Billions from America's Auto Insurance Bill?

data).

Projection assumes the 22% claim-severity drop documented in RideNRepair's Delhi insurer pilot.

Why insurers care right now

- Loss-ratio pressure: 2022-23 brought the worst combined ratios in two decades; carriers need structural cost levers rather than more premium hikes.
- Telematics penetration: 34% of U.S. drivers already share real-time data, enabling automatic dispatch triggers when a breakdown is detected.
- Tariff volatility: Proposed import tariffs could add \$31-\$61 billion to annual parts costs, making avoidance of any collision repair even more valuable.

Khurana's AI pedigree: why this isn't just hype

Lakshya Khurana led ML optimisation at Meta, generating hundreds of millions in incremental ad revenue via millisecond-level decision engines. He ported the same reinforcement-learning framework to logistics:

- Predictive fault tree trained on 12 million VIN-symptom pairs.
- Dynamic pricing adjusts labour payout in real time to ensure mechanic acceptance (= shorter ETA).
- Continuous learning loop uses repair outcome + claim follow-up to refine risk scoring for insurers.

This IP portfolio underpins Khurana's extraordinary ability, positioning him as a global leader in AI-enabled mobility safety.

Next steps for U.S. insurers & fleets

- Pilot: 120-day live test on urban freeway corridors (Dallas-Fort Worth, Phoenix).
- Data handshake: Real-time repair + telematics feed ties claim number to exact downtime reduction.
- Premium credit design: Actuarial modelling of observed loss-cost delta to justify discount tiers.
- Co-marketing: "Zero-Tow Rider" product aimed at older vehicles and high-mileage ride-share fleets.

About RideNRepair

Launched in 2023, RideNRepair is the world's first quick-commerce platform for on-site vehicle repair, operating across 27 Indian cities with a 4.8-star customer rating. The company

guarantees a certified mechanic and the correct spare part in 30 minutes or less, leveraging AI dispatch, live inventory APIs, and instant digital payments.

PR Team

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