Mobile Applications and Telematics: Onboard data capture and risk analysis coupled with location-based services

Insurance can outsource service development and operations

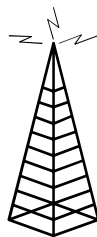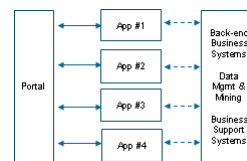**Customer receives detailed invoice and can check info via portal**

GPS

Car

audio feedback

Device & sensors

Telco

Portal

App #1

App #2

App #3

App #4

Back-end Business Systems

Data Mgmt & Mining

Business Support Systems

Service Platform

+

Service Operations

accenture

Accenture runs the "CUBISM" system as a service provider offering an end-to-end solution to insurances ("Solution as a Service")

Mobile Applications and Telematics: Context-sensitive real-time driver coaching and value-added services

Real-time driver coaching

Acoustical notifications

Accident zones	Speed violations	Traffic zones

Value added services

Vehicle theft tracking	Emergency services	Collision response
Off board navigation	Driver log book	Hands free calling

Mobile Applications and Telematics: Onboard monitoring and analysis of the driving behavior while protecting privacy
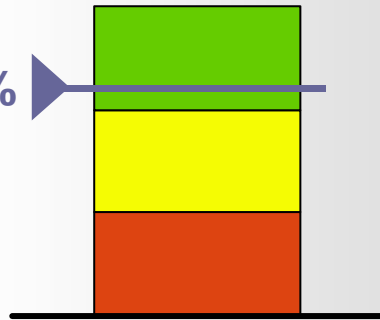
Analysis of driver's behavior using only pre-aggregated data protecting privacy.

Measurement of aggregated speed violations:	Measurement of ecological driving behavior:	Measurement of driving time and street category:
100	**100**	**100**

88% ▶ — "Speed-Index"

29% ▶ — "Green-Index"

52% ▶ — "Risk-Index"

"Speed-Index"

„Soft" Facts	„Hard" Facts
11% City 8% Interstate 4% Highway	130 — 12.11.08 14:14 Uhr, +46km/h (Lat/Long) 50 — 08.02.08 14:19 Uhr, +32km/h (Lat/Long)
Accumulated marginal speed violations	**Significant speed violations**
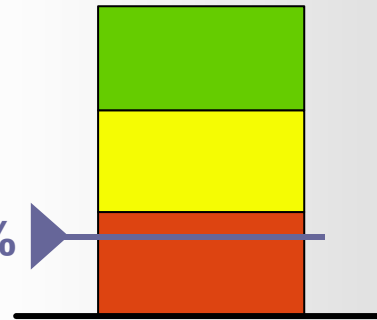
"Green-Index"

„Soft" Facts	
31.03.08 22:14 Uhr, +12,6 m/s²	26.10.08 13:17 Uhr, Stuttgart
13.07.08 09:23 Uhr, +14,7 m/s²	28.10.08 05:04 Uhr, Mannheim
Driving acceleration behavior	**Driving into eco zones**

"Risk-Index"

„Soft" Facts	
01.03.08 21:34 Uhr, Ice	35 — 14.02.08 20:12 Uhr, Interstate
12.05.08 22:14 Uhr, Night drive	21.103.08 02:14 Uhr, Highway
Driving at daytime and season	**Driving at street categories**

Mobile Applications and Telematics: Onboard monitoring and analysis of the driving behavior while protecting privacy
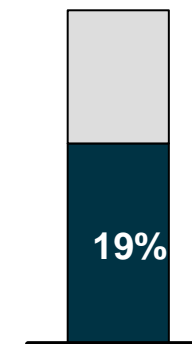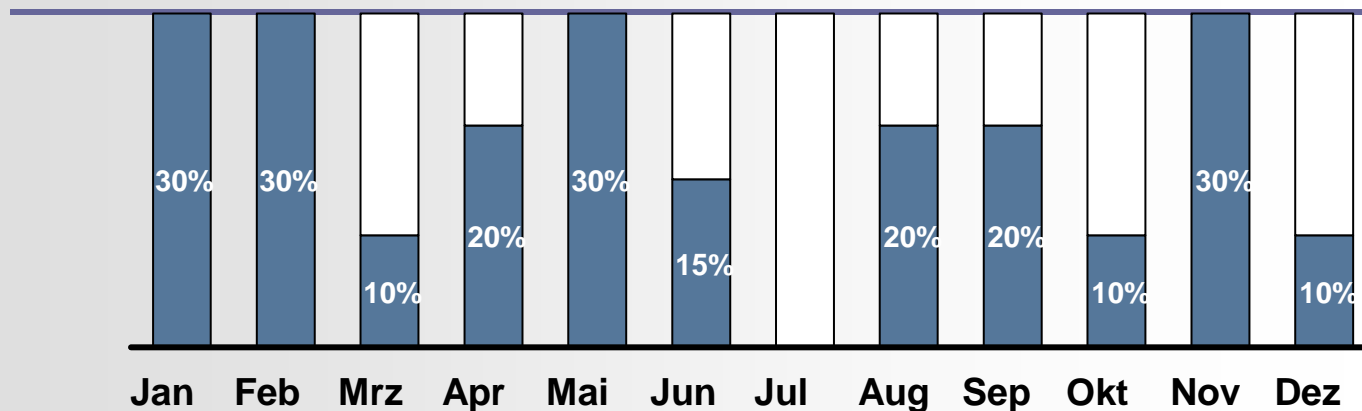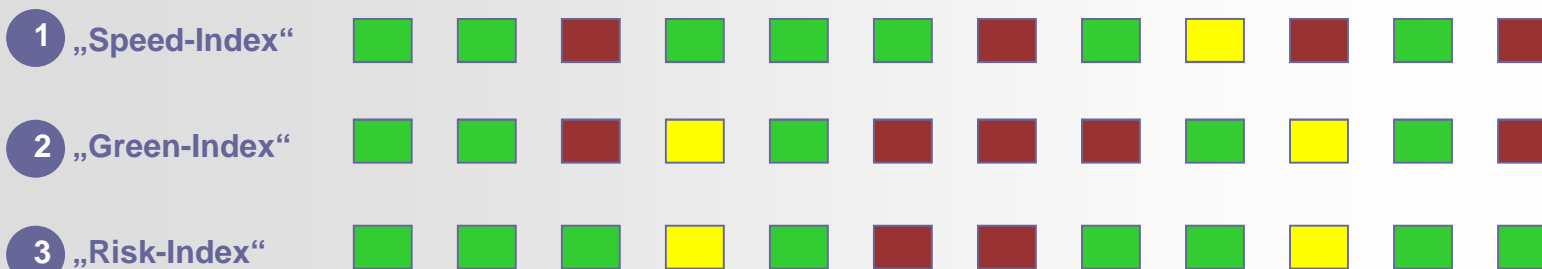
Award for safe and ecological driving

Index

30%
Maximum discount per month

Month	Discount
Jan	30%
Feb	30%
Mrz	10%
Apr	20%
Mai	30%
Jun	15%
Jul	
Aug	20%
Sep	20%
Okt	10%
Nov	30%
Dez	10%

Total Year: 19%

225 €* premium discount per year

		Jan	Feb	Mrz	Apr	Mai	Jun	Jul	Aug	Sep	Okt	Nov	Dez
1	„Speed-Index"	green	green	red	green	green	green	red	green	yellow	red	green	red
2	„Green-Index"	green	green	red	yellow	green	red	red	red	green	yellow	green	red
3	„Risk-Index"	green	green	green	yellow	green	red	red	green	green	yellow	green	green

Mobile Applications and Telematics: Onboard monitoring and analysis of the driving behavior while protecting privacy

GPS monitoring (external antenna)

Acoustical real-time coaching (buzzer)

Speed violations recognition (map based)

Onboard data encryption

GSM/GPRS data transmission to backend

Index based data analysis (speed, eco, risk)

Benefits for driver

- pays less fees due to premium discount (up to 30% on average)
- drives safer and reduces personal accident risk
- improves driving style and is able to monitor ecological impact
- benefits from value added services (e.g. emergency call, breakdown call, etc.)

Benefits for insurance

- improves the risk pool by attracting "good risks" only
- gains insight in drivers' driving patterns resulting in better risk calculation and management
- reduces average damage ratio (up to 30%)
- differentiates in the market with different target groups (teenagers, business, etc.)
- attracts new customers from competition