

# InsurCent

Honda Mobility Hacks



Can we incentivize drivers to  
use safer routes by gamifying  
insurance discounts?

# Who would benefit?



Drivers



Insurance Companies



Pedestrians,  
General Public

# How?

Near real-time data from driving  
trips for baseline  
(*autonomous\_driving\_data*)



Additional data points related to  
proximity of school zones, count  
of construction sites, traffic  
congestion, & roadway events  
(*MapQuest API*)

Map for driver to select between  
most direct route versus an  
alternate, safer route

[illegible]InsurCent **.02**



InsurCent

Current Streak  $\leq .5$

**2**

Longest Streak  $\leq .5$

**19**

Trip #	Start	Destination	InsurCent
734	Home	Kroger, 400 S Maple Rd	<b>.44</b>
733	Daycare	Home	<b>.71</b>
732	<i>untracked trip</i>	<i>untracked trip</i>	N/A
731	DTW	22051 Cherry Hill St	<b>.83</b>

## The Flow

JavaScript grabs latitude and longitude for a given driveScenarioId from autonomous\_driving\_data, calculates a bounding box, and hands-off bounding box coordinates.

Python grabs a bounding box, calls MapQuests API and finds

- number of events
- schools
- fire stations

within the bounding box.

Python API gets-  
schools < .7 km  
firehouses < 1.2 km  
traffic events < 4 km.

If Accident - High severity  
If construction Low severity \*  
Find average impact along route  
Count schools & firehouses

Sums values to calculate  
normalized InsurCent [0.0-1.0]

The lower the index the safer the trip, the greater the incentive from insurance provider.

# Future Updates

- Drive Check Questionnaire
  - self-reported variables
    - alertness
    - sleep
    - urgency of trip
- Integrating activity watch data
  - fatigue/impaired driving

