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)

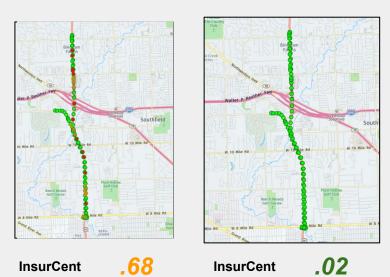


Additional data points related to proximity of school zones, count of construction sites, traffic congestion, & roadway events (MapQuest API)

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



Destination: 330 E. Liberty St. Ann Arbor, MI





Current Streak ≤ .5

2

Longest Streak ≤ .5 19

733 Daycare Home .71 732 untracked trip untracked trip N/A	Trip # 734	# Start Home	Destination Kroger, 400 S Maple Rd	InsurCent .44
,	733	Daycare	Home	.71
70.4 DTM 00054.01 LUIDO	732	untracked trip	untracked trip	N/A
731 DTW 22051 Cherry Hill St .83	731	DTW	22051 Cherry Hill St	.83

The Flow

JavaScript grabs
latitude and
longitude for a given
driveScenarioId from
autonomous_driving_da
ta, 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 getsschools < .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

