

State Auto Safe Driving Challenge

Background:

We have the ability to record our insureds' actual driving behaviors through physical devices and mobile applications. Currently, we use these data for setting prices on our insurance policies; however, there is also an opportunity to use them to provide near-real-time feedback to our insureds about their own driving behaviors, and to encourage them to make safer driving decisions. In addition to reducing unsafe driving behaviors, we can provide additional rate transparency to insureds (e.g., "You had 5 hard brake events in this trip. This type of driving behavior can lead to higher rates") and empower them to proactively make positive driving choices. Additionally, we can integrate third-party data (ODPS crash data) to help our drivers stay safe: for example, "Did you know that you drive through 3 dangerous intersections each morning? Try taking this alternate route and earn a Starbucks gift card."

Challenge:

Develop a web or mobile application that allows drivers to explore their own driving data and incentivizes them to improve their driving behaviors. The specifics of how you tackle this are up to you, but it should provide compelling and useful information to drivers, and be an application that our drivers are excited to use.

What we will provide:

- State Auto driving data
- Ohio Department of Public Safety crash data
- NOAA weather data
- Access to Mobikit's platform and APIs
- Access to State Auto data scientists and software engineers

Judging criteria:

- **Functionality:** Do all implemented features function? Does the application fulfill the tasks promised?
- **Customer Impact:** Is this an application that a customer will engage with? Is it useful to drivers?
- **Technicality:** What is the level of technical sophistication in the application architecture?
- **Innovation:** How creative are the solutions designed?
- **Design:** Does the application have a cohesive look and feel?

What will we win?

Each member of the winning team will receive a \$250 cash prize (up to 4 people / \$1000).