

# 基于区块链的第四代 UBI 驾驶行为关联车险产品

The Fourth Gen. UBI (Usage Based Insurance) based on Blockchain

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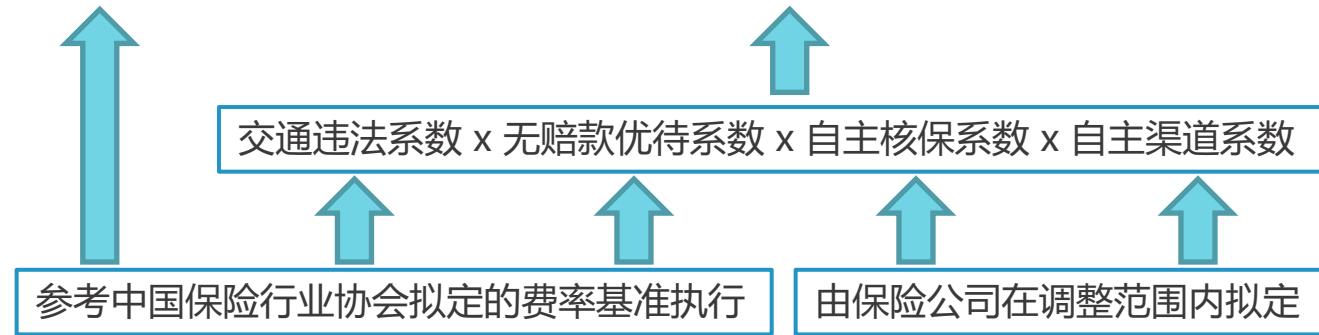
# 01 UBI 模式车险



**驾驶行为关联车险 UBI (Usage Based Insurance):**  
基于车主驾驶行为以及使用车辆相关数据相结合的个性化保险产品。

# 传统车险的保费计算

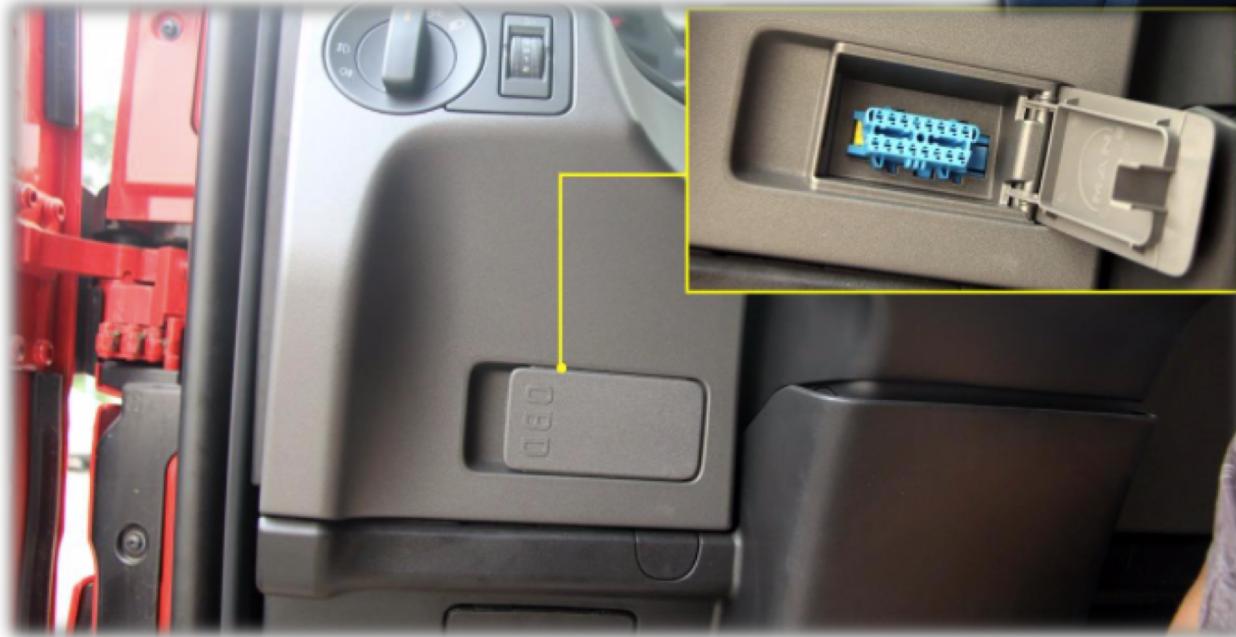
车险保费价格 = 基准纯风险保费  $(1 - \text{附加费率}) \times \text{费率调整系数}$



- ✗ **车主驾驶行为**：制动、加速、变道.....
- ✗ **车辆参数**：行驶公里数、车速、燃油消耗、发动机参数.....
- ✗ **车辆位置信息**

- **车险保费建模不够准确**
- **保费计算周期过长**
- **无法个性化定制车险**

# 车载自动诊断系统 OBD (On-Board Diagnostics)



# OBD 数据采集



1

标识信息



4

行驶信息

OBD  
采集数据

2

时间信息



3

位置信息



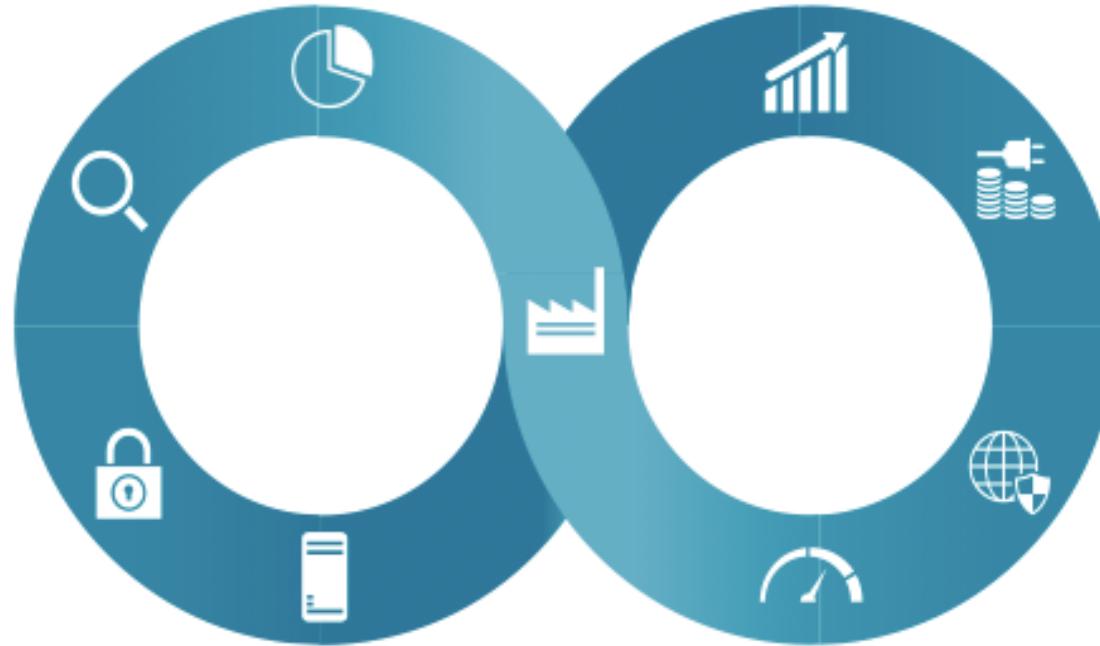
# UBI 产品模式

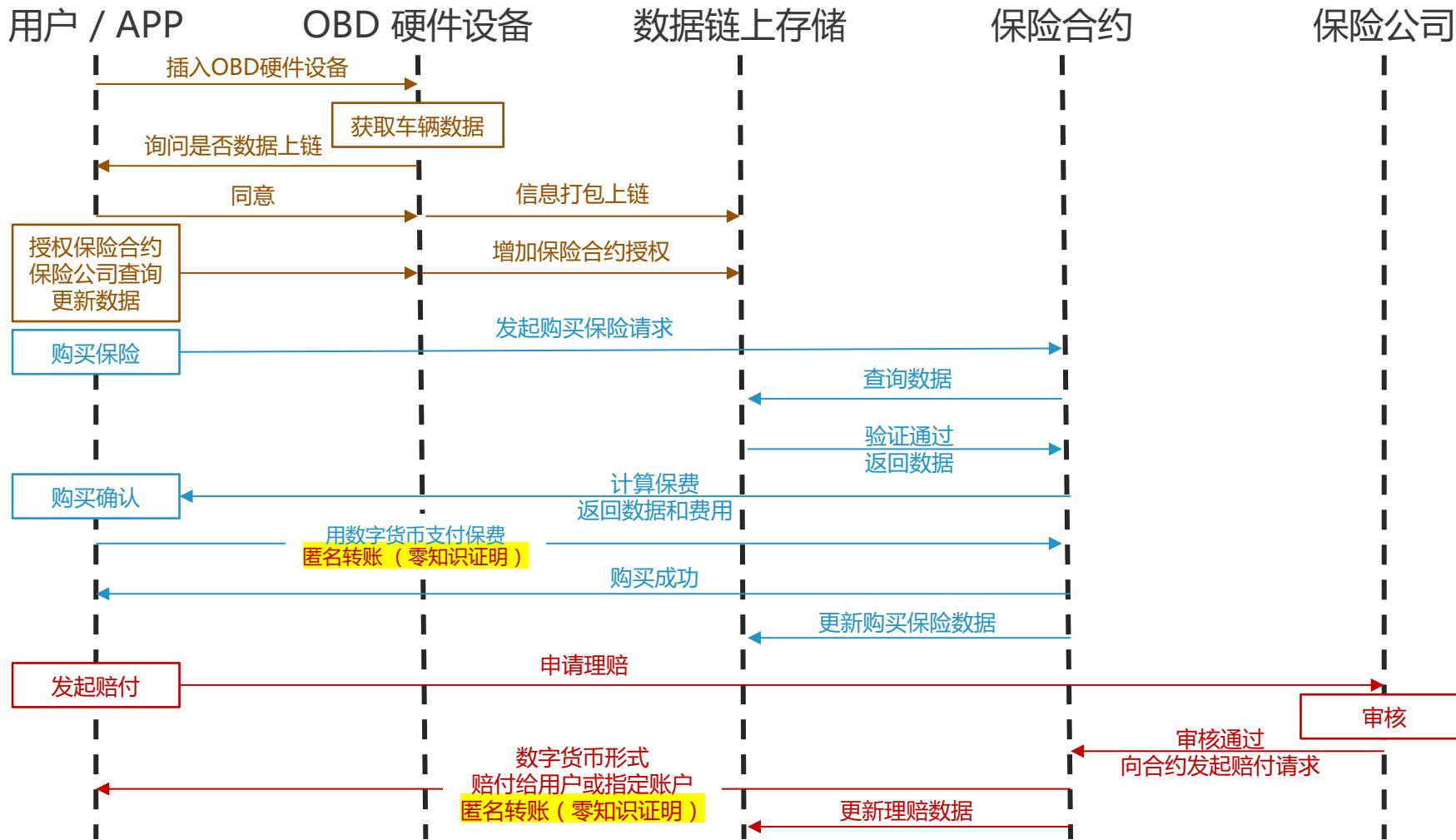


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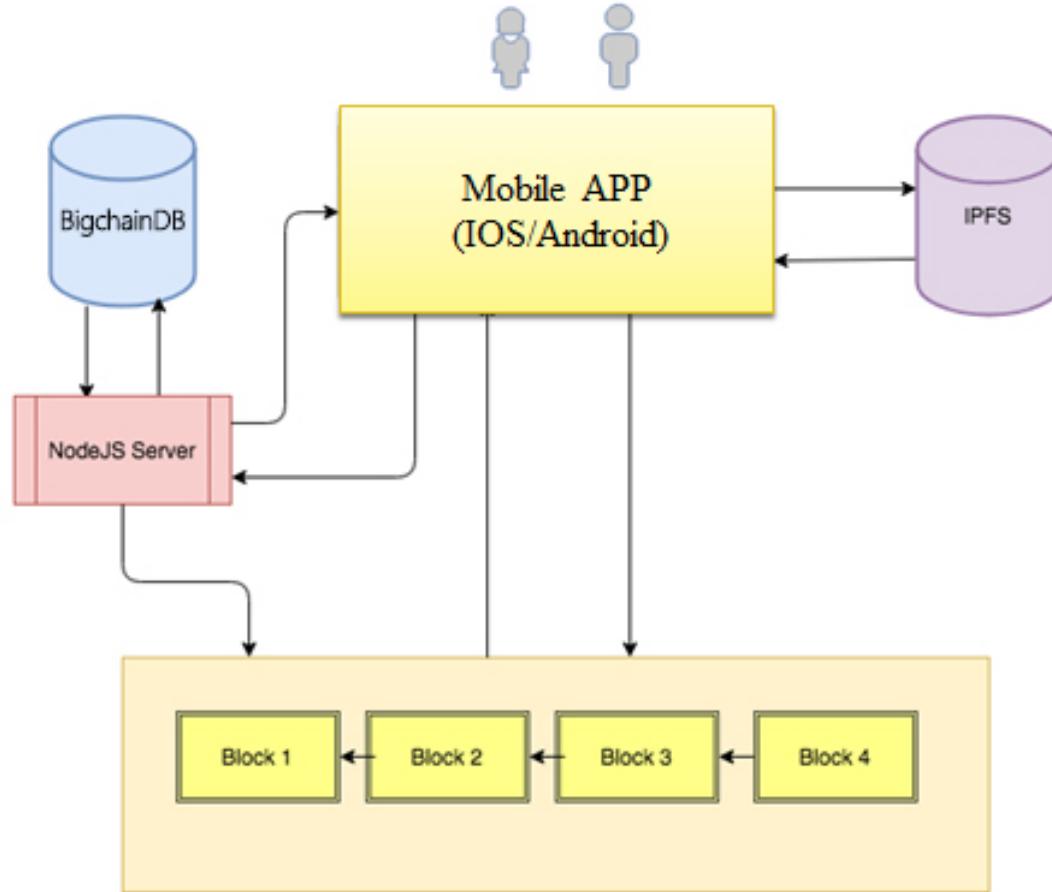
# 02

## 技术架构与激励机制



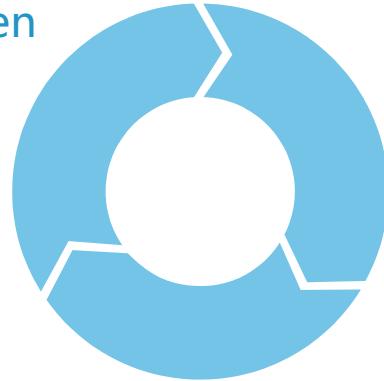


# 技术架构



# Token 激励机制

**Token 激励场景：**  
OBD 数据上传，奖励用户 Token



**Token 来源：**

- Token自然产量。
- 项目方去合约查数据时需要支付 Token，比例分配给授权用户。



**Token 使用场景：**

- 项目方查询合约数据
- 车险保费折扣
- 车辆维修保养折扣



章节  
Part

# 03 技术演示

The image displays four screenshots of the Autohash mobile application interface, showing different screens and features.

- Screenshot 1 (11:02 AM):** Home screen with the "MOTOR/CYLE INSURANCE" logo and "Autohash!" title. It features two large buttons: "Trip Time" (1hr18') and "Idle Time" (58'18"). Below these is a chart titled "Fuel per hour (L/hr)" showing a fluctuating orange line over time.
- Screenshot 2 (11:03 AM):** A table view showing insurance items with columns: Name, Period, Premium, and StartDate. The data is as follows:

Name	Period	Premium	StartDate
Item A	12 Mos	\$2000	2019-02-10
Item B	8 Mos	\$1800	2019-05-20
Item C	23 Days	\$500	2019-08-28

- Screenshot 3 (11:04 AM):** A modal dialog titled "Apply" with the message "Your premium is \$800 per month." and "Terms and conditions". It contains "Submit" and "Cancel" buttons.
- Screenshot 4 (11:05 AM):** A navigation menu titled "Authorization" with options: Notifications, Settings, and About Us. Each option has a right-pointing arrow icon.

Each screenshot shows a bottom navigation bar with five icons: Main, My Covers, My Claims, Profile, and a central green "+" button.

## 基于 OBD 的场景拓展





谢谢您的观看！  
Thank you for watching!

<https://github.com/IMRFeng/autohash>