

Allstate Connected Car

2016 project @ DePaul

January 6, 2016



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Connected Car: so what do you do there?



Hmmm.....



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What we really do: Sensors and IoT

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We build software for disruptive times

Forbes

How The Hotel Industry Got Blindsided ... And Why Yours Could Be Next

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WhatsApp Shows How Phone Carriers Lost Out on \$33 Billion

engadget

The Uber effect: how San Francisco's cab use dropped 65-percent

by Sean Buckley | @seanicus | September 17th 2014 at 8...

“Every enterprise will need to become a software company over the next 5 years.”

PAUL MARITZ
Executive Chairman, Pivotal

Pressure From Uber, Medallion Prices are Plummeting....”

– NYT Nov 11, 2014

“...in Austin...we estimate impact of Airbnb is 13% revenue...our results suggest the risk to incumbent hotels from Airbnb as a market entrant is both measurable and increasing.”

– Boston University Feb 11, 2015

phone providers around the world...\$32.5 billion in texting fees in 2013...that figure is projected to reach \$54 billion by 2016.”

– Bloomberg.com Feb 21, 2014

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Our umbrella topic: Incentives



It's more than rewards.

It's about how do we fundamentally use incentives (monetary, non-monetary, real, virtual) to drive engagement, reinforce habits, to fuel/manage a value exchange.

Important value exchanges in our current world:

1. Creating habits

- Making people better drivers (to increase road safety)
- Driving people to take better care of their assets (to prevent loss/accidents)

1. Collecting more driving data

- So that we can improve our modeling, our systems built on an understanding of user driving habits

How do we incentivize users to be safer and/or to share their driving data with us?

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Concept #1 - Driving



Develop an app that captures driving data, computes miles driven, CO2 created and awards points for milestones (retention, continued engagement).

Allow the user to exchange these points to plant trees.

We know you have to drive. Let us help you do it in a sustainable way. For free.

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Concept #2 – Connected Home



Many of the leading causes of home insurance loss are preventable.

Build an app that helps users understand what habits help keep their home in top working order.

Build mechanics that remind them what to do, use beacons or similar to track that the action actually took place, award points, design rewards that reinforce their participation, drive engagement, make it a positive experience.

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Expectations for Project



- Your team must build a working app (web, mobile, hardware – we don't care, it just has to be real working software)
- You must use at least 1 service and/or tool from the platform
- If you use a rewards provider for fulfillment, it should be Tango Card (unless we discuss why and agree otherwise)
- Don't go deep into the mechanics of an insurance policy. The point is not to make you experts in insurance.
- **You should not use direct cash back as an incentive.**
 - That's too easy. And usually not good for business.
 - Talk to me directly beforehand if you have some amazing concept that involves this and you just have to try it out. We can discuss.

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Resources for you



- **Access to APIs and Tools from our platform:**
 - Driving Behavior SDK for iOS & Android
 - Creates telematics data, processes and captures events like speeding and hard braking
 - Rewards APIs
 - Services that enable you to create a user account (ID) and manage points for that account (add, delete points)
 - Rewards Fulfillment
 - Tango Card APIs
- **Opportunities to buy enabling tech**
 - If you have a concept that requires purchase of beacons or some other piece of hardware, make the proposal, if it makes sense, we'll make it happen
- **Allstate resources to meet with teams for coaching/questions**

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Secrets to success



- Ask questions
- Talk to users
- Iterations, feedback, iterations, feedback (no big bangs, let's get things in front of users)

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Next steps?



- Ideation
- Team design
- Finalize concepts
- Sign Terms of Use
- Provide access to platform (user access, documentation)
- Establish mentor relationship + meeting cadence