

- Assumptions:
- 1) User is already driver
 - 2) Smartphone is activated
 - 3) Smartphone is powered on
 - 4) Smartphone is connected to the vehicle
 - 5) Smartphone has internet connection (4G, 5G, wifi)
 - 6) Smartphone and magic box are already paired and connected via Bluetooth
 - 7) Smart phone provides internet for the magic box
 - 8) Magic box automatically connects to the smartphone hotspot
 - 9) User has contract with insurance provider that incentivizes good driving behaviour by paying bonus tokens as a reward. The insurance provider decides the reward rate - some insurance pay more than others depending on different factors.
 - 10) User owns smart identity
 - 11) Insurance owns smart identity

