Evaluate the emotion of the driver:

This requires the audio to be recorded full time , if this is not possible then record audio only when they are on the phone through the infotainment system.

After evaluating the emotion of the driver ,

1)Prepare the car depending on the state of the driver(if the driver is in a bad mood and at a high speed alert the driver to reduce the speed , cap the speed of the car and slowly slow dwn the car)

2)Calm the driver down with music depending on the mood of driver(maybe)

Determining a score for insurance companies (Fourier Transform)