



Saving lives, saving the planet
Responsible driving through telematics
from SCOR and DriveQuant



About DriveQuant

DriveQuant : identity card

Technology and Know how

Driving data processing (eco driving, safety, distraction)
Smartphone based technology (White label app, SDK, driver engagement)
Motor insurance

Experience

First mobile app publication 2014
More than 50 projects launched in 6 years
More than 25 active projects
More than ten countries (France, Italy, Denmark, Germany, Koweit, Switzerland, UK ...)

Shareholders



Since 2020

European leader of connected insurance
Major player on the Italian market
>600k drivers



Since 2017

Research center specialized on mobility



The benefits of connected motor insurance

Insurance

- Positive selection of the people to insure
- Reduction of road risk
- Better knowledge of drivers
- Improvement of customer relationship
- New insurance offers
- Fraud detection

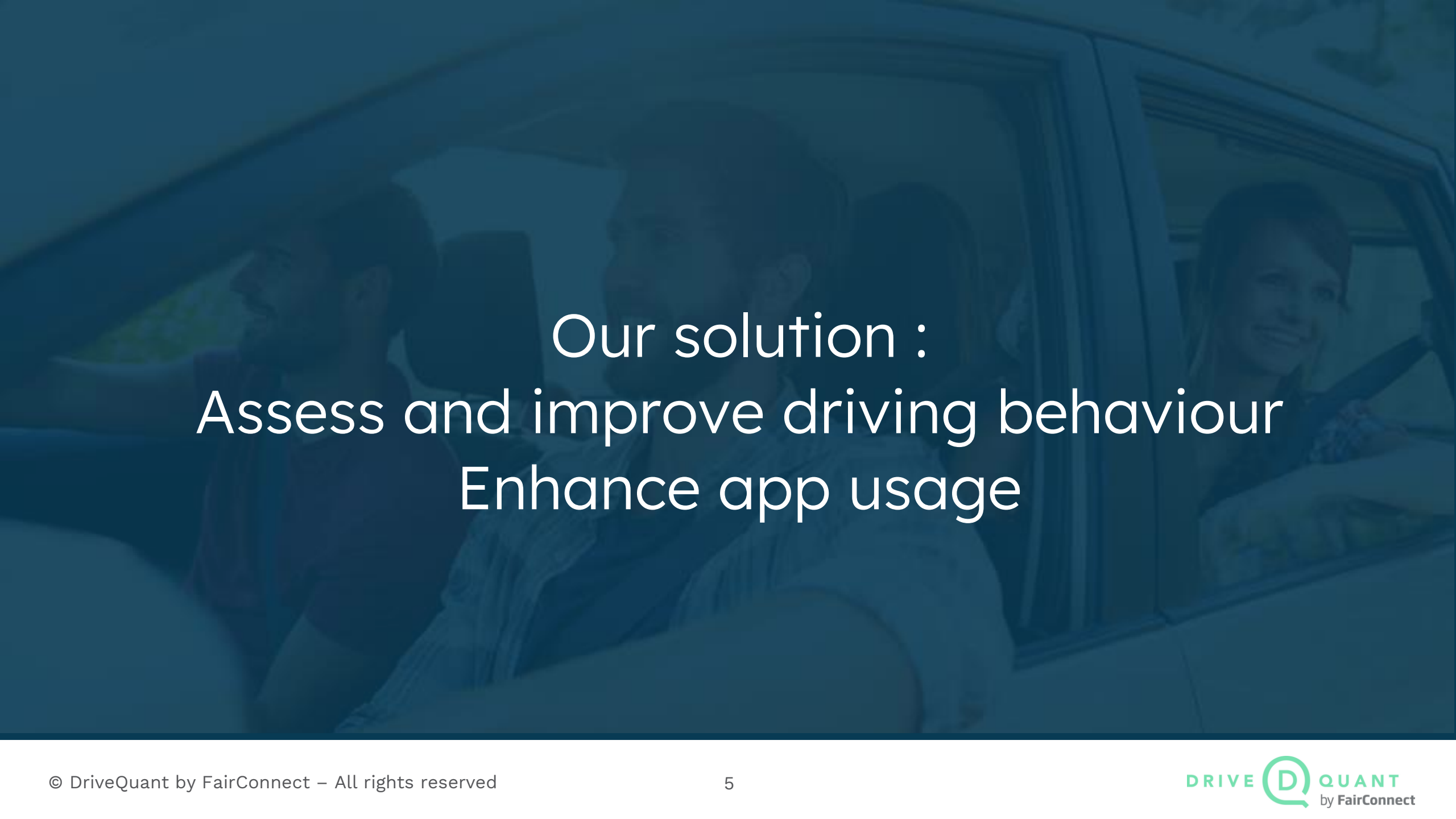


Assistance

- Crash and accident detection
- Manual and/or automatic E-call
- Claim pre-opening and accident reporting
- Theft tracking

Risk prevention

- Road safety / distraction scoring
- Gamification: challenges, badges, rankings, series...
- Driver's logbook



Our solution :
Assess and improve driving behaviour
Enhance app usage

The smartphone at the heart of the customer relationship



Connect

Connect all vehicles with the policyholder's smartphone (no dongle needed).



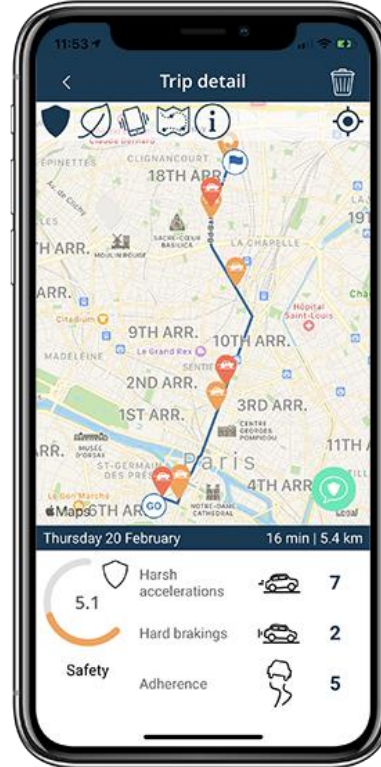
Collect

Collect real-time driving data in order to build services and create value.



Challenge

Challenge your policyholders to improve their driving behaviour and reduce risk.



Engage

Build commitment and new communication channels with your customers.



Detect

Detect impacts and accidents to assist your policyholders when they need you.



Speed up

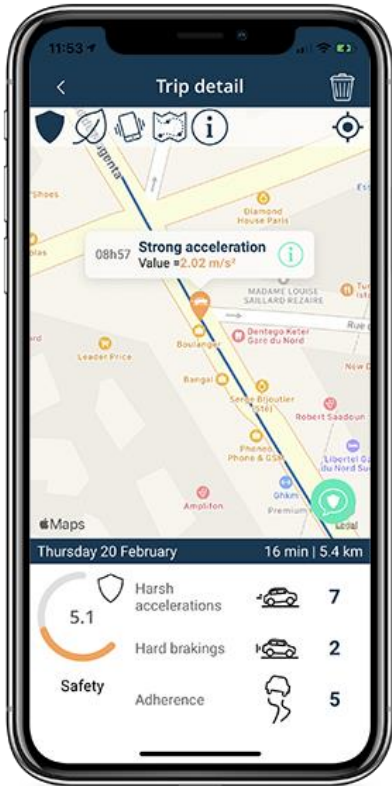
Speed up claim reporting with richer, pre-filled information.



Our solutions are 100% digital, complemented, if necessary, by an IoT tag



Improve drivers' safety



Measure driving behaviour

SAFETY SCORE

Data collected:

- Accelerations
- Hard brakes
- Crossing of adherence limit thresholds



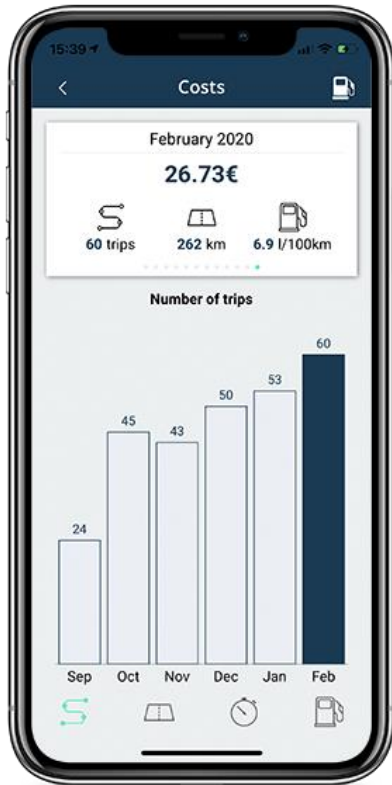
Detect distracted driving

DISTRACTION SCORE

Data collected:

- Phone screen unlocks
- Time when screen on
- Distance when screen on

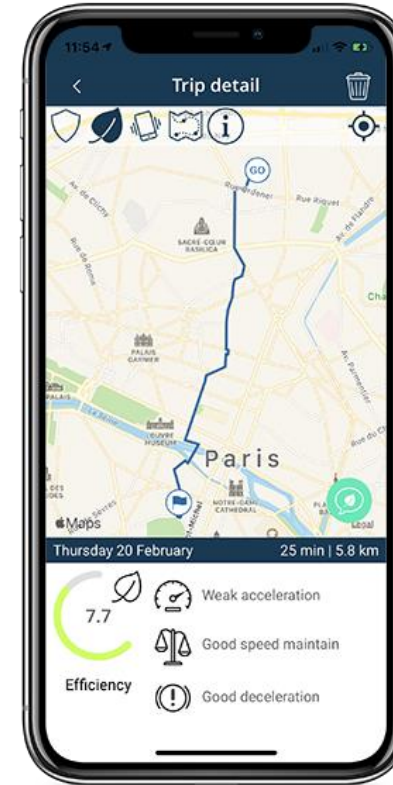
Reduce the environmental footprint of driving



Estimate fuel consumption (based on driving behaviour)

Data collected:

- Litres
- Litres / 100km
- Fuel expenses



Estimate energy efficiency

ECO-DRIVING SCORE

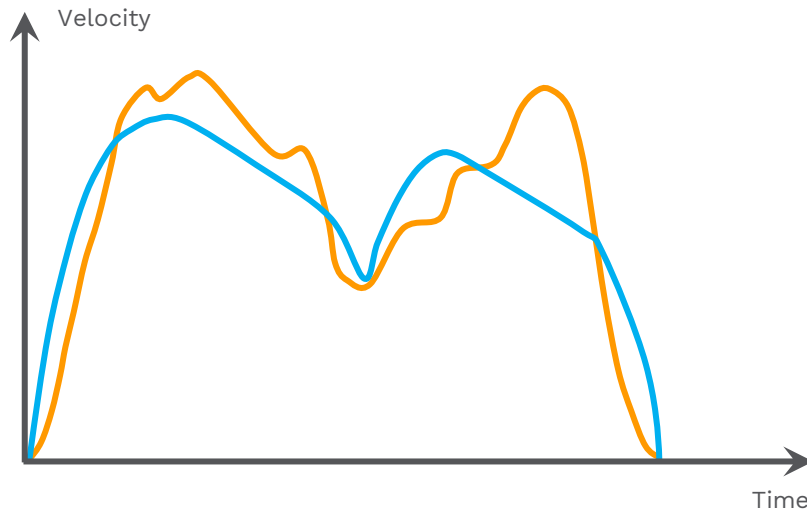
Data collected:

- Actual energy consumed vs. minimum achievable
- Speed regularity
- Potential energy savings



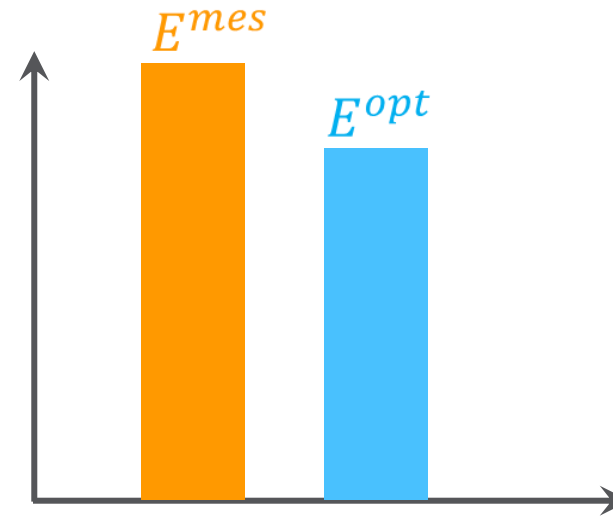
Changing behaviour : why ?

How do we measure ecodriving ?



Comparison between **measured velocity (GPS)** and **optimal velocity** which minimizes the energy consumption under time and distance constraints.

Behaviour based



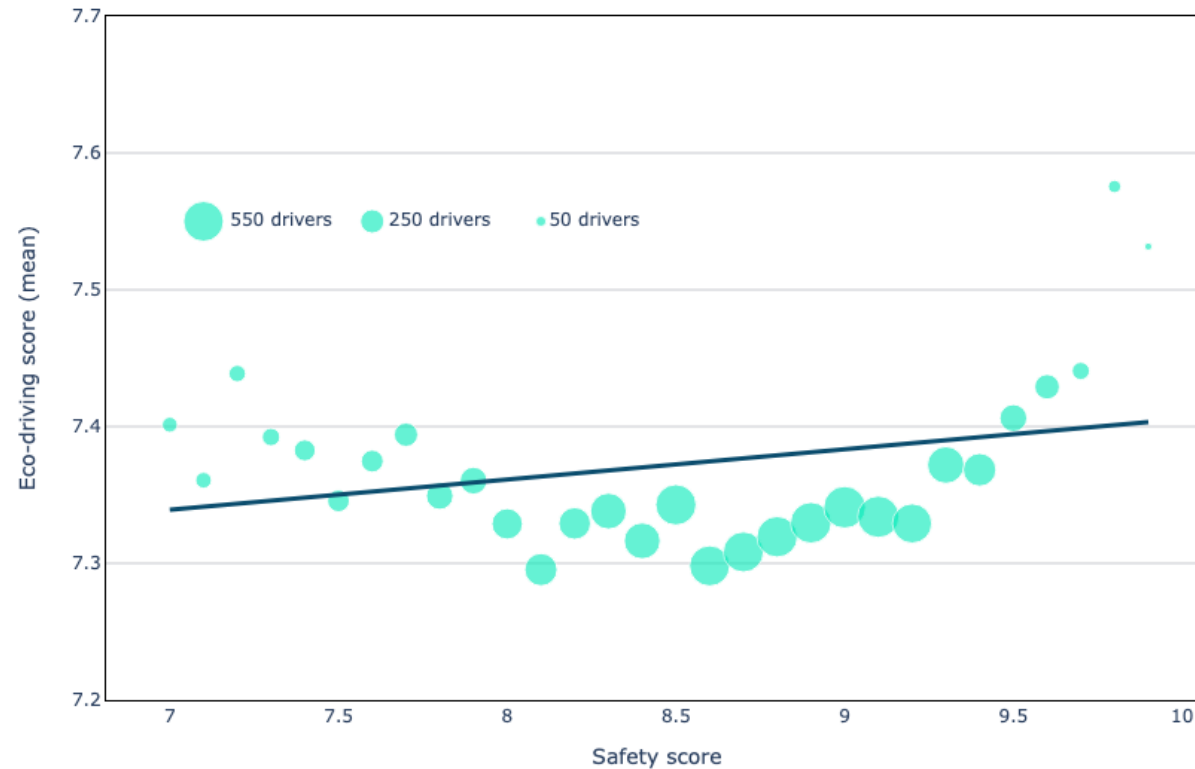
The ecodriving score is an energy efficiency

$$\rho = 10 \times \frac{E^{opt}}{E^{mes}}$$

Is there a correlation between safety and ecodriving ?

1/3 - urban roads

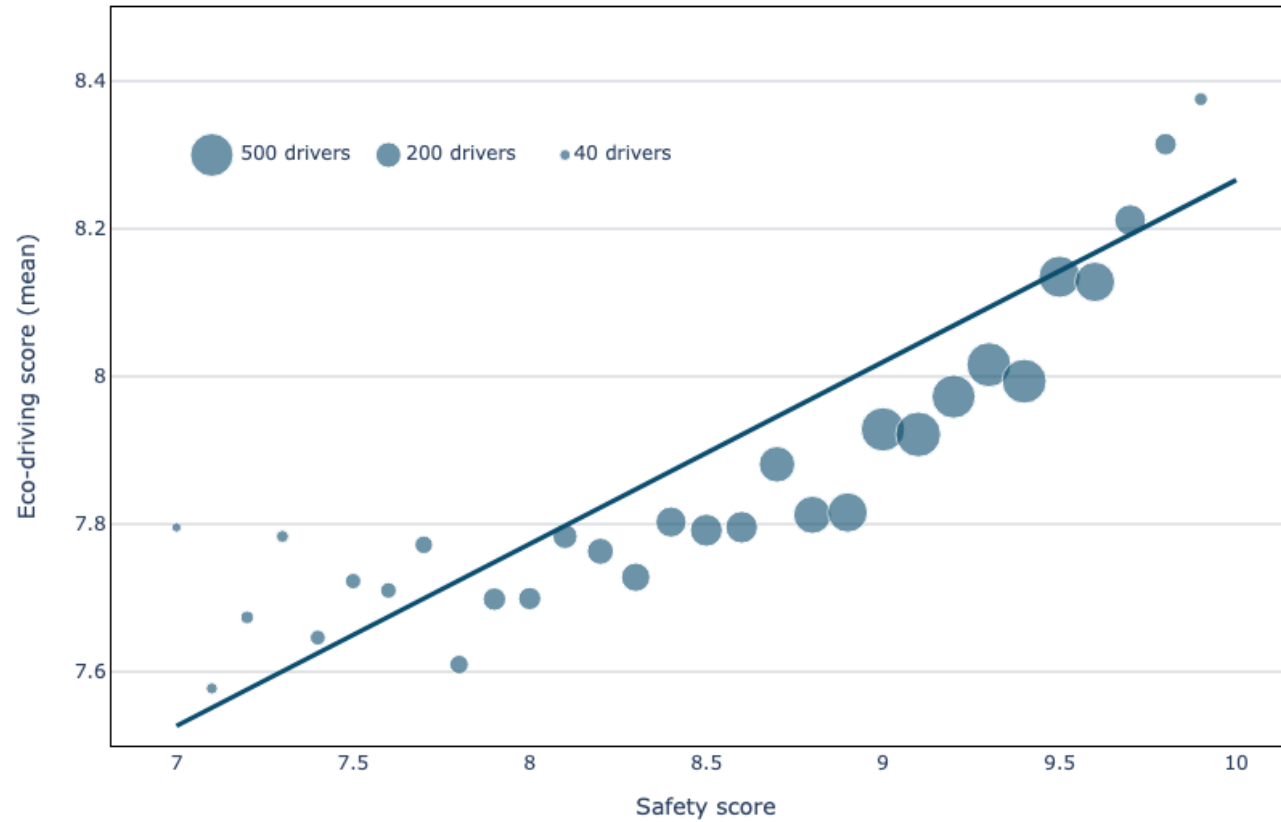
Correlation between eco-driving and safety scores for urban road conditions



Is there a correlation between safety and ecodriving ?

2/3 - suburban roads

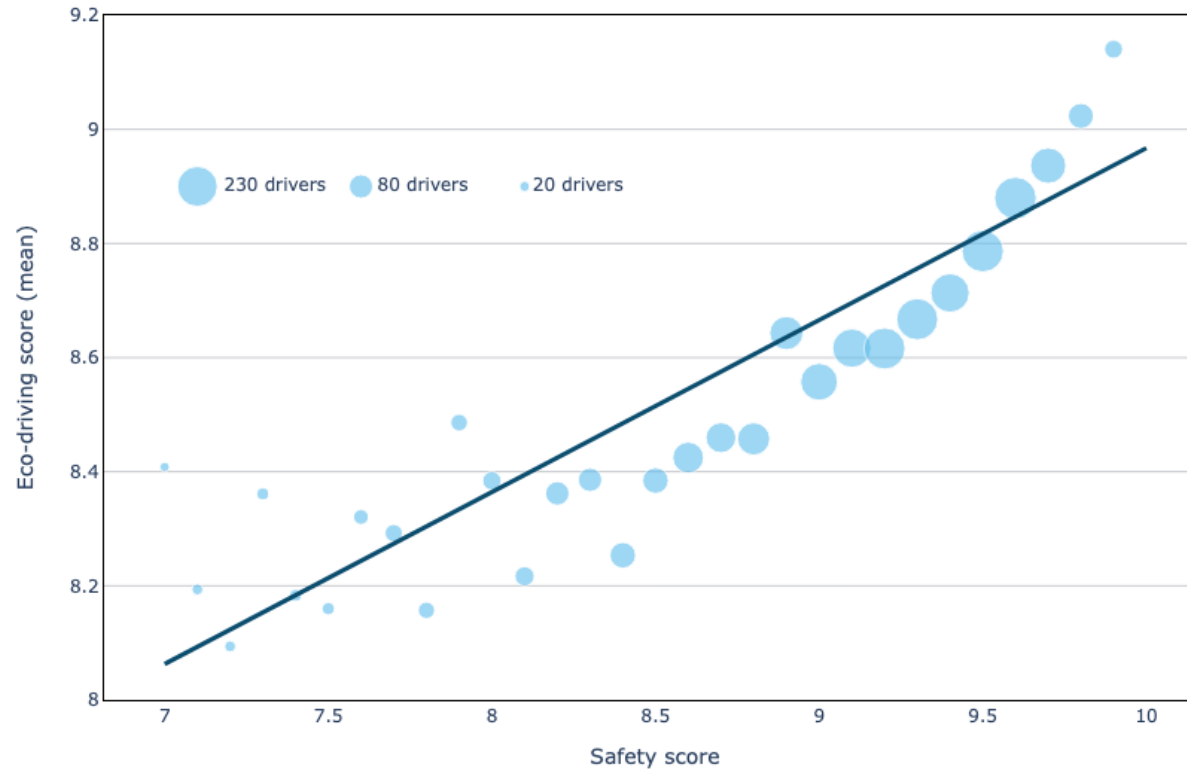
Correlation between eco-driving and safety scores for suburban road conditions



Is there a correlation between safety and ecodriving ?

3/3 - expressways

Correlation between eco-driving and safety scores for expressways road conditions



Conclusion

Safe driving and eco driving are different but there is a correlation in some conditions

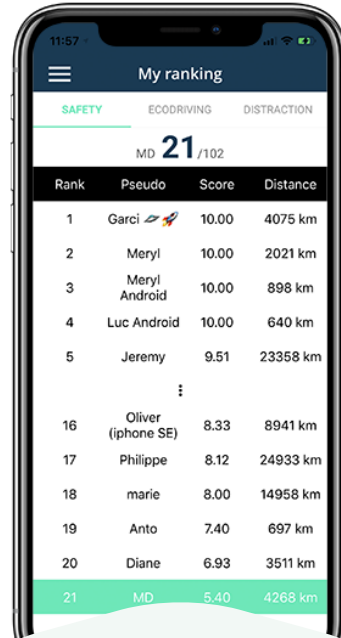
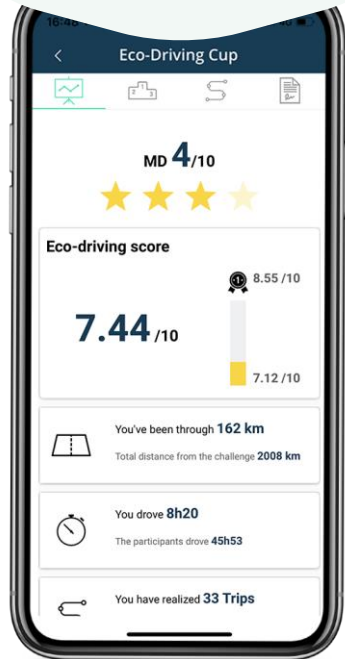
Encouraging eco driving has a positive impact on the risk taken by the drivers



Changing behaviour : how ?

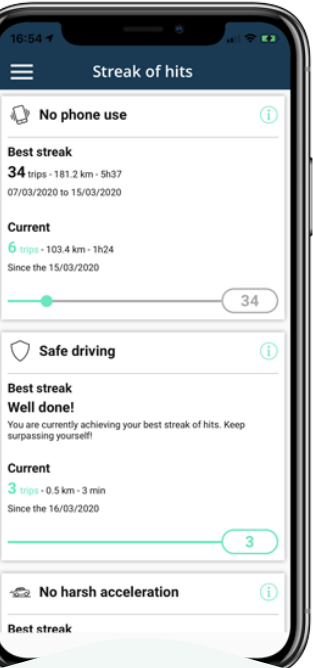
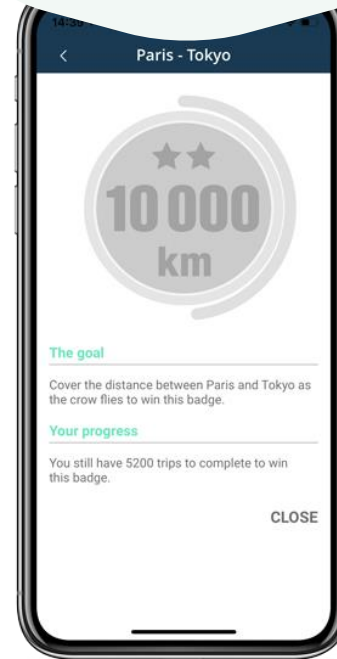
Engage drivers through gamification

Challenges among drivers



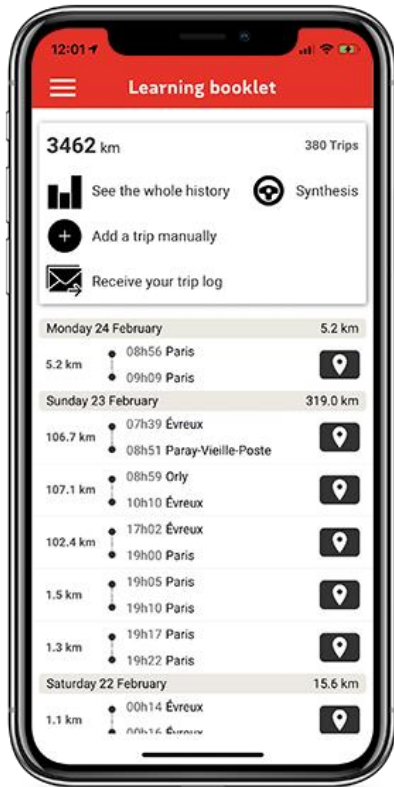
Rankings in the community

Collection of badges



Streaks of hits (combos)

Train and coach drivers

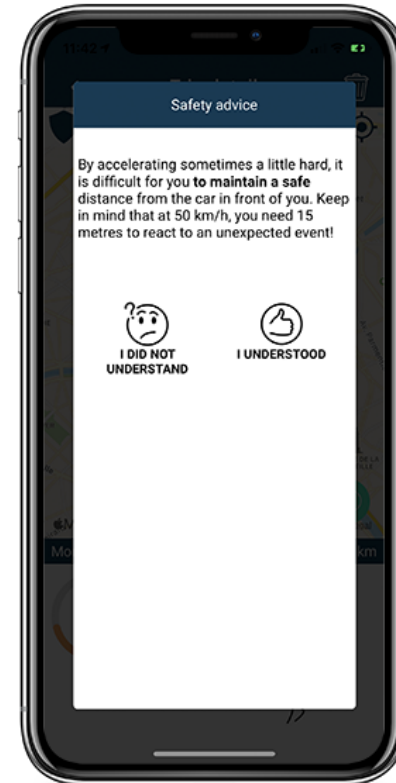


Learning booklet

YOUNG DRIVERS

Data collected:

- Road context
- Vehicle manoeuvres
- Trip history



Contextualised driving advice

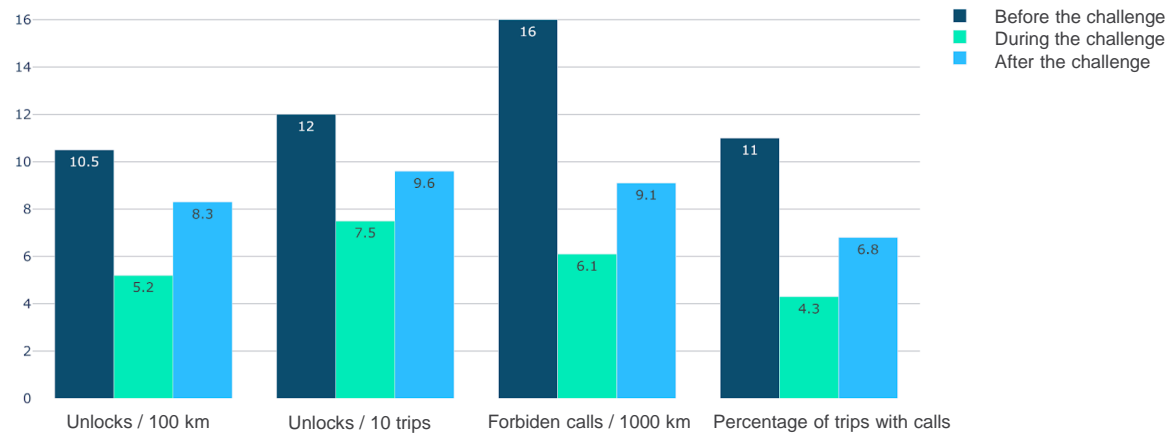
COACHING

Messages sent to drivers following driving events detected by the mobile app.

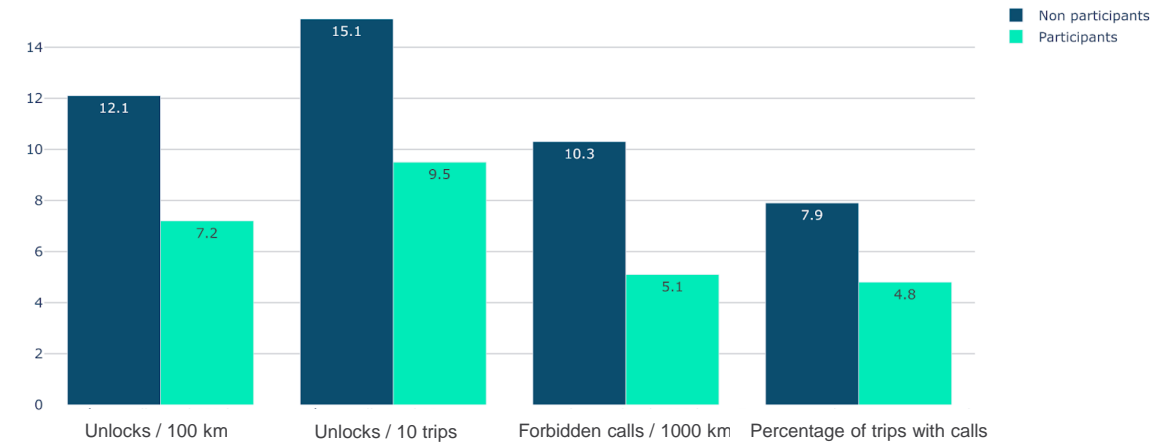
Influence of challenges on driving behaviour

1/2 driving challenges results

Distraction events measurements before / during / after challenges



Comparison of behaviours of non participants and participants



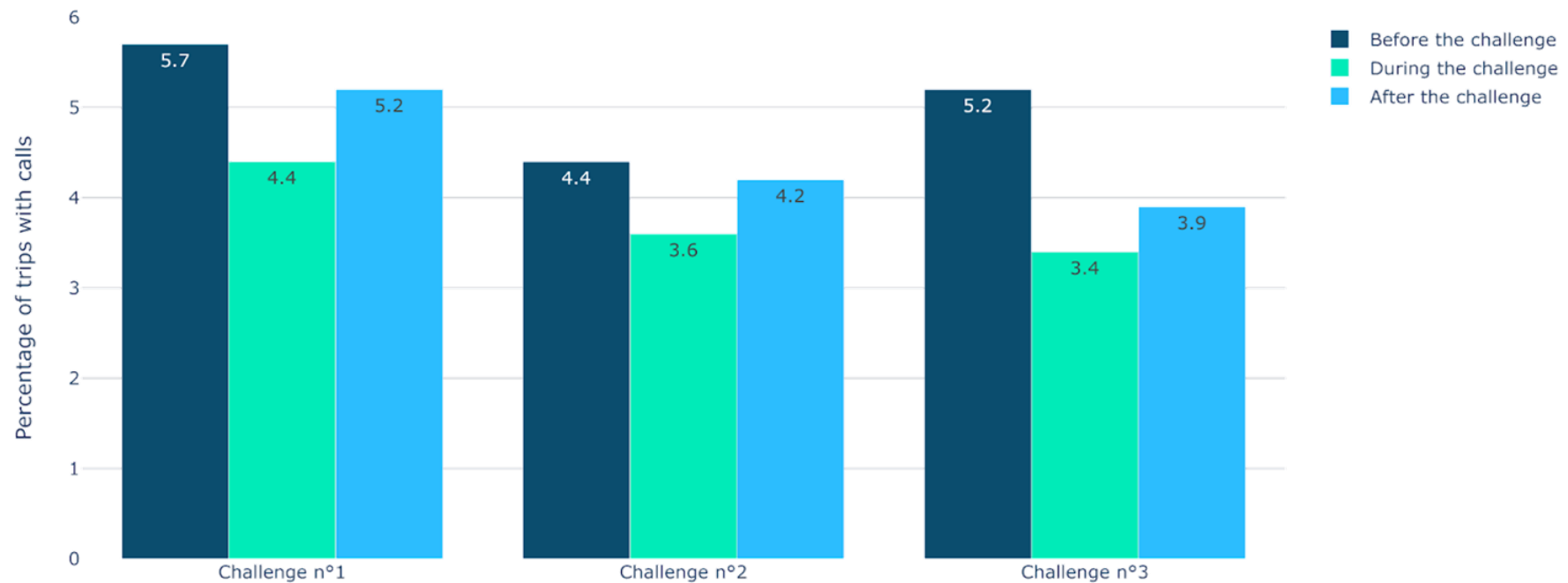
Influence of challenges on driving behaviour

2/2 long term impacts

Exemple : Organisation of several driving challenges in a year within a community of 5,000 drivers

2 observations:

- When a challenge is over, people return to bad habits but at a better level than initially
- People attending multiple challenges improve over time



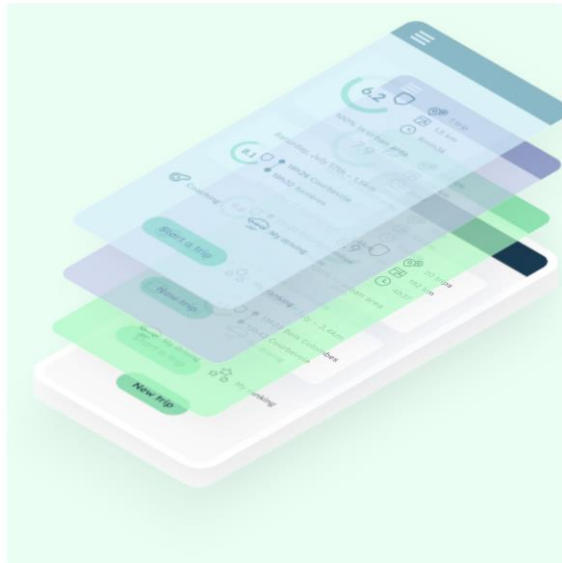


How can you implement it?

How can you implement smartphone based telematics ?

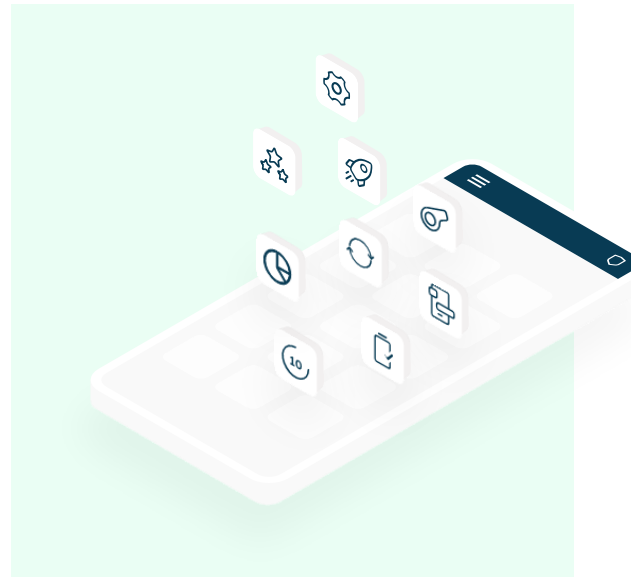
White label app

A standard app to launch quickly a telematics program, with limited impact on your IT



DriveKit

An SDK containing all the necessary features to transform your app into a telematics app.

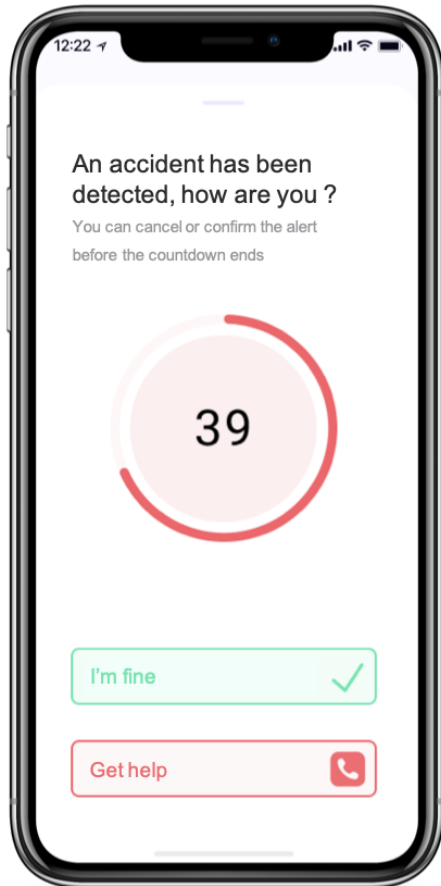


Beacon

If necessary, an IoT to classify the trips collected and improve accuracy



Detect accidents when they occur



Get crash reports for claims management & roadside assistance dispatch

- Based on the 100Hz smartphone's sensors (accelerometer, gyroscope...)
- A UI component can request a user confirmation with a countdown
- The accident report is sent to your support center to decide how to assist : E-call, B-Call, 911 call, roadside assistance ...



Key take aways

Main points

- Smartphone based telematics is very powerful to collect driving data, assess the behaviour of the drivers in terms of safety and environmental footprint
- It is possible to change the behaviour of the drivers and improve their scores
- A connected insurance program can at the same time promote environmental sustainability and improve road safety

Connected Insurance Initiative

Seamless value add services from a mutually beneficial proposition

- The principal intentions of SCOR's Connected Insurance Initiative is to simplify the deployment of connected insurance to Insurers; as well as to allow for the engagement and coaching of drivers; and finally, to allow Insurers to monitor the usage of vehicles and to assess the risk profile of drivers more effectively.
- The solution to be provided to Cedants by SCOR in collaboration with DriveQuant is made of three elements:

1 Telematics Technology and Services provided by DriveQuant



Pay-As-You-Drive: gathers data of actual usage of the vehicle, per day, per mile, per minute etc.

Eco-Drive: measures actual driving speed against a reference speed trajectory.

Safety: measures events that reveal driving style such as strong braking or acceleration.

Driver Distraction: measures the driver's interactions with a phone whilst driving.

Coaching: interaction with drivers to provide coaching via messages, driving tips and reviews.

Dashboard Web: access to the DriveQuant simple and intuitive dashboard.

2 Reinsurance Capacity provided by SCOR

3 Advisory Services provided by SCOR relating to design, development, underwriting, pricing and risk modelling

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