The Smartphone as Poison and Cure

Ben Kotrc, Data Scientist

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Distracted Driving Summit
Our mission: using data to make driving safer
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Our approach

Collect raw sensor data

Process in cloud-based telematics platform

Deliver insights to auto insurers

- UBI/Pricing
- Next Gen Claims
- Loyalty
- Ride Sharing & Fleet

Auto Insurance App

You saved 15%
We’re giving you 15% off your policy for good driving.

REVIEW SAVINGS

Safe driving contest
Invite friends and family and earn rewards.

INVITE FRIENDS

Swipe to file claim
In an accident? We make it easy. Just swipe to start the process.
Insurers offer our apps through their own brands.
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Phones are packed with sensors
Are you in a car?
Are you the driver?
Are you distracted?

- Phone Use
  - Active Use
  - Passive Use
- Phone Calls
  - Handheld
  - Handsfree
The average driver has 10 minutes of distraction per hour of driving.

- 7 minutes swiping and typing
- 2 minutes hands-free phone calls
- 1 minute in-hand phone calls
The average population of 100 drivers has over 24 hours of distraction per week of driving.
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Out of 100 drivers, just 12 drivers account for half of the distracted driving time.
Parents vs. teens

Swiping and Typing

- Parents: 10.0%
- Teens: 15.6%

Handsfree Phone Calls

- Parents: 5.6%
- Teens: 1.5%
Parents vs. teens

Distraction by driving hour

Swiping & Typing

PARENTS

TEENS

Hour

0% 5% 10% 15% 20% 25%
The Impact of Legislation

Swiping and Typing

Before Law: 11.3%
After Law: 9.7%

“Oregon Cell Phone Law”
Searches on Google
Source: Google Trends

Cell Phone Law Begins in October, 2017
Changing behavior

1) Insurance Rate Incentives
2) Gamification & Rewards
3) Social Strategies
4) Research at Scale
5) Individual User Research
1) Insurance Rate Incentives

2) Gamification & Rewards

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5) Individual User Research

Changing behavior
Usage-Based Insurance

Pricing insurance based on driving behavior

TrueMotion was the first to offer a filed driving score based on distraction

Powerful financial incentive through insurance rate discount
91% “I’ve reduced my distraction”

95% “The app is positive”

94% “I’m more aware of distraction”
1) Insurance Rate Incentives

2) Gamification & Rewards

3) Social Strategies

4) Research at Scale

5) Individual User Research
Has TrueMotion Family inspired conversations with your teen about driving safety?

- Yes: 90%
- No: 10%

TrueMotion Family parents | August 2018 | 102 respondents
Teen Safe Driver Program

Helping your teen master safe driving habits just got easier with the Teen Safe Driver program. Our smartphone app powered by TrueMotion monitors distracted driving and other risky behaviors — helping your teen learn how to drive safer and smarter.

How does the Teen Safe Driver program work? The TrueMotion app scores each trip your teen takes, so they can watch for areas that need improvement in real time. They’ll also have fun challenging themselves and watching their scores tick upwards as their driving improves.

And as the parent, you’ll have the app on your smartphone, too. That way, you can track your teen’s progress and also keep an eye on their whereabouts while they're on the road. It's a great way to support your teen as they learn to drive safely and responsibly.
Thank you

TrueMotion

benk@gotruemotion.com