

ARTICLE

Can auto technology win the war against distracted driving?

New digital interventions are already having a positive impact on driving habits



Distracted driving statistics are nothing short of alarming

It follows that all of the players in the auto ecosystem now realize the need to take action and are deploying vehicle technology to improve safety. Car manufacturers, device operators, mobile app creators, and insurance companies are all upping their tech game to reduce the number of auto accidents.

Safety 2.0

Cars now come with numerous built-in features to prevent and mitigate loss, including warning alerts for forward-collision and lane-departure, and measures for automatic emergency braking. Voice recognition interfaces with Apple Carplay and Android Auto mean that drivers don't need to grab their cell phones, and can instead keep their hands on the steering wheel.

Mobile handsets now take it a step further. Built-in do-not-disturb modes block incoming calls and alerts when the phone is connected via bluetooth to the vehicle on a journey.

Cell phone blocking apps are proving to be a game changer, with features ranging from blocking texts and social media updates, to reading incoming emails out loud, and sending auto-responses. Parental controls and notifications triggered by young drivers posting on social media while driving demonstrate how much technology can be harnessed to improve safety.

Insurers and telematics

Insurance companies are also playing their part by using the Internet of Things (IoT) to incentivize good driving behavior through usage-based insurance. Customers, attracted by the promise of cheaper premiums and an easier claims process, are supporting the rapid growth of telematics devices being fitted in vehicles.

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Once the tracker is in, insurers have access to real-time driving data, and can use it to improve underwriting accuracy, as well as monitor and influence driving behavior. Premiums are determined by how well policyholders drive, with conscientious drivers rated differently than rookies.

This sea of data, plus the real-time vehicle diagnostics, help keep a closer tab on driving patterns, and can be fed back to the driver to help improve performance behind the wheel.

If there is an accident, the resulting data is invaluable to carriers during first notice of loss (FNOL) to help determine liability and damages.

Repairing the damage

The rise in accidents from distracted driving is a headache for auto insurers. But when accidents do happen, digital technologies are increasingly harnessed to help look after the driver and support the claims process.

Telematics enables emergency and road services to be automatically alerted after an accident, the FNOL filed, damage assessed, and even the nearest repair shop contacted.

The insured can use mobile inspection apps to take photos and videos at the scene of the accident, and capture any other details needed to fast-track claim processing. The 3D views of the damage provide a much more accurate loss assessment and paves the way for more efficient claims handling. By uploading the visual media in real-time to a desk adjuster, they can then not only estimate the loss, but also triangulate the details coming in with other telematics data to build a much clearer picture of what happened than solely relying on a driver's recollections.

Artificial intelligence (AI) benefits both insurers and customers

The claims process can enjoy more efficiency and accuracy as AI starts to come into play. AI can provide benefits across the claims journey, from intake to claims adjustment.

Computational linguistics, which enable a machine to understand content by deciphering its linguistic structure, allows the processing of FNOL documents and emails to capture relevant information from the start. And computer vision, backed by machine learning, can interrogate huge amounts of machine-readable material, photos, and loss information to automate loss estimation.

These advanced technologies have the power to shorten the claims cycle, which reduces the cost of claims and improves customer service. AI can speed the claims process as a whole, meaning agents can take on other more value-added work, and policyholders get their settlements faster.

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A safer future?

Distracted driving is a growing problem, and stringent law enforcement and public awareness campaigns can only do so much to reduce it. Tech innovations from all the players involved – car manufacturers, mobile operators, and

insurance companies – will be the real differentiator.

New digital interventions are already having a positive impact on driving habits, and reduce both accidents and the damage bill, as well as improve the overall auto claims process for insurers and customers alike.

This article is authored by Girish Malik, vice president in the insurance practice at Genpact. The point of view was first published by PropertyCasualty360.com

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