

# Driving sensible solutions

## Deloitte puts the Internet of Things to work for motorists

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Someday, "drivers" will get comfortable behind nonexistent steering wheels, tell their cars where they want to go, and let lasers, sensors, and global positioning systems take over. For now, though, humans are still in charge. And humans are fallible. They drive aggressively. Get tired. Jam city streets.

Until driverless cars are bug-free, affordable, and widespread, Deloitte is using ambient computing technology to help make driving safer and less frustrating.

"Ambient computing is the backdrop of sensors, devices, intelligence, and agents that puts the Internet of Things to work," explains Royston Seaward, partner, Deloitte Digital practice in Deloitte UK. "We're using the sensor data and the connected devices that are out there, applying analytics, and developing solutions that are designed to benefit consumers, clients, and society at large."

Deloitte Digital in the UK has been working with clients to establish real-time analytics tools that give traffic managers the information they need to keep traffic moving. These tools are built to understand dynamic changes in traffic flows by mode. With the information they provide, traffic managers can make timely interventions to improve journey time reliability and alleviate congestion.

These tools build on current sensor capability provided by cameras, counter sites, and strategically placed adaptive traffic control system loops. Data from millions of vehicle captures per day is processed continuously to provide a holistic view of the traffic network. Data also can be compared with vehicle databases, providing new insights into vehicle journeys.

"Our tools have intuitive and simple-to-use graphical formats to give clients a real-time view of traffic," explains Simon Dixon, Deloitte UK Public Sector Transport leader. "This is helpful during large sporting events, for example, and especially critical when trying to minimize the potential congestion caused by major construction projects."

Deloitte UK teams also are working with clients to develop and install digital devices in public vehicles that monitor driving time and other measurements, protecting passengers and the public by making sure that their drivers meet safety regulations. They are also designed to help eliminate the potential for fraud and errors.

### Changing driving behaviors

A similar kind of telematics is beginning to help auto insurers adopt usage-based insurance (UBI) that more closely aligns premium rates with driving behaviors. Some larger insurers have introduced devices that plug into vehicles, record driver performance, and leverage the huge amounts of data collected in ways that can benefit both drivers and insurers. Until recently, small and midsize insurers didn't have the scale that allowed them to offer a competing product.



D-rive, a telematics services business developed primarily by Deloitte US, changed that. "With D-rive, smaller insurers have access to a tremendous amount of information they can use to determine discounts and provide value-added services," says Bill Mullaney, Deloitte US director. "This allows them to get in the UBI game quickly and cost effectively, and helps level the field so they're not crowded out of the market." While the focus currently is on personal insurance, D-rive also can be used with commercial fleets.

D-rive is available to motorists whose auto insurers participate in the program. It is a differentiated solution because it collects data via smart phones instead of plug-in devices, further reducing participation costs. "The app operates in the background, and at the end of trips, drivers get feedback and learn more about their driving behaviors," Mullaney says. Over time, as sufficient data are collected for individuals, scores are shared with insurers so they can decide if discounts are warranted.

"Millennials especially like this technology because they're more digitally savvy and not afraid to trade data for value," Mullaney adds. "We saw in our pilot programs that having D-rive does help make people drive more safely, and that pays off in multiple ways."

Seaward understands that opportunities to leverage the tremendous growth of embedded sensors and connected devices are almost limitless, if approached properly. "Whether we're talking public sector, insurance, retail, manufacturing, or health care, translating possibilities into impact requires bringing smarter 'things' together with analytics, security, data, and integration platforms to make the disparate parts work seamlessly with each other," he says. "Right now, few organizations can do that as well as Deloitte."



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