

Tell Me How to Drive Safer, but Not Now! - The Effect of Timely-Disconnected Feedback on Driving Behaviour

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Abstract

Young drivers are largely overrepresented in road traffic accidents causing major costs for insurances and society. Usage-based insurance systems tracking driving behaviour can mitigate this by providing feedback to drivers. Currently, the lack of feedback and the resulting inaccurate safety perception is considered a leading cause for accidents. While existing re-search shows that immediate feedback can reduce risky driving, it may distract drivers and compromise road safety. One solution could be to provide timely-disconnected feedback, but little is known about its actual effectiveness. In this paper, we fill this gap by analysing data of 16'990 young drivers from a usage-based insurance receiving feedback by a mobile application. Using a variety of models, we find that drivers' accessing timely-disconnected feedback is indeed associated with lower accident involvement. Next is the development of a feedback system that promotes long-term learning to prevent accidents.

Keywords: *automobile; mobile-application; usage-based-insurance*

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