

# Pay-As-You-Drive insurance user interface survey

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## Demographics

- 119 completed responses
- 70 males 48 Females 1 Other
- 74.8% were born between 1988 & 1996
- 92 live in the Netherlands, 22 in the UK & 5 in the USA
- 2 were colour blind & another 2 did not correctly answer the colour blindness test

## Driving

- 69.7% drive less than 300 km per month
- 65.5% had held their drivers licence for less than 4 years

## Technology

- 35.3% use a GPS when driving (87.8% of these use a dedicated GPS device)
- 79% own a smart phone (34% iOS, 57.4% Android)

**61.3% would be interested in the data collected by a Pay-As-You-Drive system being used to set the insurance premium that they would pay**

## Reward feedback systems

Please rate from 1-7 how;

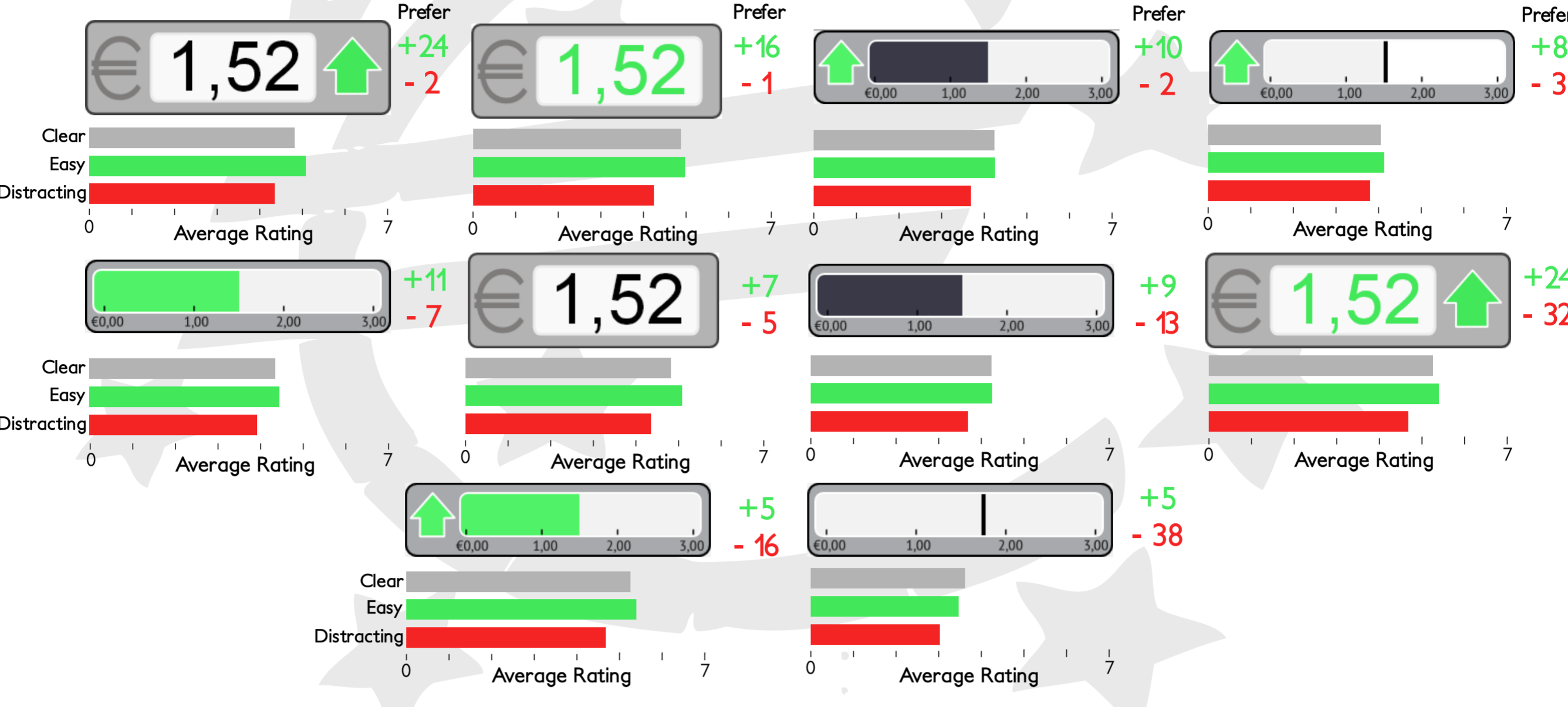
**Clearly** this interface communicates information on monetary gains and losses

**Easy** this interface would be to use

**Distracting** this interface would be

Please select the interface you prefer the **MOST/LEAST**

### Interfaces:



## Behaviour feedback systems

Please rate from 1-7 how;

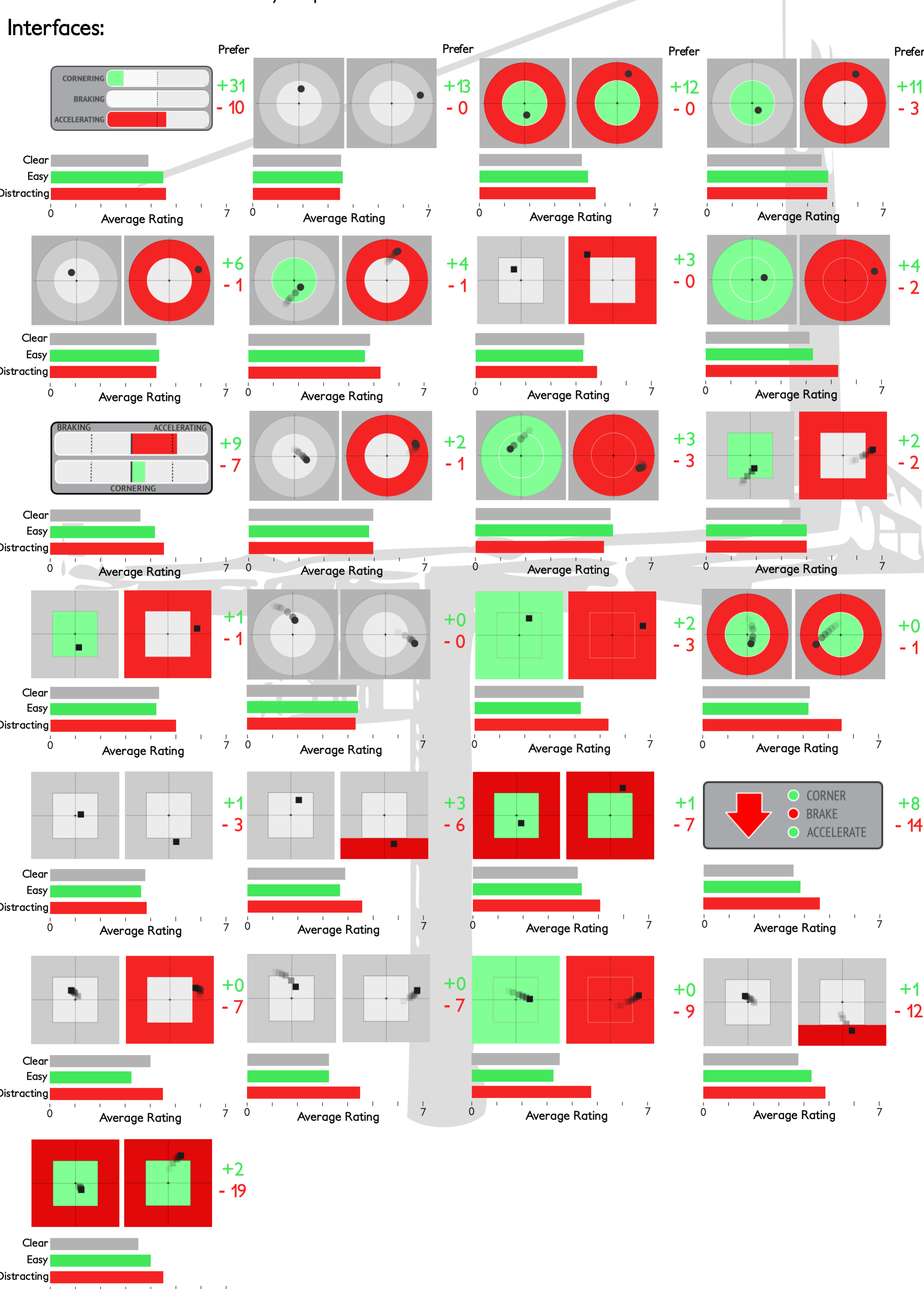
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### Interfaces:



## Open answers

If you would like to provide any additional feedback on any of the designs you may do so here:

- "I am not sure a real-time display would be the best way to feedback information to the driver. Simple, understated bar, arrow or block chart (similar to fuel econo-meter in MK II VVV Golf) may provide clearest indication of behaviour, some lag or buffering in readout may allow drivers to assess overall effect of behaviour over many seconds or even minutes and not merely a single, brief action or manoeuvre. Any flashing and/or bright colour would be very distracting and there are enough distractions for drivers already, in addition to complex signage, road layout/furniture that influence decision-making and behaviour. I am not in favour of any devices obscuring windshield. Good luck with your research."
- "The root problem here is that to be useful, the interface must give information, and to read that information, the driver must be distracted from the road. The whole idea is a bad one to start with. Drivers have too many distractions as it is."
- "Flashing colours are very distracting."
- "It might be very surprising or shocking for elderly driver if suddenly lights in different colours start to flash. It probably would decrease with time due to habituation but there is a risk to it."
- "Maybe people would drive slower, but they are distracted by the extra device moving and changing from colour."
- "I totally would drive your cars."
- "One color is enough to make it fast enough to read the input."
- "Thank you!"
- "The colour change is informational; however, the sudden onset could be a bit distracting. Perhaps slowly changing the colour would be better."
- "Labelling the axis would make things much more understandable."
- "All the green and red lights are very distracting if you picture sitting in the car."
- "The sudden change of colour can be very distracting!"
- "To be honest I completely fail to see the need for feedback whilst driving. It can only be a distraction when I should be paying attention to the road. The car already provides feedback in terms of force that can be felt through the seat - it's perfectly obvious when cornering harder or braking harder. If detailed information is required then why not record it and then offer it to a smartphone app via a Bluetooth connection which is active only when the ignition key is at the "accessory" position (ie when he engine is not running, so the driver cannot monitor data whilst actually driving). The driver can then inspect the data in good time and in more detail, without their attention being diminished whilst driving."
- "Maybe if the colours were softer they would not be that distracting."
- "I would expect that driver are rather distracted by this idea than alarmed."
- "After having seen the options on PAYD display, I think it's a really bad idea. I had assumed data would be gathered without a display, but all the displays are distracting and none of them are easy to interpret."

## Selected test design for further work