

Title (en)

TELEMATICS SMART PINGING SYSTEMS AND METHODS

Title (de)

INTELLIGENTE TELEMATIK-PING-SYSTEME UND -VERFAHREN

Title (fr)

SYSTÈMES ET PROCÉDÉS POUR UN CLIQUETAGE TÉLÉMATIQUE INTELLIGENT

Publication

EP 2803033 A1 20141119 (EN)

Application

EP 13736165 A 20130114

Priority

- US 201213350388 A 20120113
- US 2013021423 W 20130114

Abstract (en)

[origin: WO2013106818A1] Monitoring systems and methods are configured to determine a pattern of vehicle usage or to verify personal data about a vehicle insurance applicant, without unreasonable expense to an insurance provider or the applicant. A monitoring system can track movements of a handheld mobile communication device or rely on an application installed on said device, and can include a personal data unit, a communication unit, and an analysis unit. The personal data unit can receive personal data about the insurance applicant, including an identifier of a mobile communication device used by the insurance applicant. The communication unit can receive driving characteristic data from the mobile communication device regarding the movements and locations of the mobile communication device. The analysis unit can analyze the driving characteristic data to determine a level of risk for insuring the applicant, based at least partially on the movements of the mobile communication device indicated by the driving characteristic data, as well as construct a movement signature to help evaluate whether or not the applicant is driving the vehicle at a given point in time.

IPC 8 full level

G06Q 40/08 (2012.01); **G06F 7/00** (2006.01); **G06F 15/00** (2006.01)

CPC (source: EP)

G06Q 40/08 (2013.01)

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