

# Designing a safer driver experience

How E.design Insurance is using technology on the road





# A safer driving experience

**When it comes to automobile safety, Japan-based E.design Insurance is moving away from the conventional thinking of “emergency preparedness” to “prevent accidents from happening.”**

Together with Accenture and AWS, E.design Insurance is using advanced digital technologies to develop services that help drivers stay safe on the road and avoid the risks and causes of accidents.





# &e to the rescue

**With the digital native generation as its main target, the E.design Insurance and Accenture team launched a new automobile insurance service, &e (Andy). Using publicly available consumer and road safety data, &e stays close to customers to provide customized support for everyone.**

The goal? Use available data to reduce the risk and causes of accidents and make everyday life on the road safer. For example, we partnered with E.design to experiment with the use of heart rate and other data obtained from Apple Watches to study factors that may influence safer driving. A faster-than-normal heart rate may mean the driver is experiencing a potentially dangerous situation.

E.design Insurance provides a compact Internet of Things (IoT) car sensor free of charge for all its policyholders to use along with a mobile app. The system captures and monitors the driver's driving data, diagnoses routes and behavior, and supports safe driving. It also provides discount coupons for refreshments, such as coffee, to encourage drivers to take regular breaks when travelling long distances.

In addition, in the event of an accident, the system automatically detects the impact and can summarize the accident situation with location data. Drivers can then report the accident with a single tap on their smartphones or request assistance at a repair shop on the spot.

“As our customers are increasingly digital natives, we at E.design Insurance, need to take a step further to meet them. Therefore, we have decided to initiate a business transformation to become an ‘insurtech’ company that combines insurance and technology to provide a new type of automobile insurance for the digital age.”

**Shigeo Kuwabara**

President and Chief Executive Officer,  
E.design Insurance Co.,Ltd.



# Helping to steer drivers in a safe direction

**AWS was selected as the IT infrastructure provider for the new services—AWS had already delivered a digital innovation workshop to E.design Insurance and proved it had the capability and expertise to fulfil the company's IT needs.**

And by leveraging the cloud and other AWS-enabled technologies, E.design Insurance was able to achieve its goal and become an insurtech. AWS's cloud services are easy-to-use and help E.design Insurance understand the customer's point of view, which in turn enables the creation

of services that can immediately respond to customers' needs and surroundings. And thanks to AWS's robust infrastructure, E.design Insurance doesn't have to worry about outages to its services and can easily adapt to evolving business needs.

Moving forward, Accenture will support &e's service quality, system maintenance and operations, and help E.design Insurance make even greater strides as an insurtech company that always puts driver safety first.'



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