

# DriveScore Case study

Version 1.0

Created by Laurence Norton, December 2021

 DriveScore

# There are over 36m UK licence holders. Roads could be safer and insurance could be fairer.

Insurers use algorithms to determine your insurance premium based on common statistical data, such as area, age and even marital status, they do not account for how you drive as an individual. However, whilst there is a growing trend of telematics based insurance products, these products are usually limited to a single insurer and are poorly received by those with privacy concerns.

UK CLEARSCORE USERS

16m

CLEARSCORE USER BASE

44%

UK LICENSE HOLDERS

36m



# DriveScore has been created to make UK drivers safer and car insurance fairer.

With over 16 million UK users, ClearScore believes that they are best positioned to use their users' trust and fundamentally disrupt the unfair and broken car insurance market.



# DriveScore uses your phones sensors to determine how well you drive.

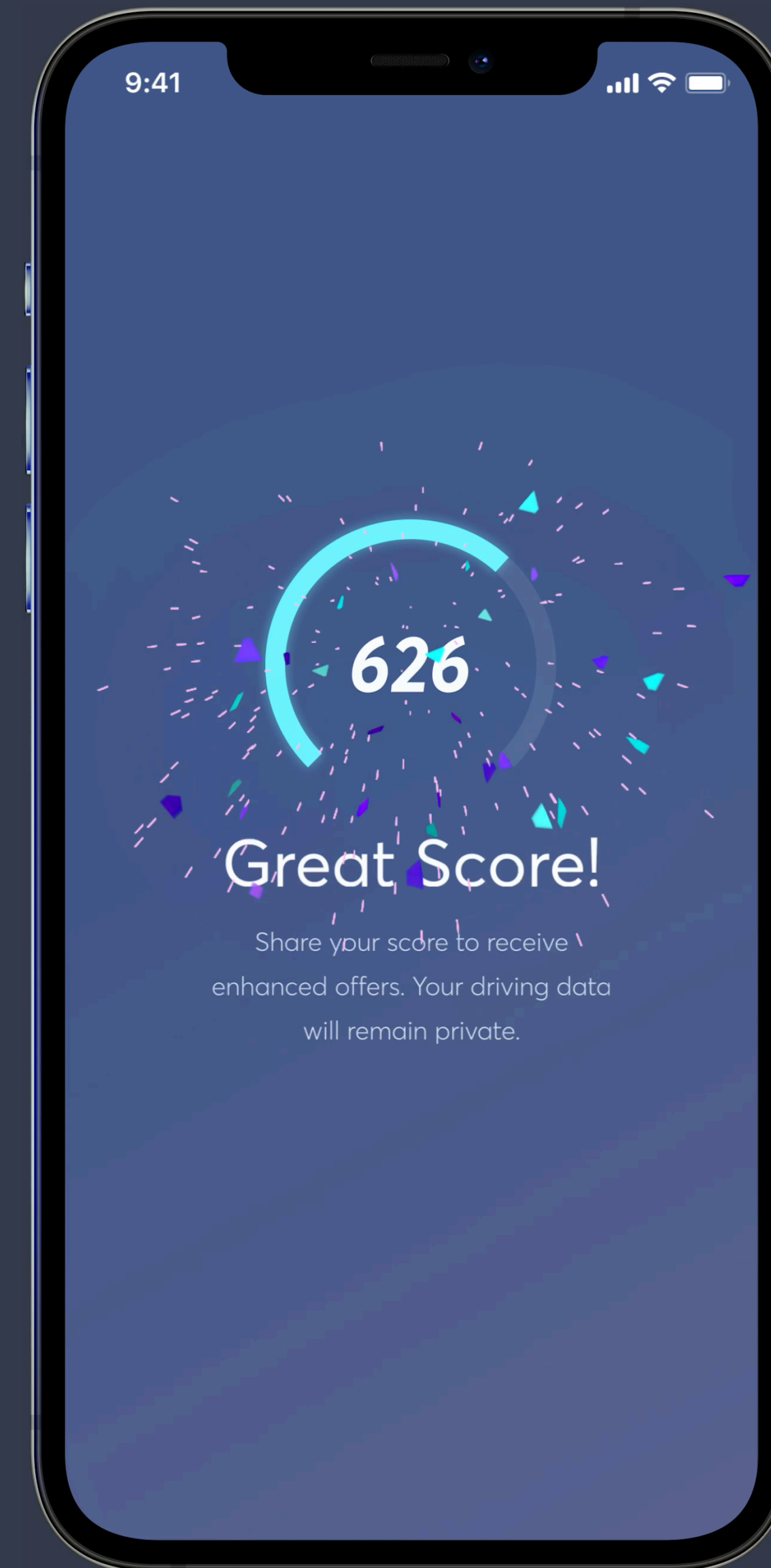
DriveScore uses your phone to detect how you drive. It works automatically, straight from your pocket, without connecting to your vehicle.

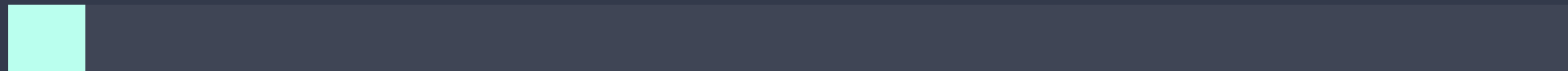
After driving users are given their DriveScore and full report.



# DriveScore is private and independent from insurers.

By remaining independent from the insurers, users can receive insights into their driving without fear of their data being shared. And when they are ready, they can choose to share their score with insurers, in return for cheaper insurance.





Q2 2020

Proof of concept

Q3 2020

Concept & testing

Q4 2020

Board approval

Q1 2021

Design

Q2 2021

Android Build



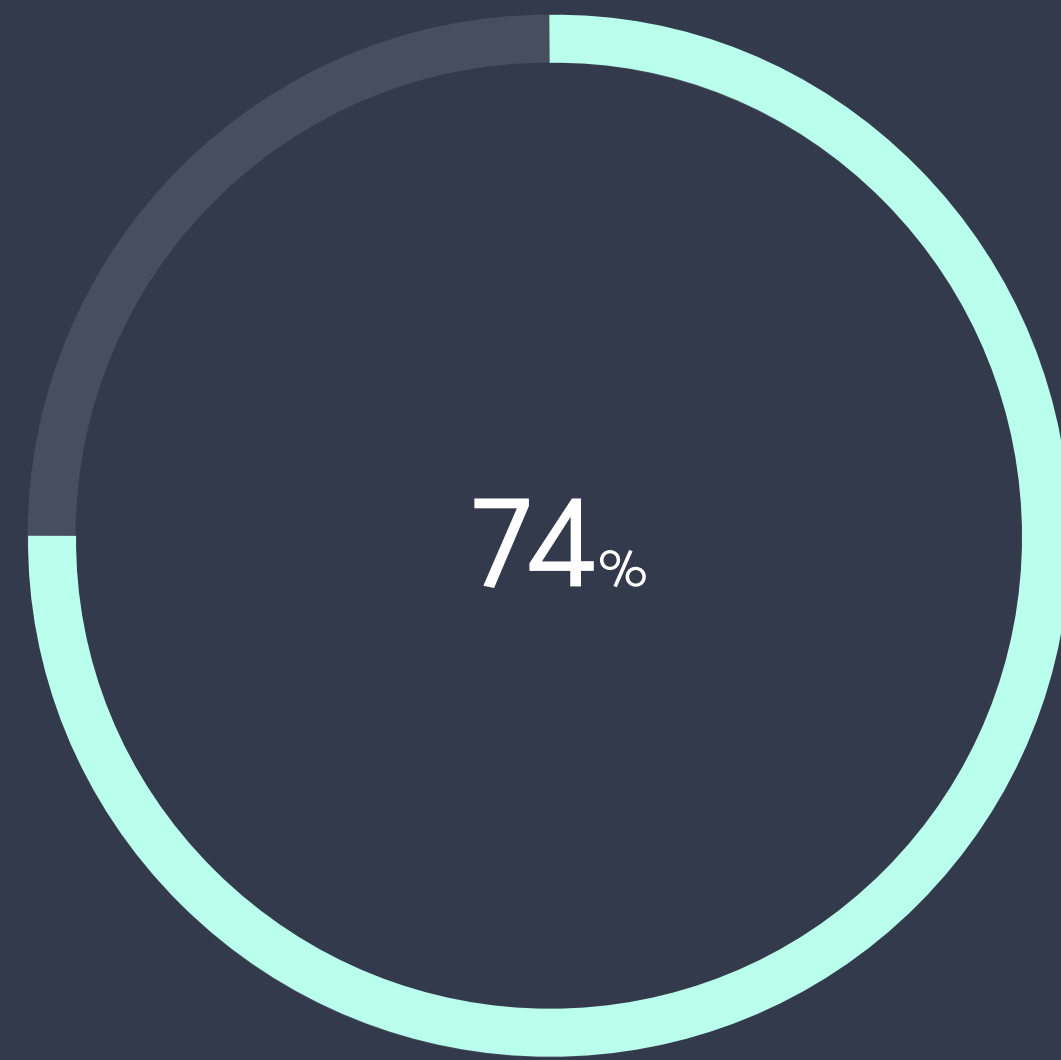
# A proof of concept was tested with 809 UK respondents.

Four variations of the DriveScore concept were evaluated using a monadic approach. The entire sample set was split into four groups, and each respondent was asked to evaluate one concept, which included Price, Improve, Monitor and Safety.



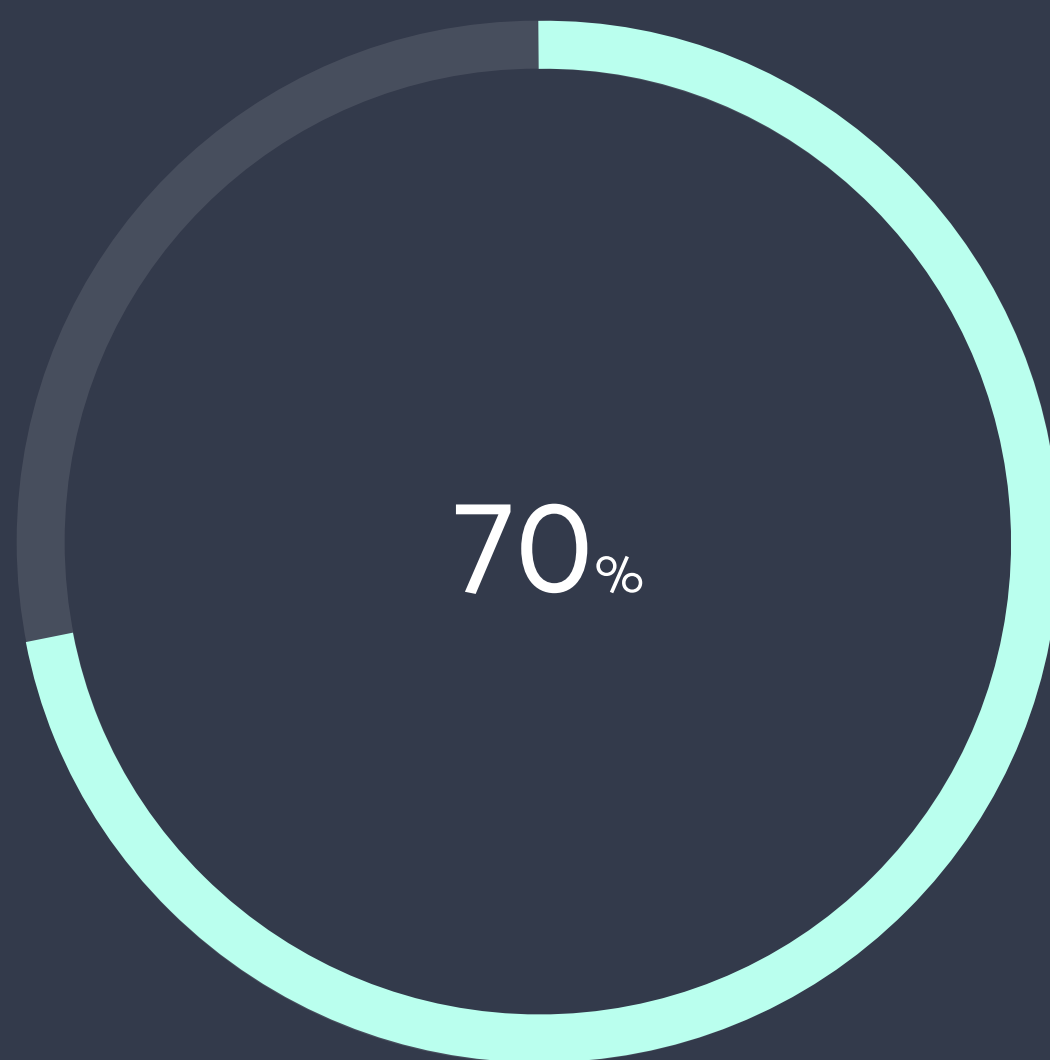
From the four concepts 'Price' and 'Safety' proposition received the most positive reaction.





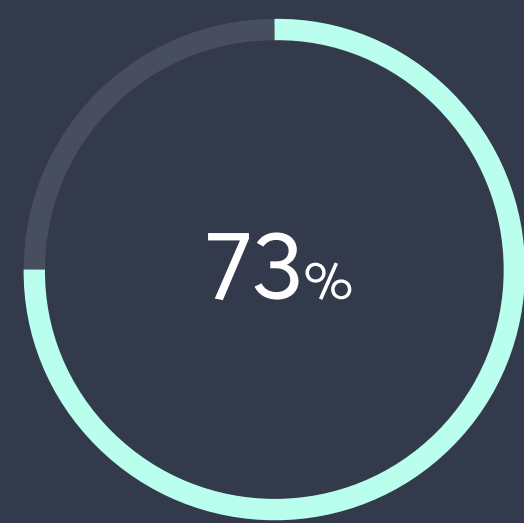
74% of users said they would use the product for the price-led proposition.





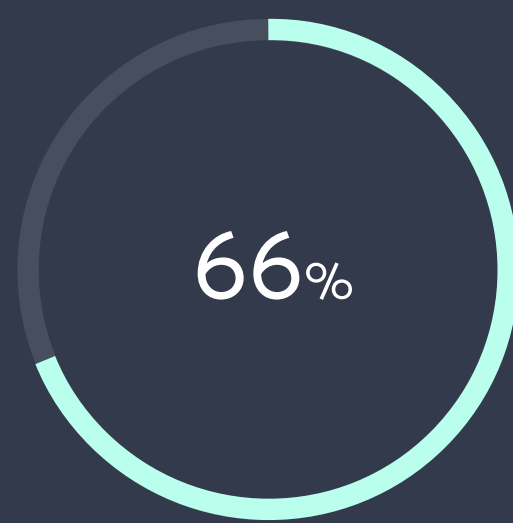
70% of users said they would use the product for the safety-led proposition.





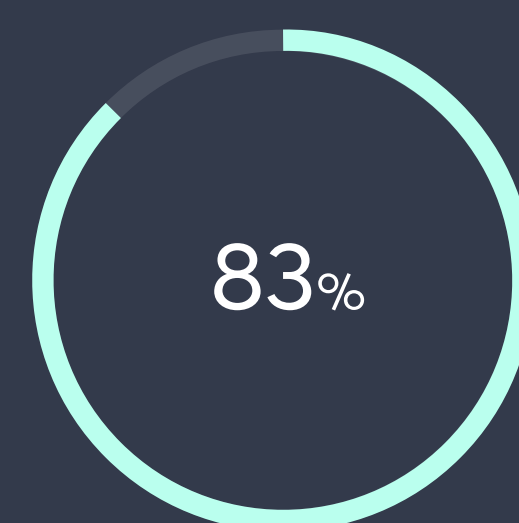
73%

Male



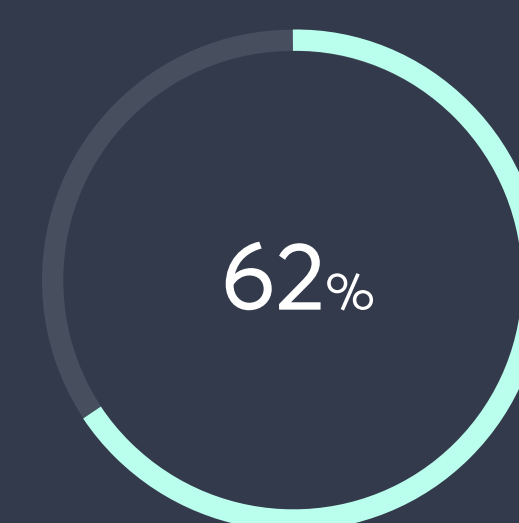
66%

Female



83%

Age 25-39



62%

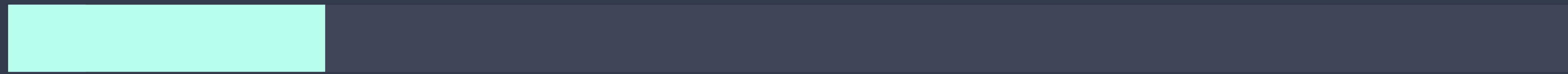
Age 40+

There was an even split between Male and Female for the safety-led proposition.



Overall, users displayed a strong willingness to share data with ClearScore, enabling location and data recording.





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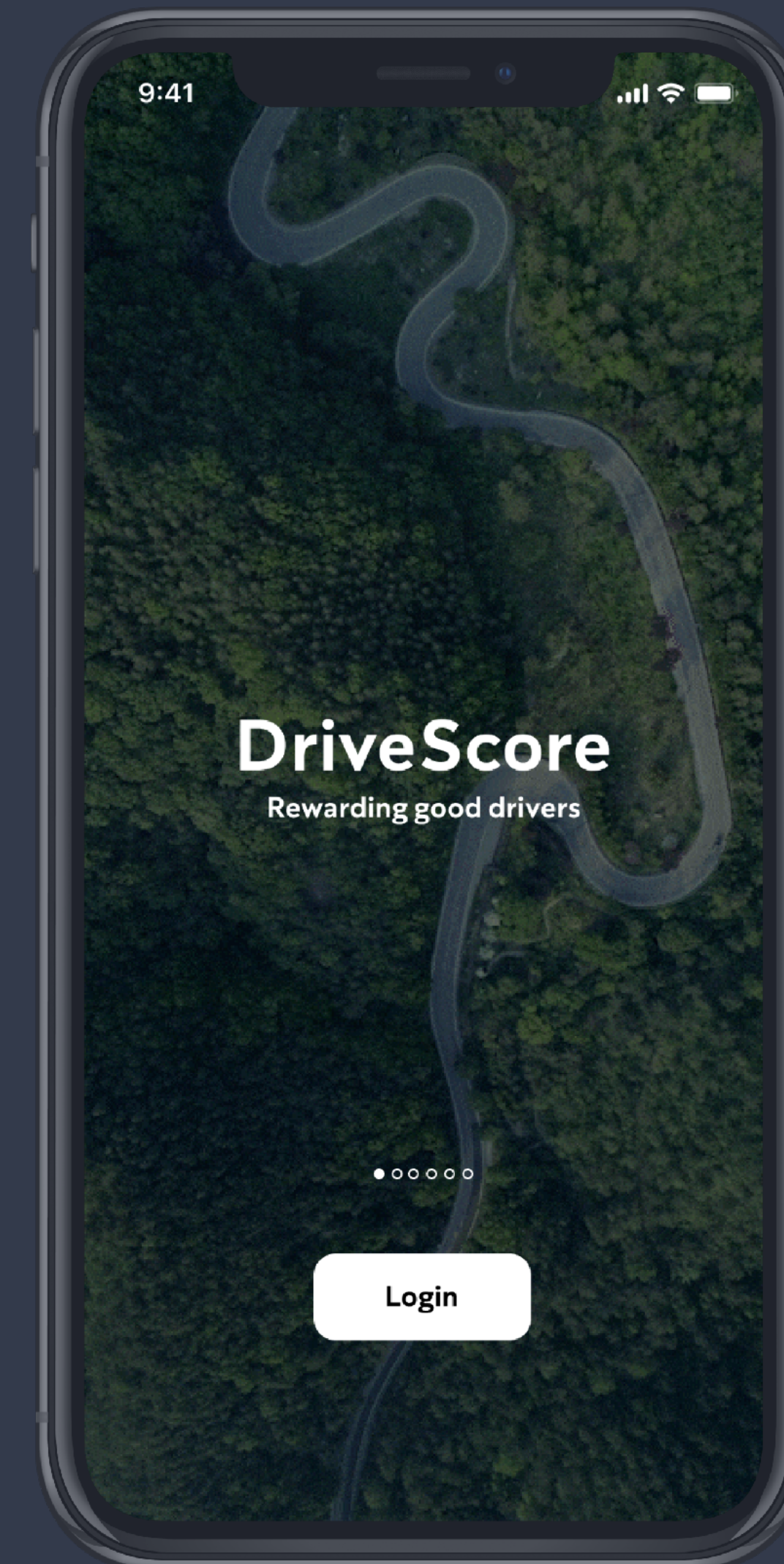
Q2 2021

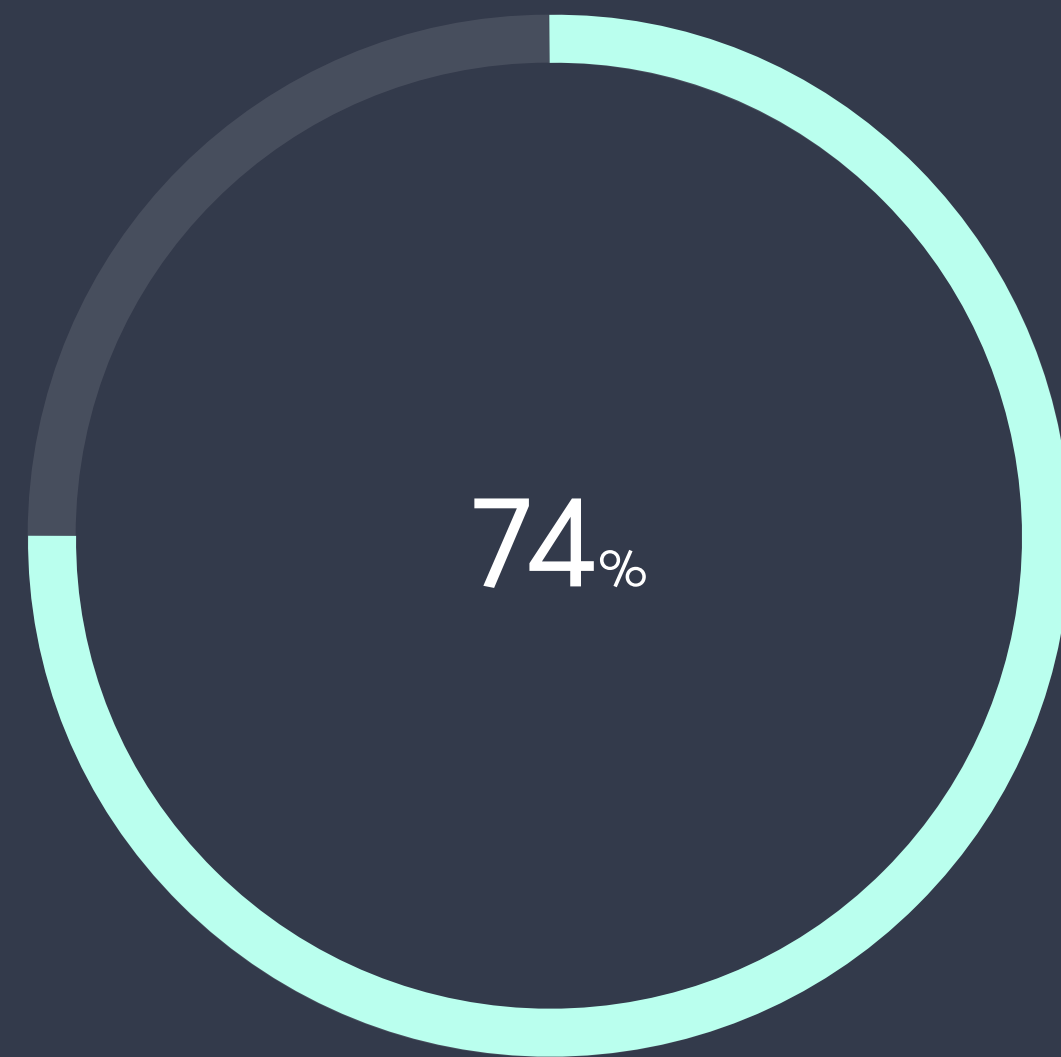
Android Build



We conducted qualitative testing with 25 participants and a false door test with 200 ClearScore users.

Using the price and safety led proposition, a prototype was created with the ClearScore design language and remote tested with 25 ClearScore users.





Out of 200 ClearScore users 74% said they would use.



"it looks pretty slick, looked familiar, like ClearScore."

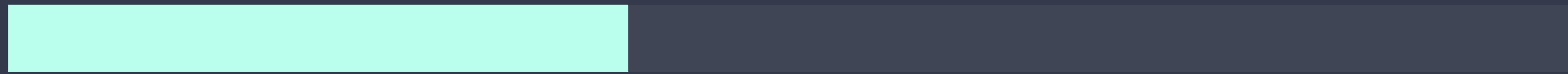
Katy C.



"I genuinely think it's a great idea it might take off and change the way car insurance is calculated."

Greg D.





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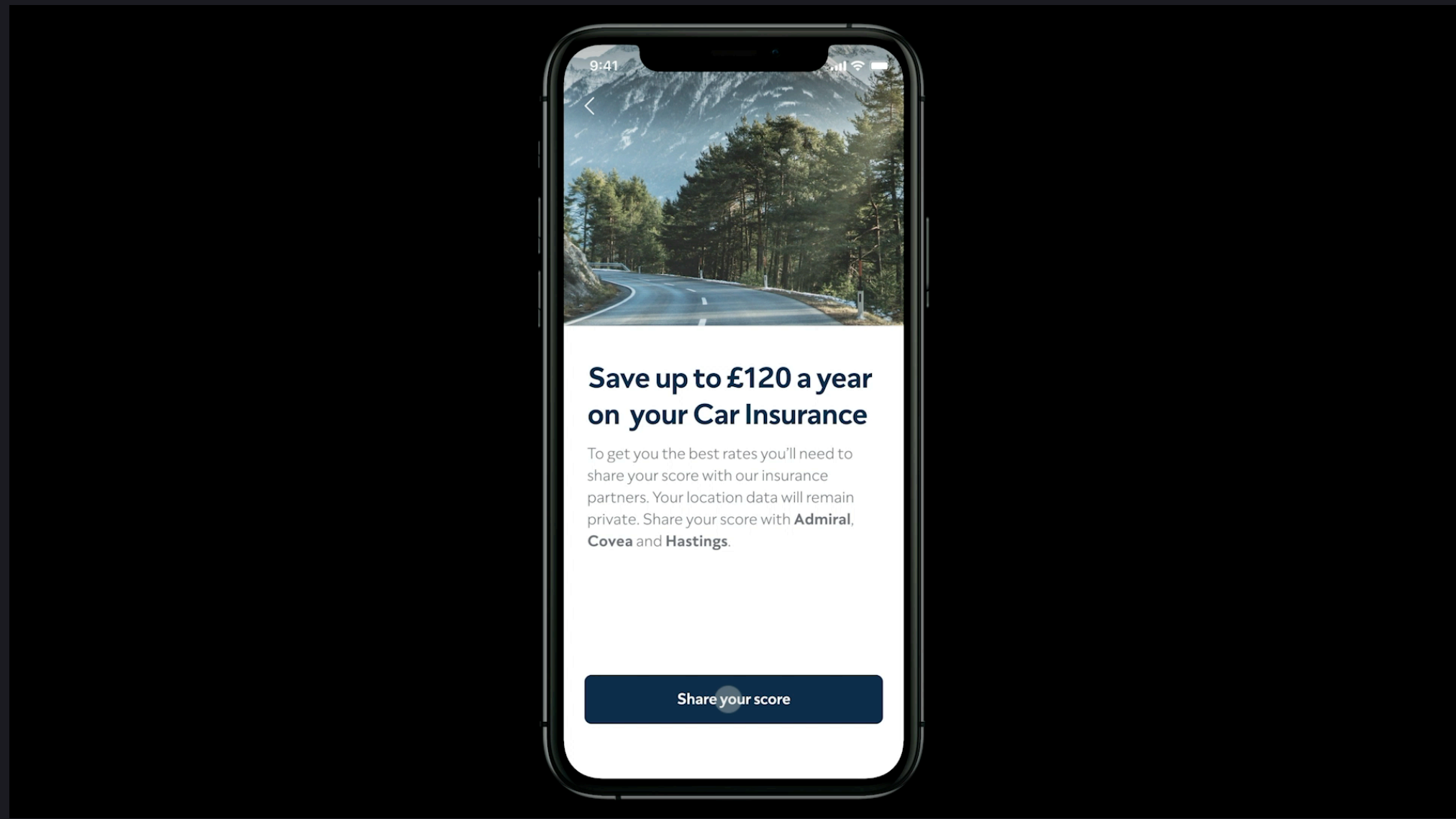
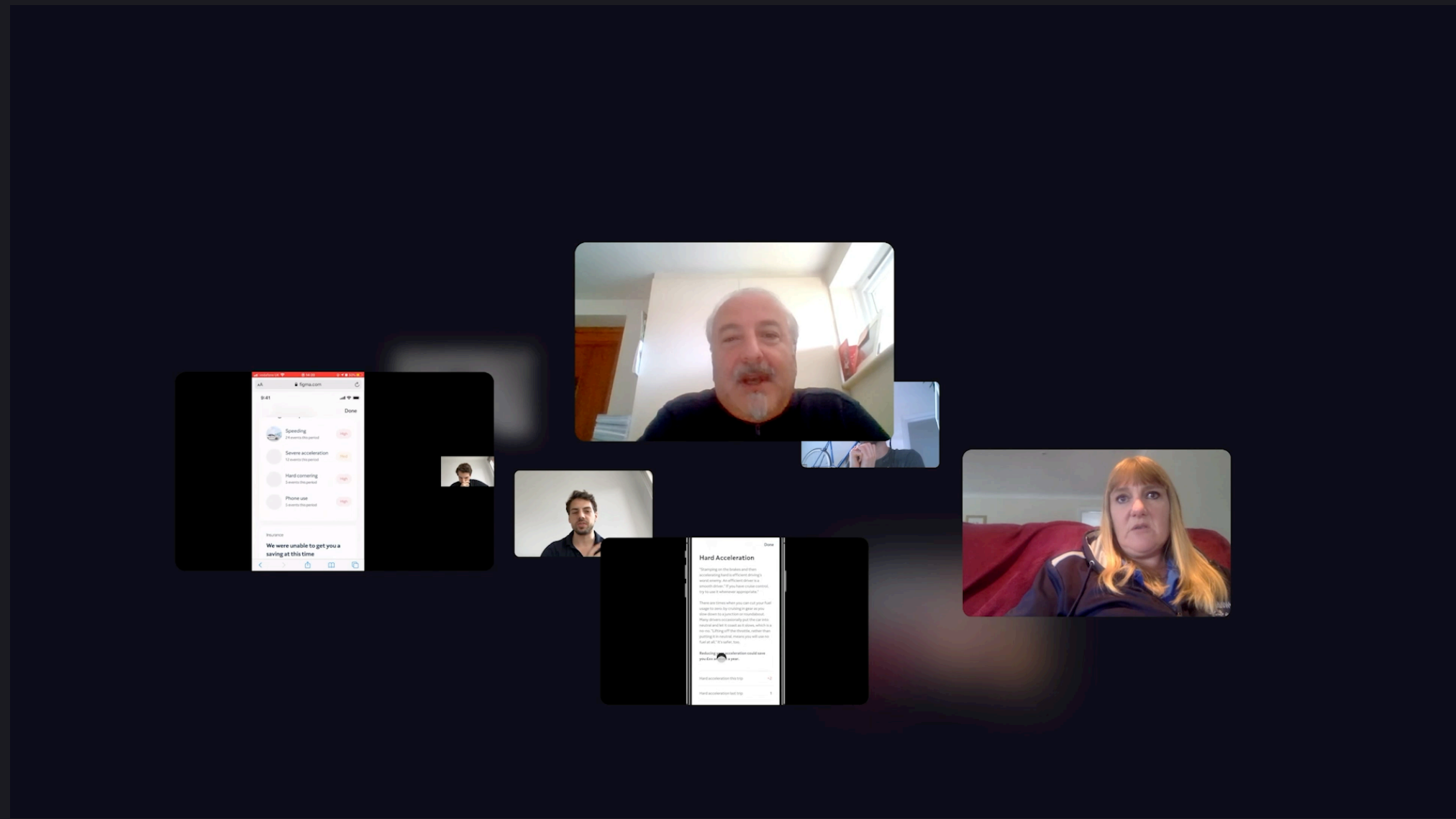
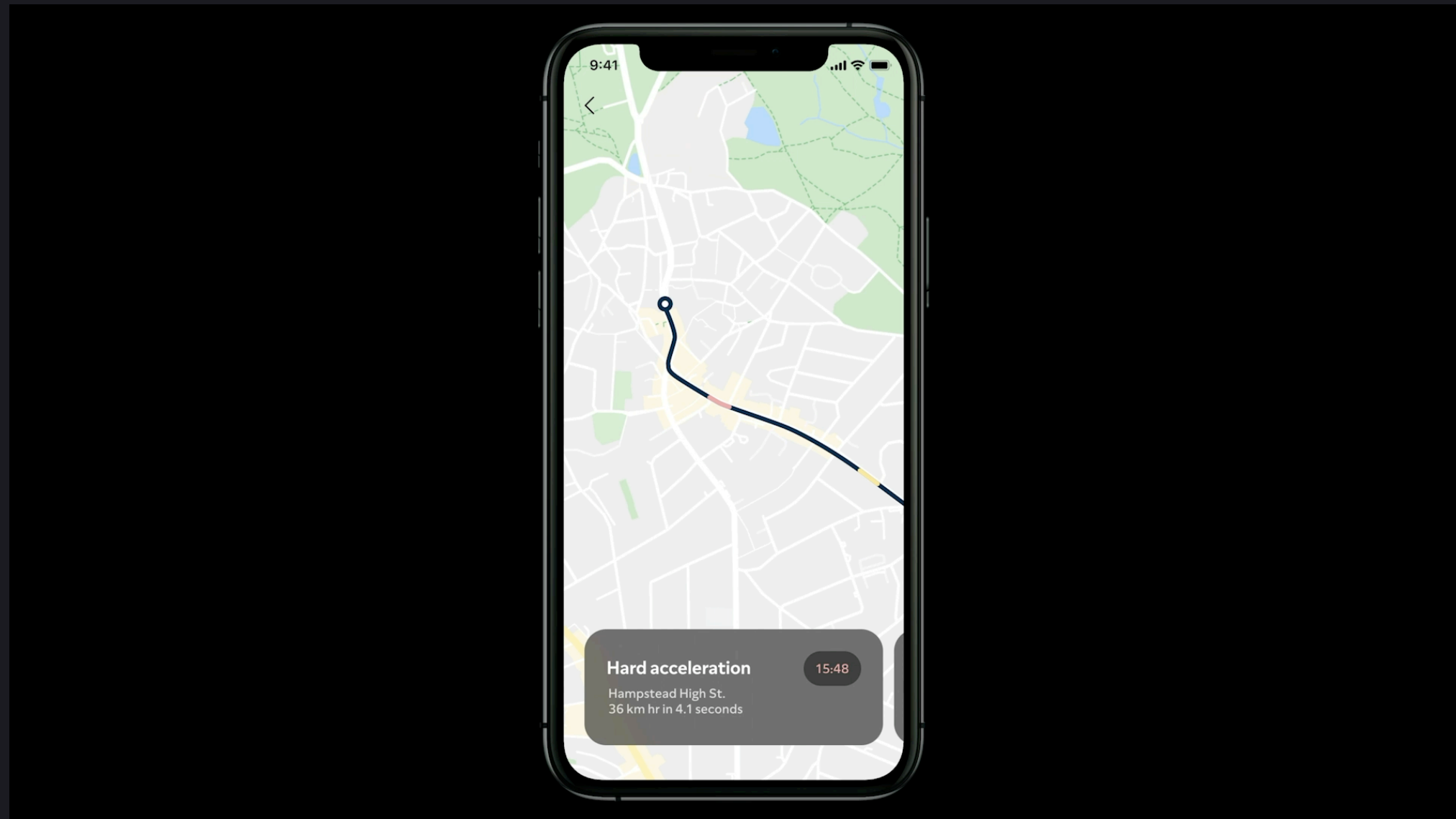
Android Build

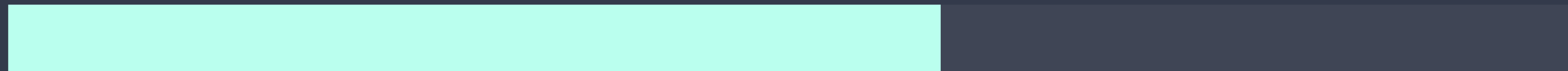


# DriveScore pitch.

A pitch video was created for the board, which showcased the DriveScore concept and the findings from our research. The result was a an initial one million pounds in funding and a green light to produce the Android and iOS MVP.







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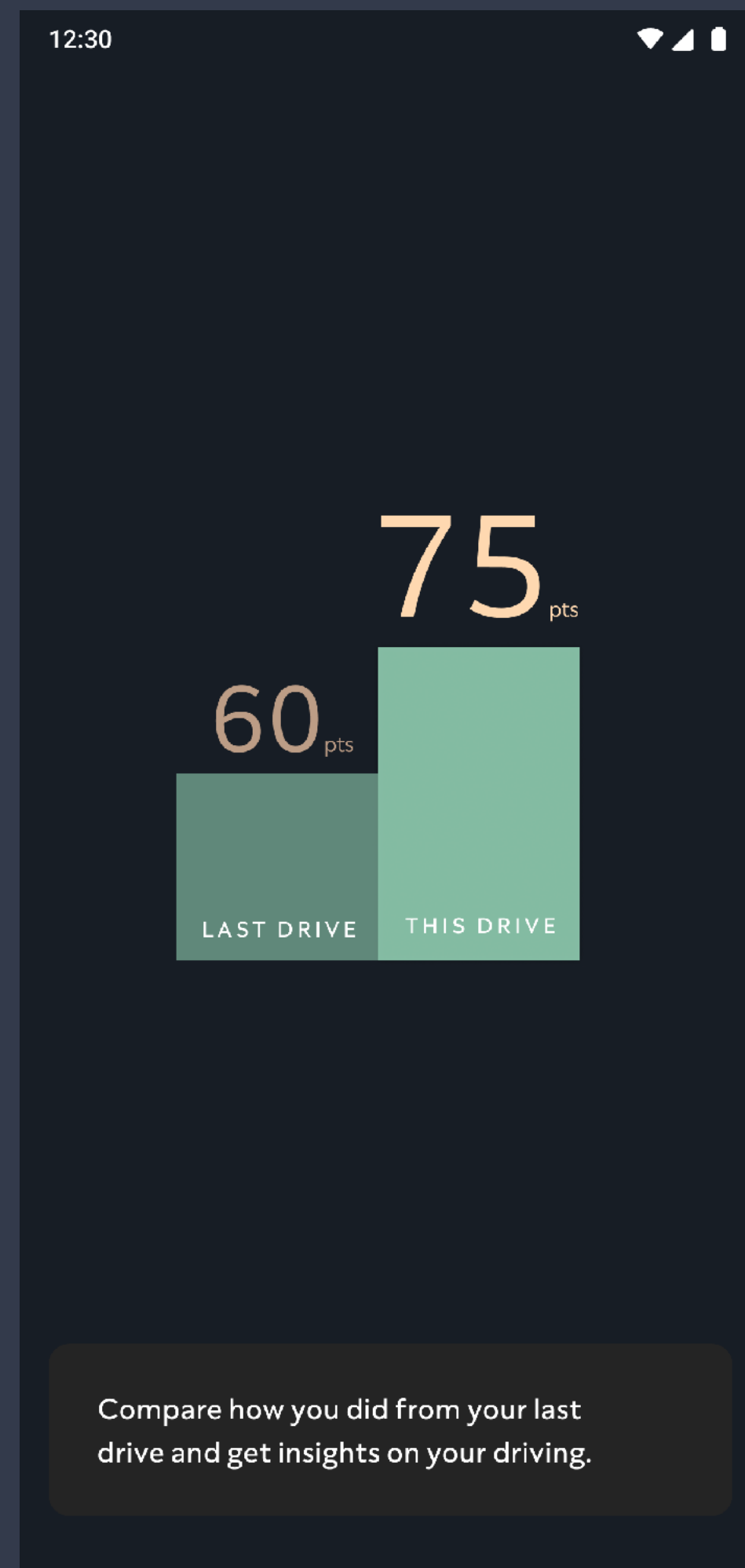
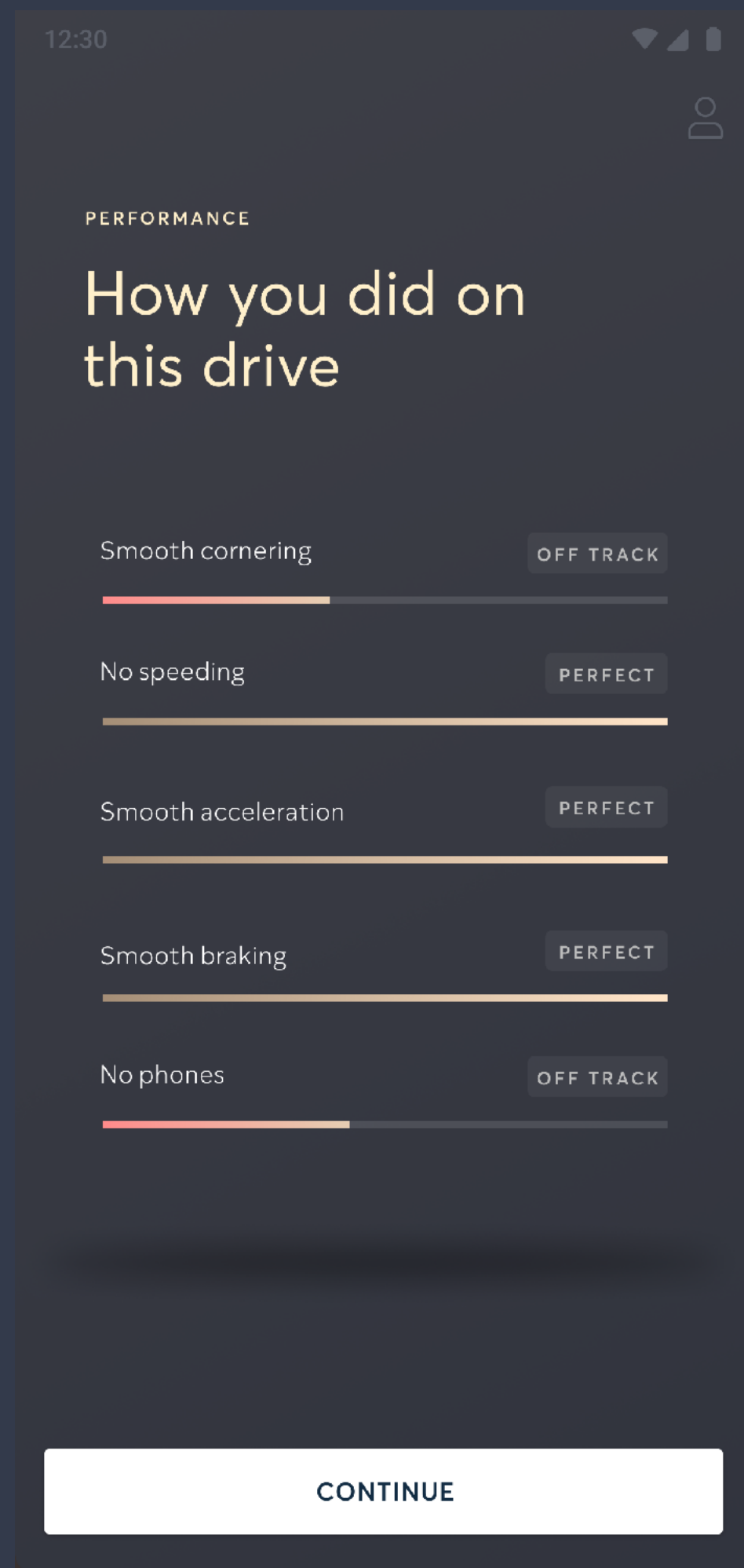
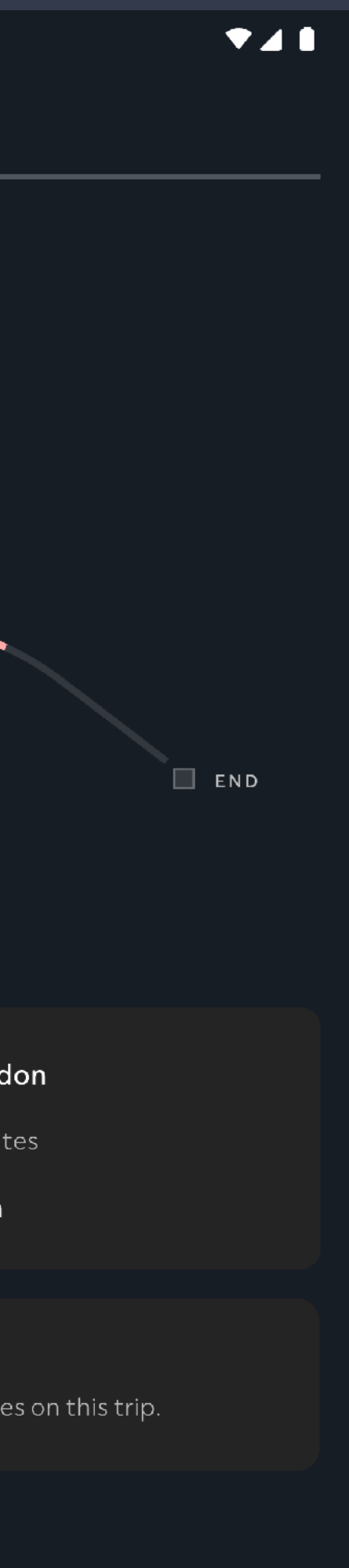
Android Build



# DriveScore needed to stand out from the competition.

A design exploration phase was started to establish a brand identity for DriveScore. Some of the industries we looked at included automotive, gaming and education.





# Score Exploration.

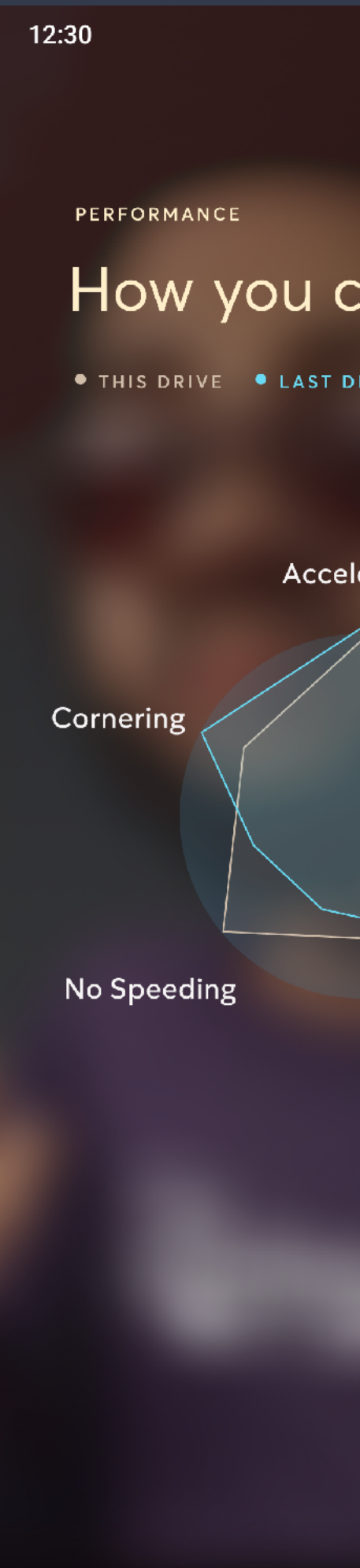
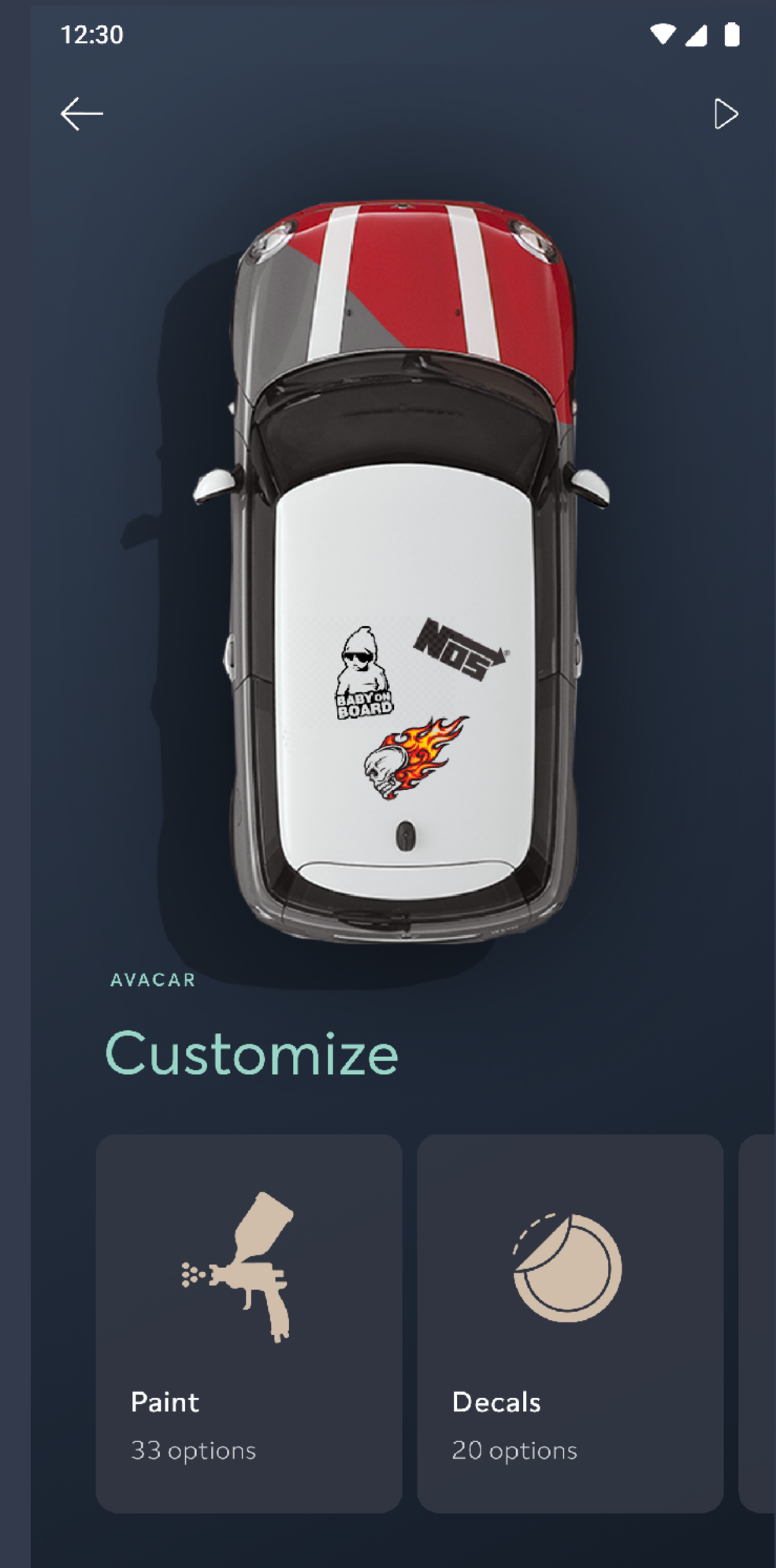
The score was a big part of the user experience. We spent a lot of time exploring different representations of the score and how this would be displayed to the user.

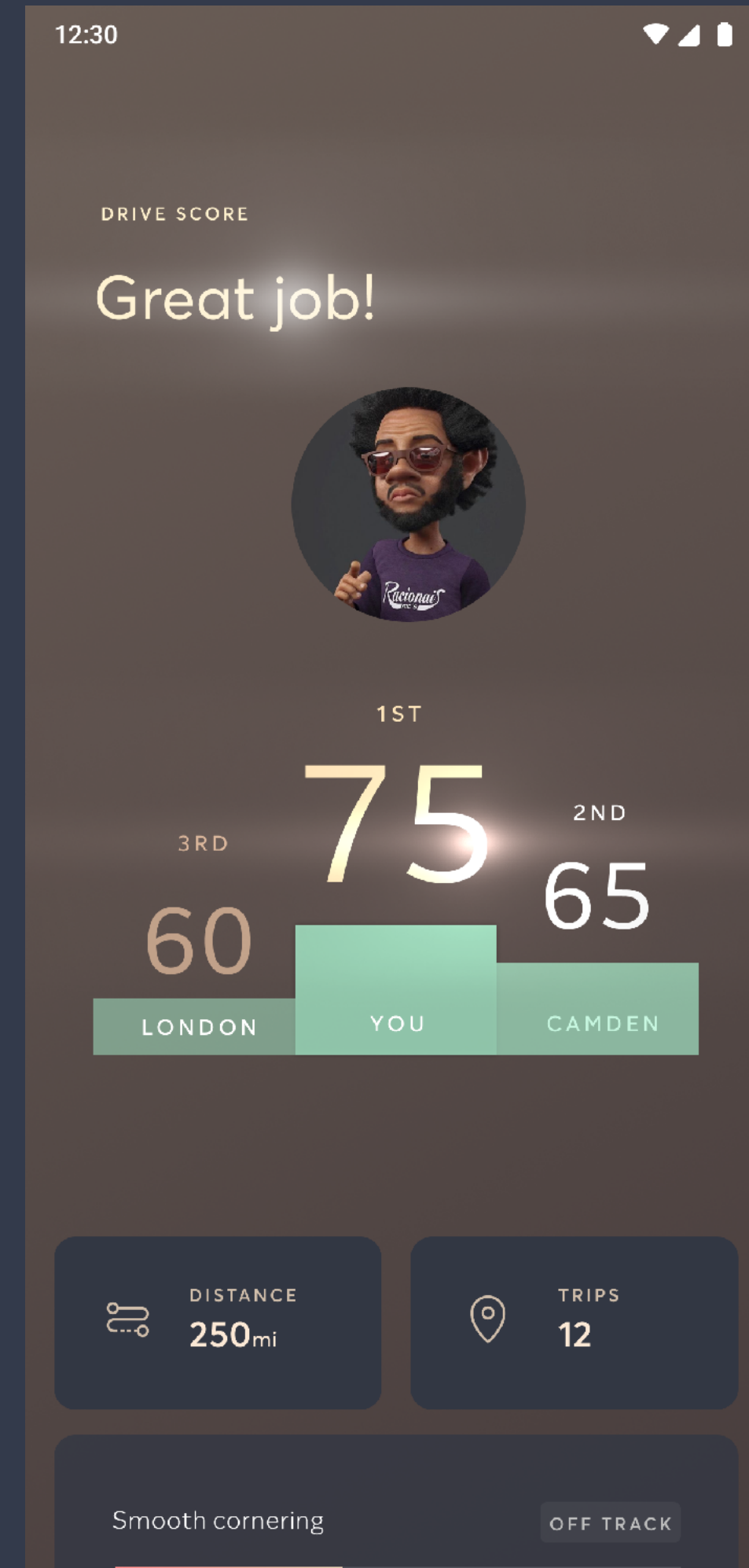
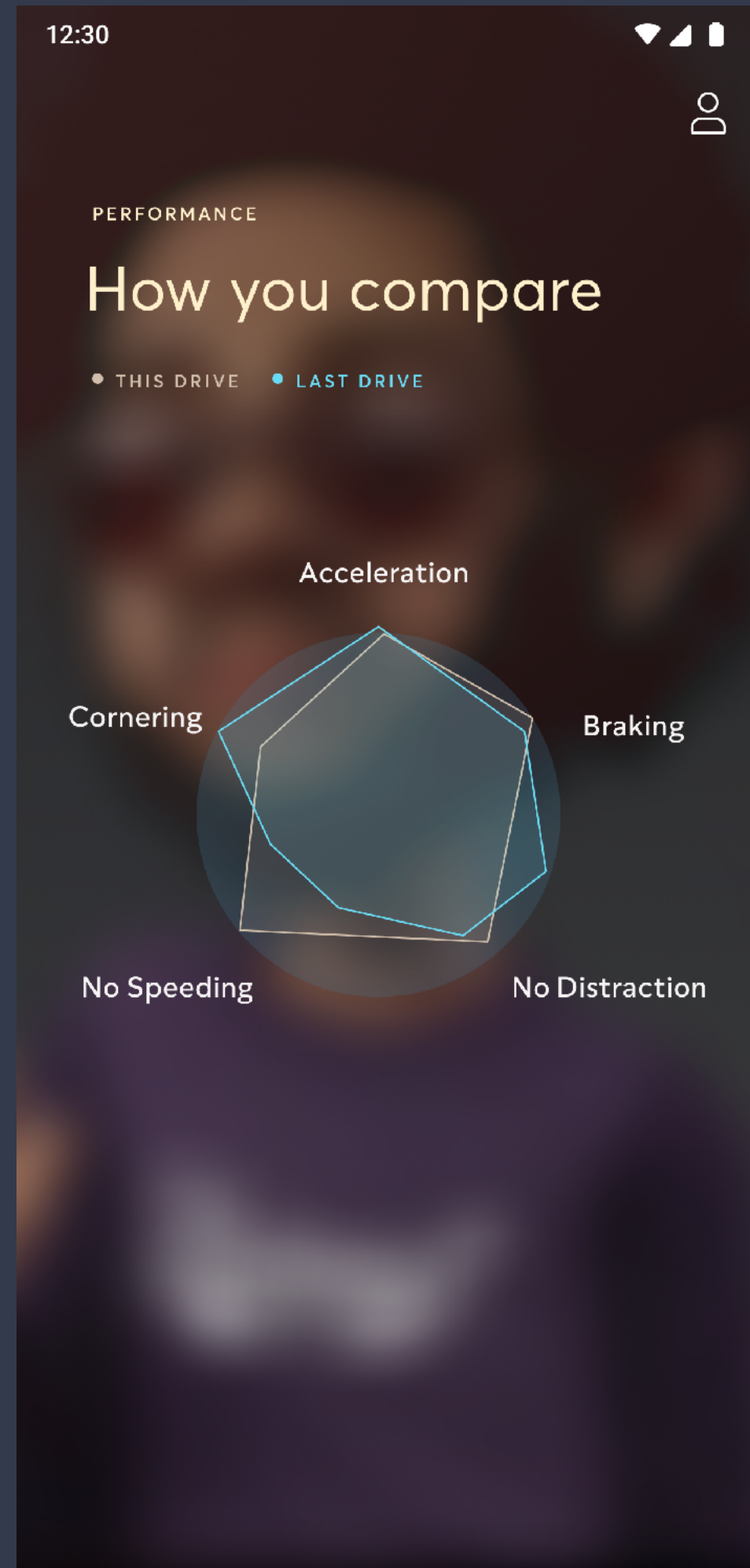
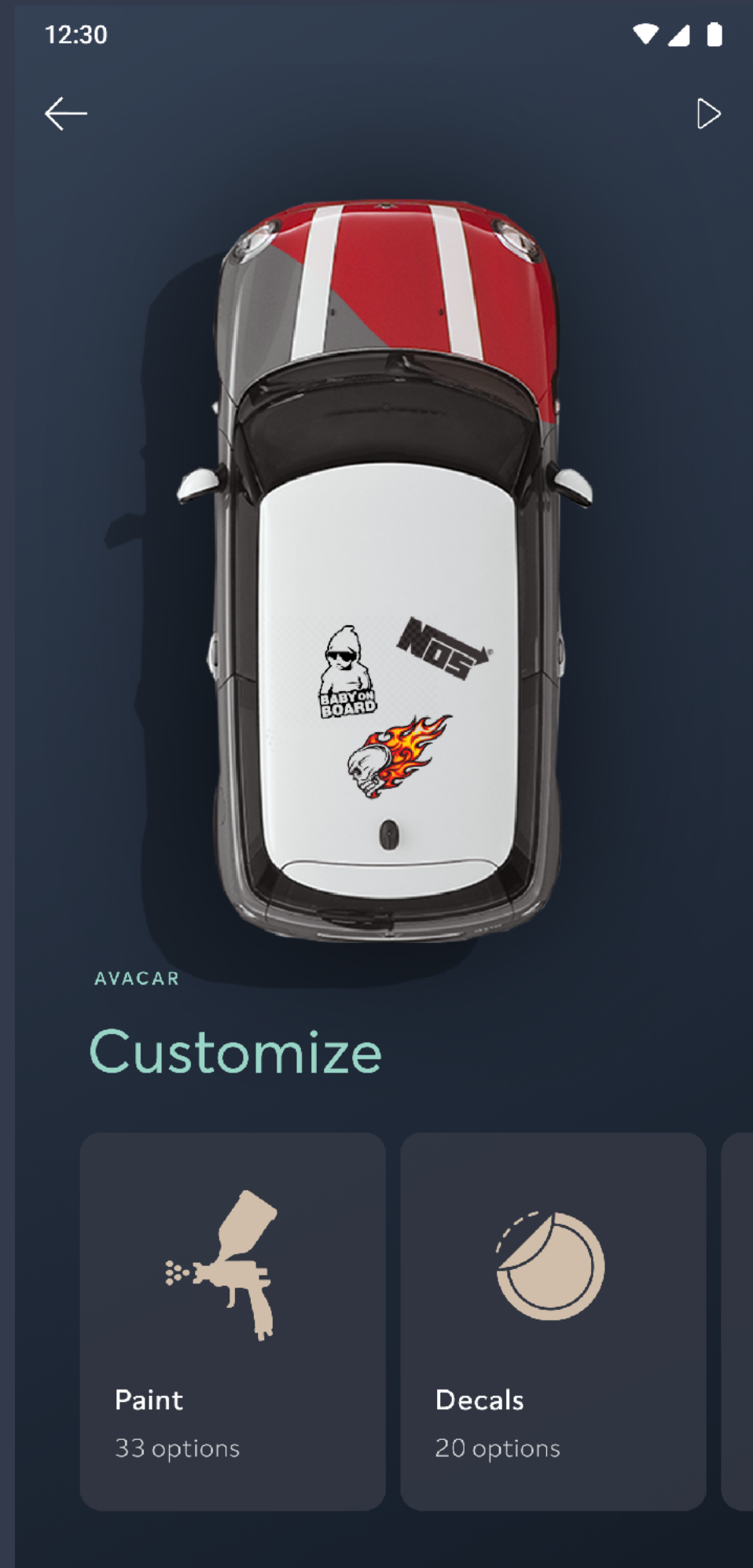
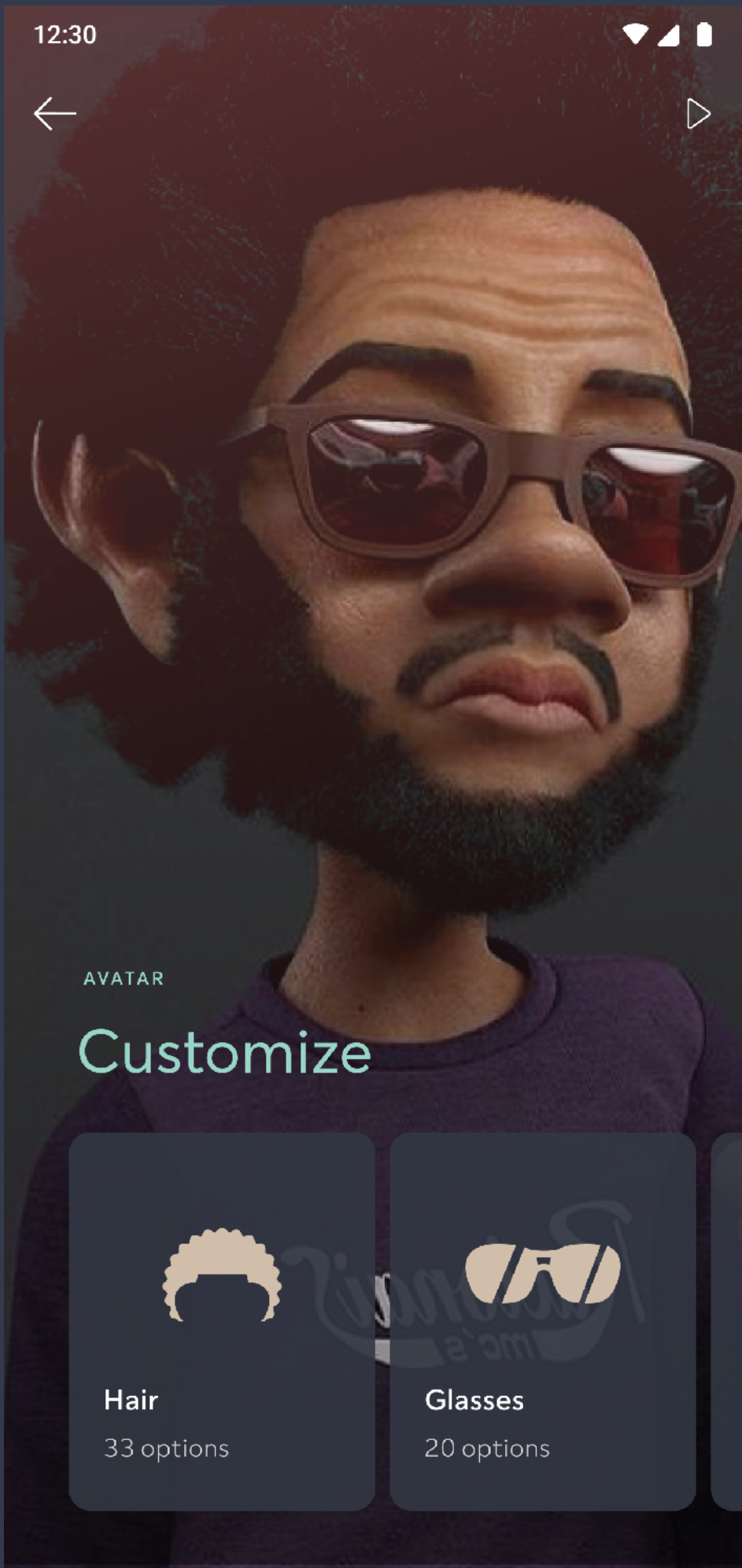




# Gaming concept.

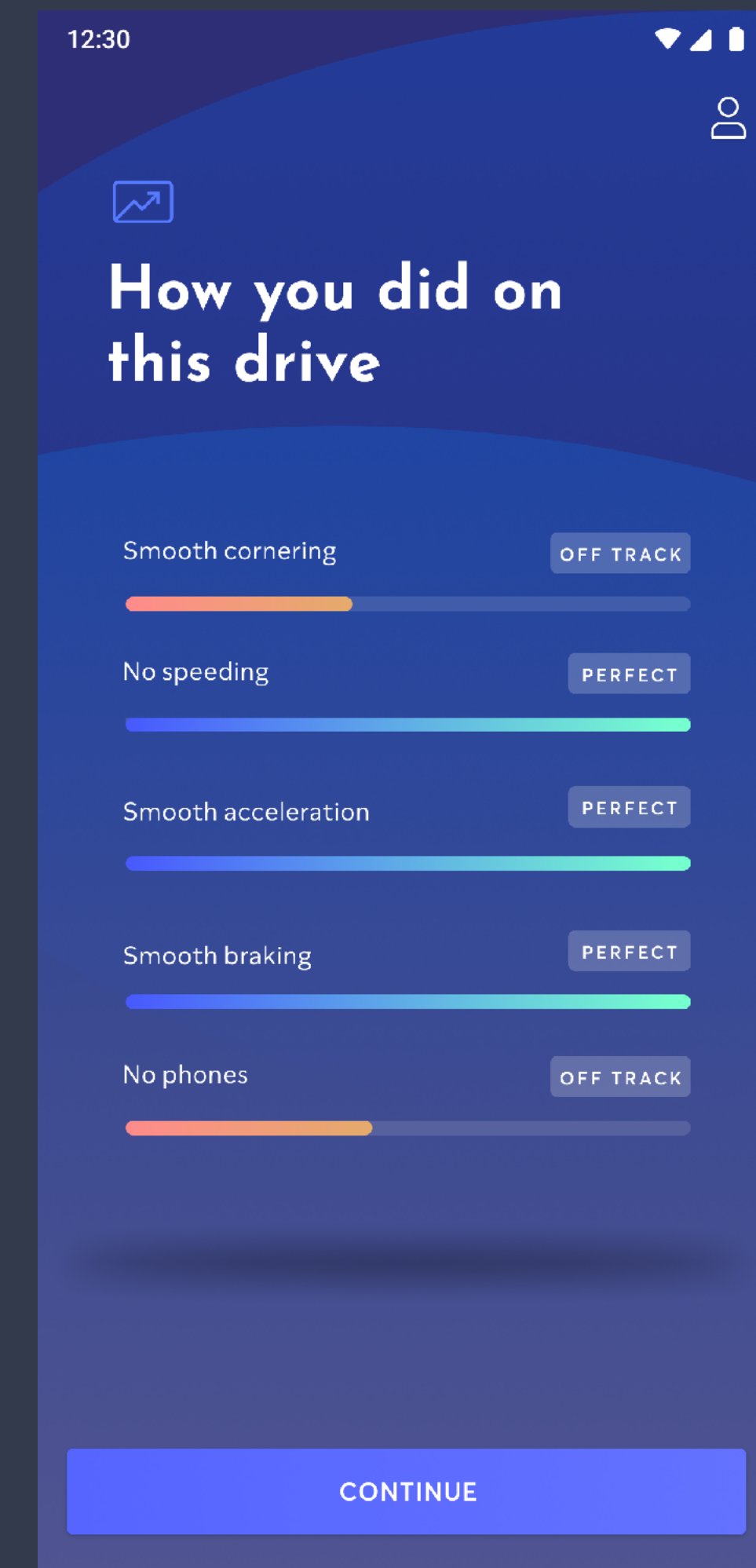
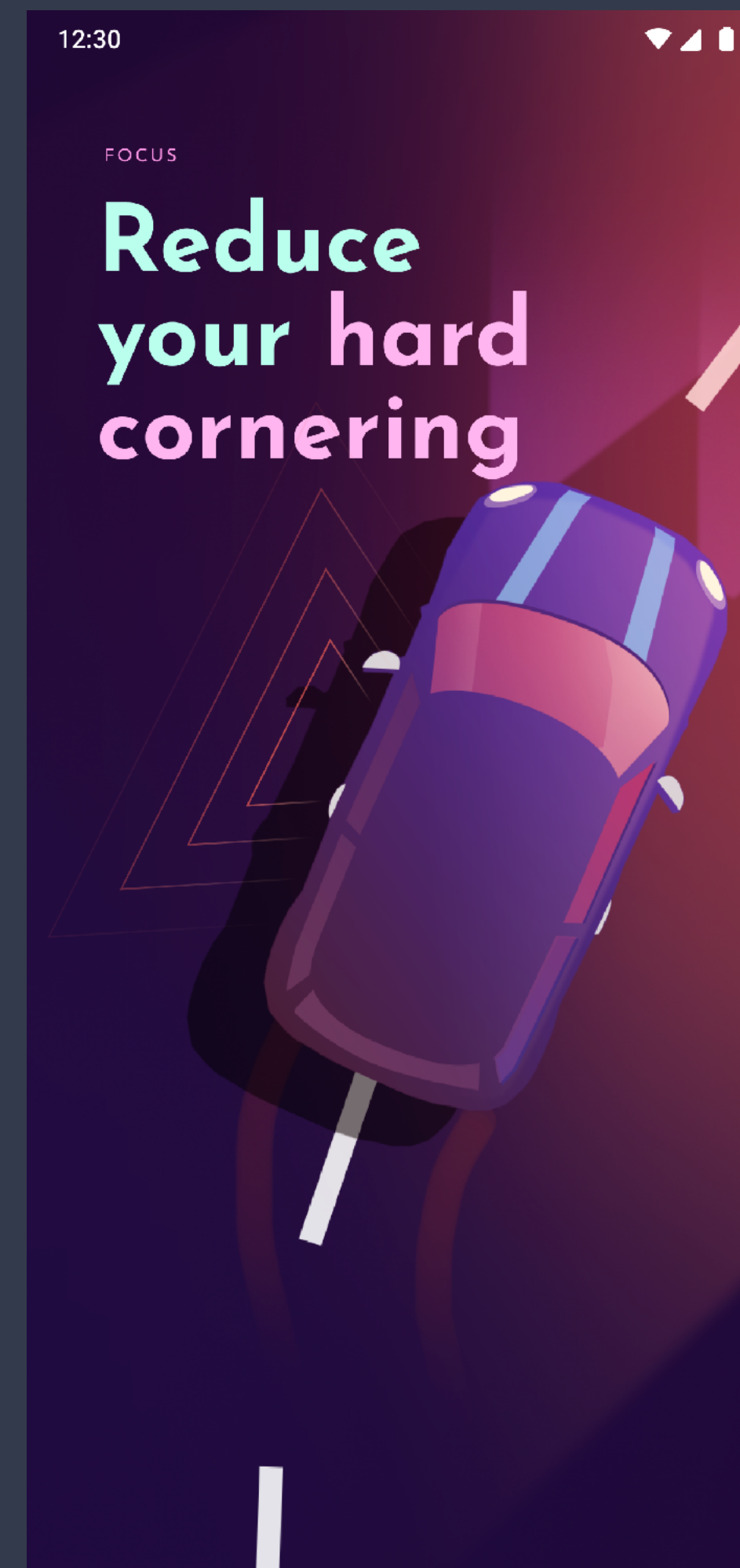
A gaming concept was explored to look at methods for engaging our users. Customisable characters and an awards system was suggested to encourage engagement.





# Playful, energetic and engaging.

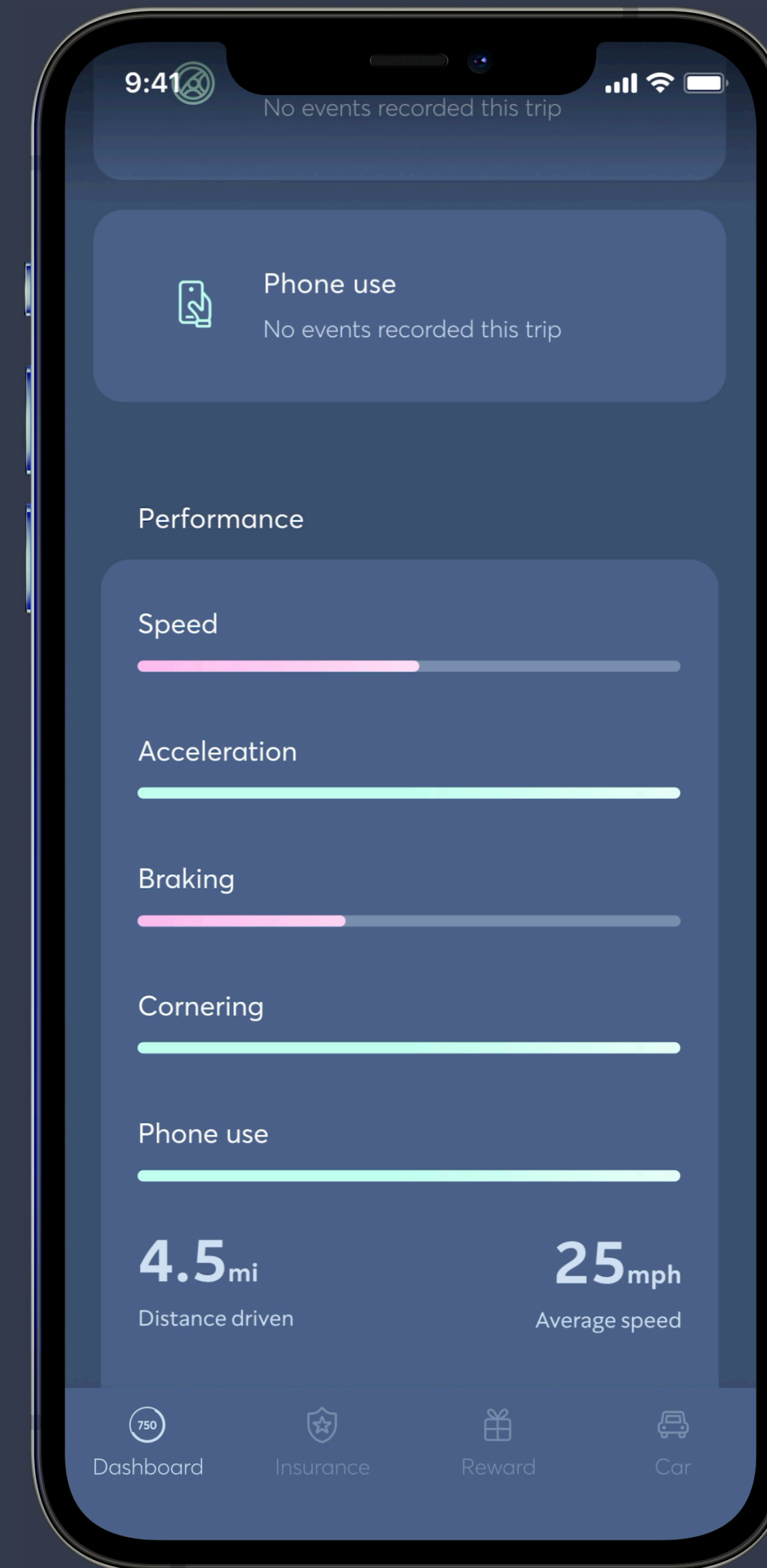
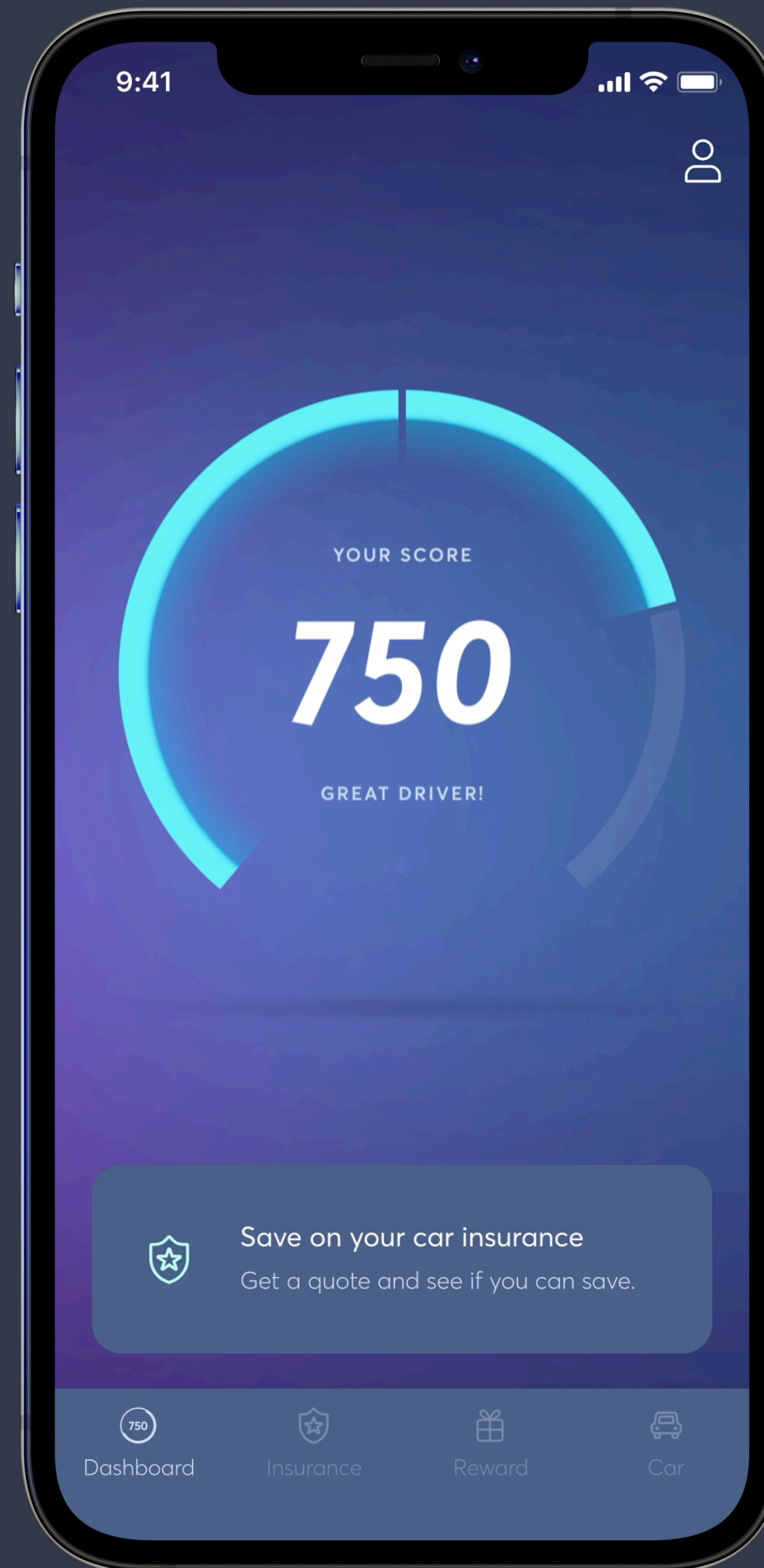
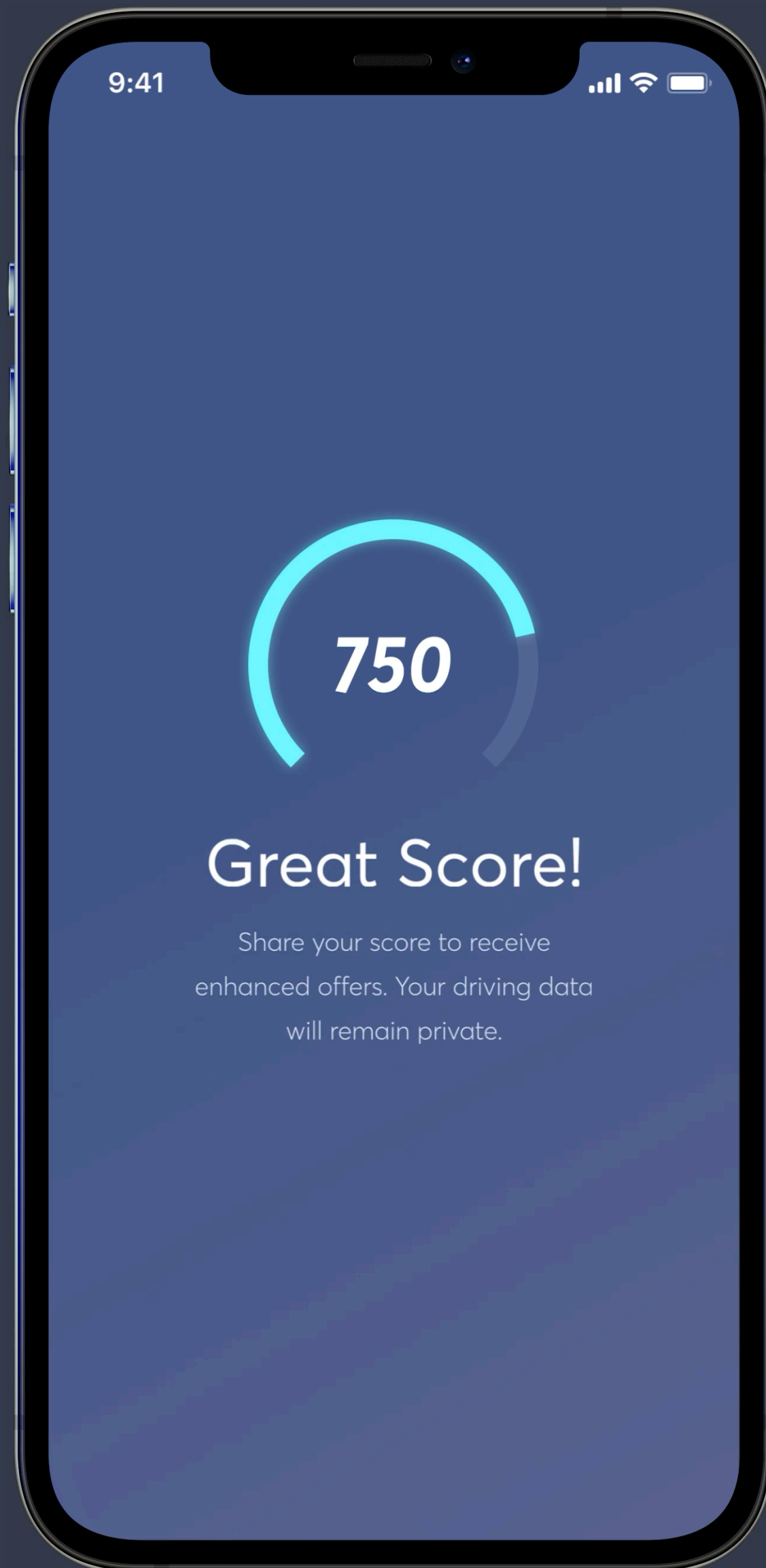
The final concept used vibrant colour and playful illustrations to give a sense of energy and motion.



# DriveScore is inspired by 80s retrofuturism.

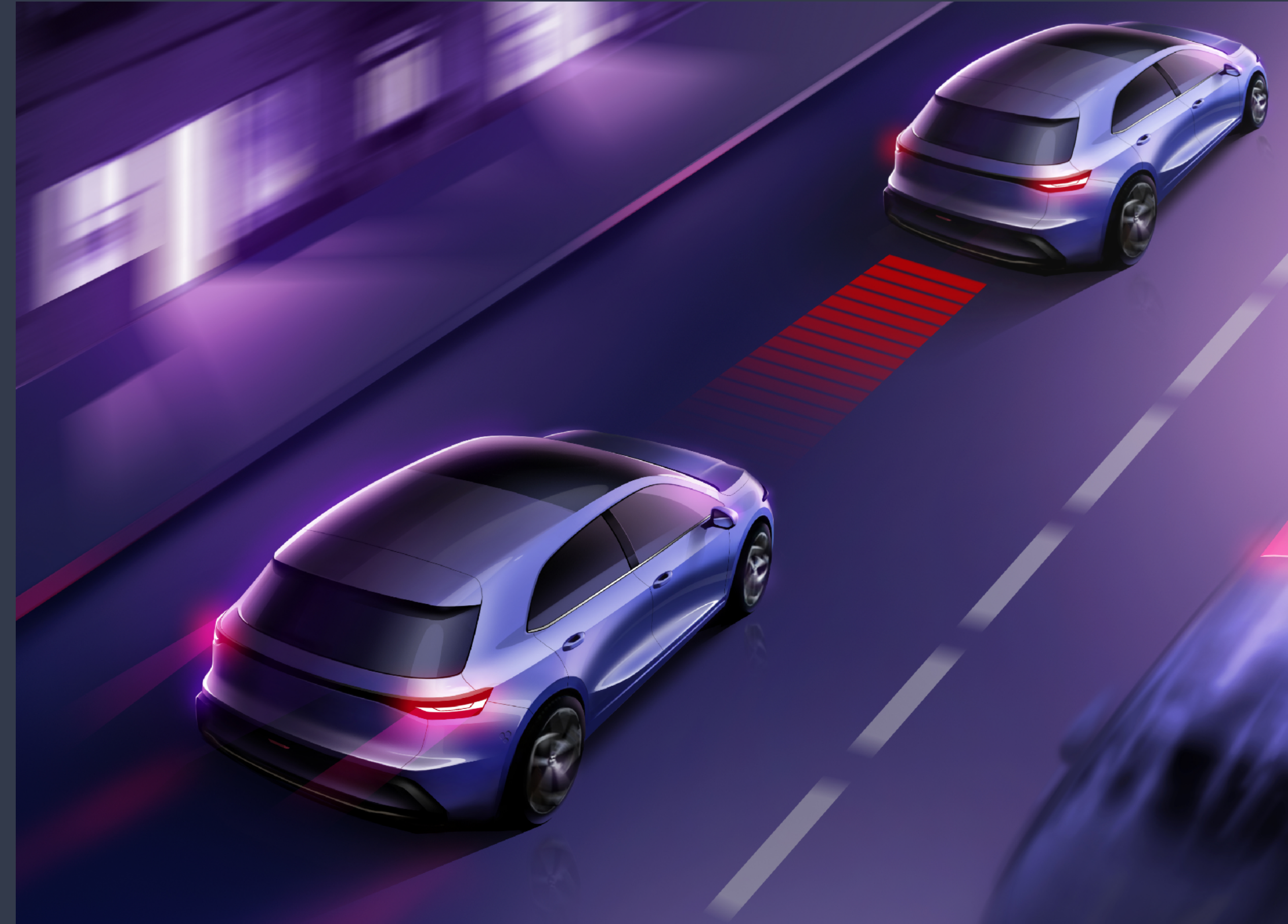
DriveScore uses cutting-edge software telematics technology. With DriveScore, we created a visual language that compliments a product of the future, designed for today.





# Illustrations bring DriveScore to life.

Illustrations play an essential part in enhancing the user-coms throughout our product by pairing meaningful imagery with messaging. We've created an illustration style that compliments the UI, using colour tones that fit with DriveScore's visual design.



# Design toolkit.

A design toolkit was created to enable designers to quickly iterate on designs and establish consistency across platforms.

## Type styles

Typography rules for DriveScore

### Headline 1

Regular 36

360

Regular 41

### Headline 2

Regular 24

Body

Light 16

### Headline 3

Regular 18

Body 2

Light 14

### Headline 4

Regular 14

Header

Light 10

### Headline 5

Regular 10

BUTTON

Standard 8

### Form input

Regular 10

iOS Primary Button

Standard 10

### Subtle 1

Regular 7

iOS Tertiary Button

Regular 7

### Subtle 2

Regular 14

OVERLINE

Standard 10

LABEL

Regular 12

## Icons

Rules for icons



## Colours

DriveScore colour palette



## Forms

Form styles for DriveScore

### Text fields

Title  
Description

Default text  
Label

Title  
Description

Default text  
Label

Title  
Description

Default text  
Label

Title  
Description

Default text  
Label

Title  
Description

Default text  
Label

Title  
Description

Default text  
Label

Title  
Description

Default text  
Label

Title  
Description

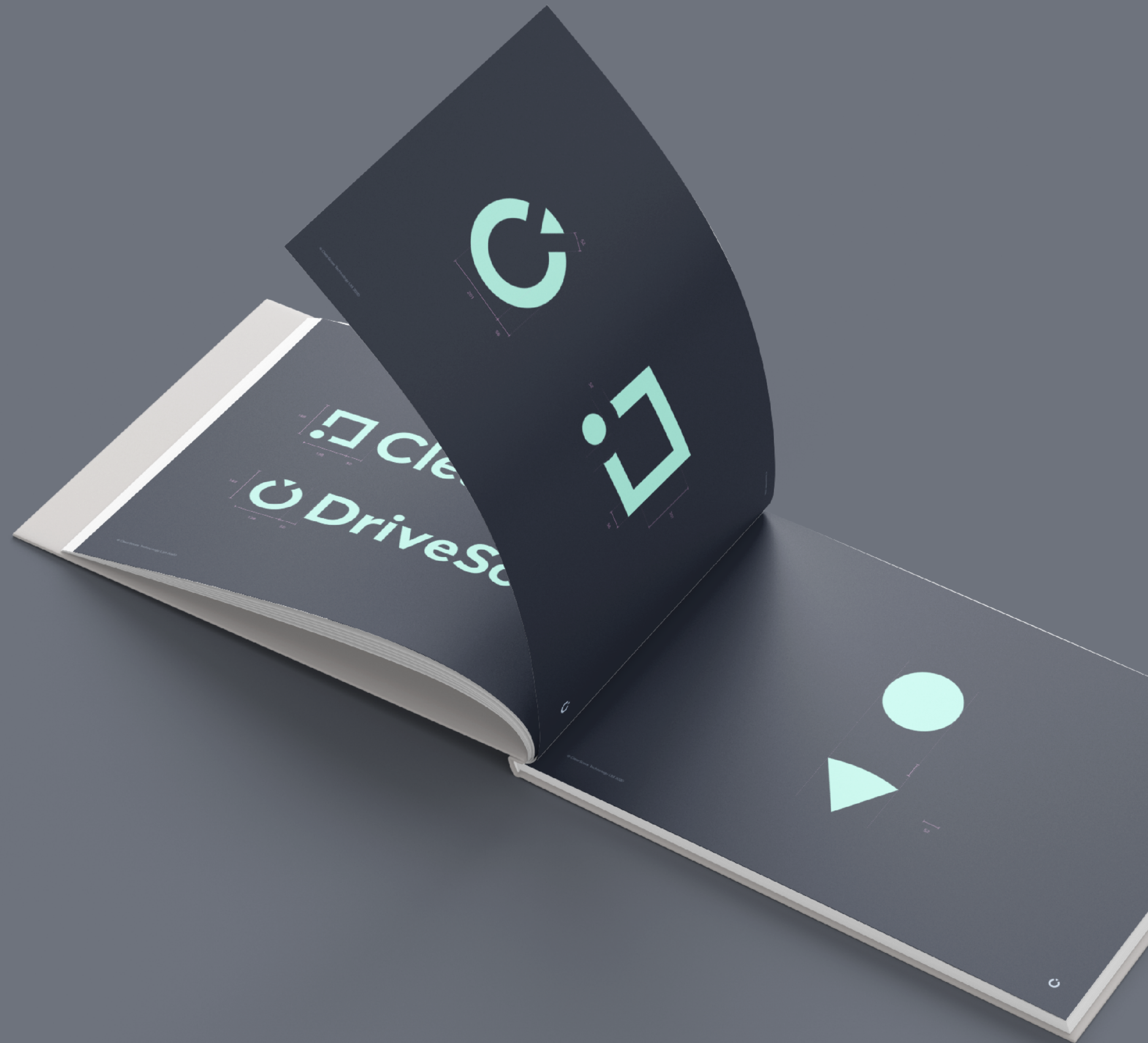
Default text  
Label

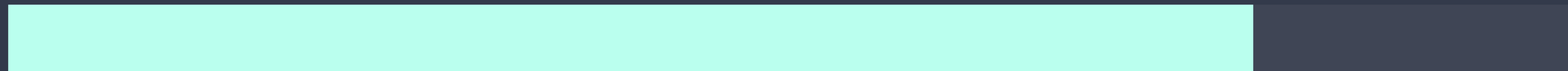
Title  
Description

Default text  
Label

# DriveScore brand guidelines.

A set of brand guidelines was produced to share with external agencies, ensuring they understood the requirements of the DriveScore brand.





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The DriveScore Android MVP was launched in Q3 of 2021, followed by the iOS MVP in Q4 of 2021.



# Initial Reaction.

Initial reaction to the DriveScore MVP was mixed, with some users reporting technical issues with accuracy and battery performance. However, other users thought the concept was a good idea and helped them improve aspects of their driving.

The screenshot displays five user reviews for the DriveScore MVP app, each in a white card with a dark border. Each review includes a profile picture, name, star rating, date, and text. The reviews are as follows:

- Marco Abrantes** (September 28, 2021): 5 stars. "Nice app, good to save fuel, also driving slower makes my passengers sleepy 😊."
- Marley Sexton** (September 24, 2021): 5 stars. "Simple but it works perfectly. Minimal battery drain and great feedback."
- cam day** (September 25, 2021): 4 stars. "Concept is good, but it keeps saying I hard accelerate and break hard every trip when I haven't. The apps recording of the way you drive is not accurate"
- chris C** (September 28, 2021): 3 stars. "This app appears to mark you down on every island as harsh cornering, this must be a problem with the app as I wouldn't say I've cornered harshly in the slightest 🙄"
- Paul Cook** (September 23, 2021): 1 star. "Wants to override my settings. Like use location all the time. Override battery optimisation. Its a big thumbs down from me"



# Two years and 400,000 app downloads later.

Users in the UK continue to download DriveScore and with many of the technical issues now resolved, reviews of the app are trending positively.

TRUSTPILOT

4.1

APPSTORE RATING

4.7

PLAYSTORE RATING

4.5

MF

Martin French

9 reviews GB



4 days ago

### I like the app and the information it...

I like the app and the information it shows on the phone. I cant seem to find a quick way to check a journey from 6 months previous, nor can I find a way of seeing my journeys on the laptop.

SF

Simon Fisher

3 reviews GB



5 days ago

### Impressive

An impressive app that indicates your good and bad driving skills. Therefore giving you an idea of where you can improve.

Seeing the journey's you have made is also extremely helpful.

And if I can get a discount on my car insurance then it's a win win.

Thanks

CU

customer

1 review GB



Verified

5 days ago

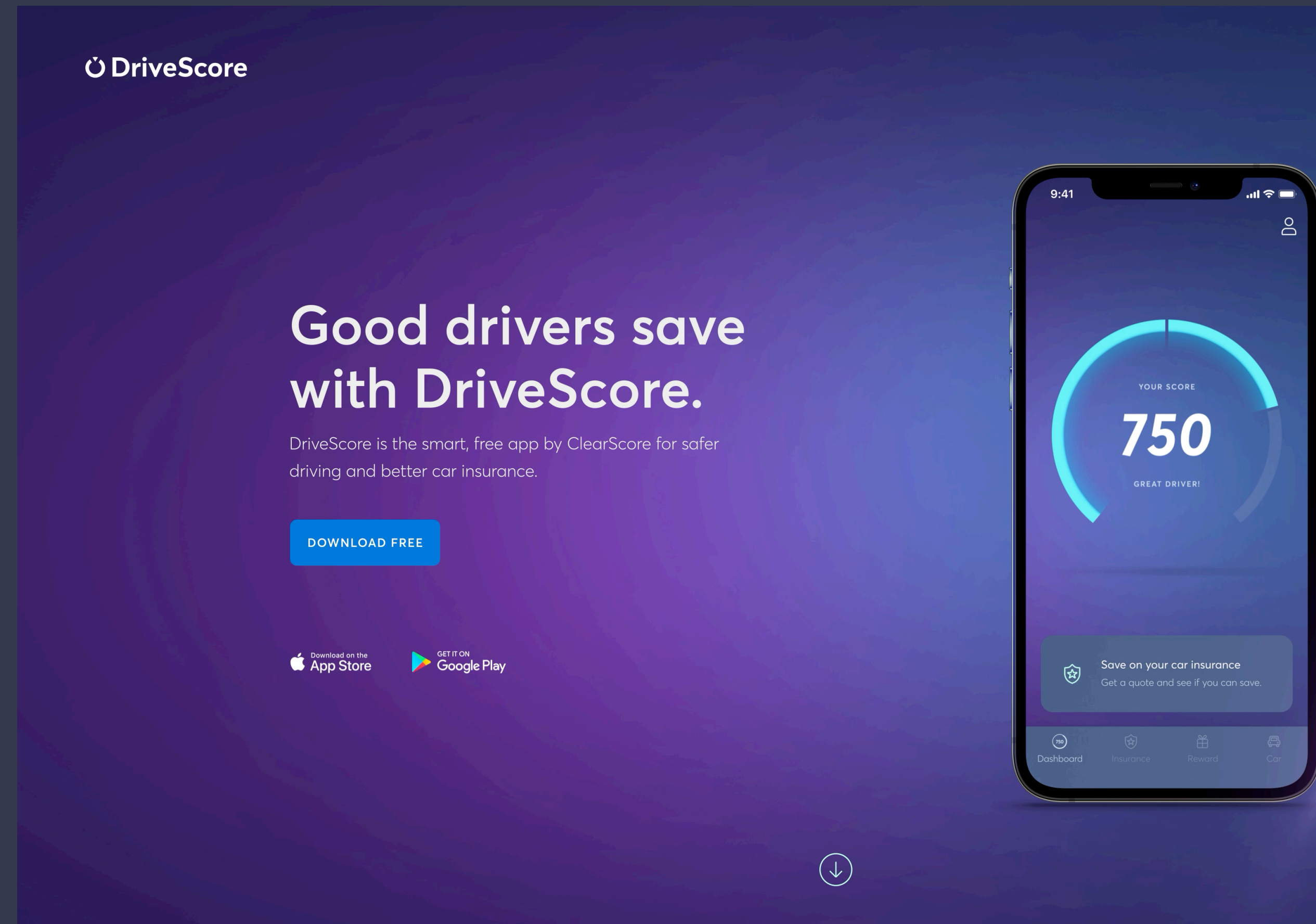
### Very informative

Very informative, just have to wait till the next day to see how I've driven.



# A new home for DriveScore.

With the DriveScore app now out of the MVP phase, a new homepage was created to dive into the detail of some of DriveScore's features, as well as features to come.



# Share your DriveScore to save on your car insurance.

It's your choice whether to share your DriveScore and we'll never share your score unless you tell us to.



