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(54) **RECORDING AND REPORTING OF DRIVING CHARACTERISTICS**

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(57) **ABSTRACT**

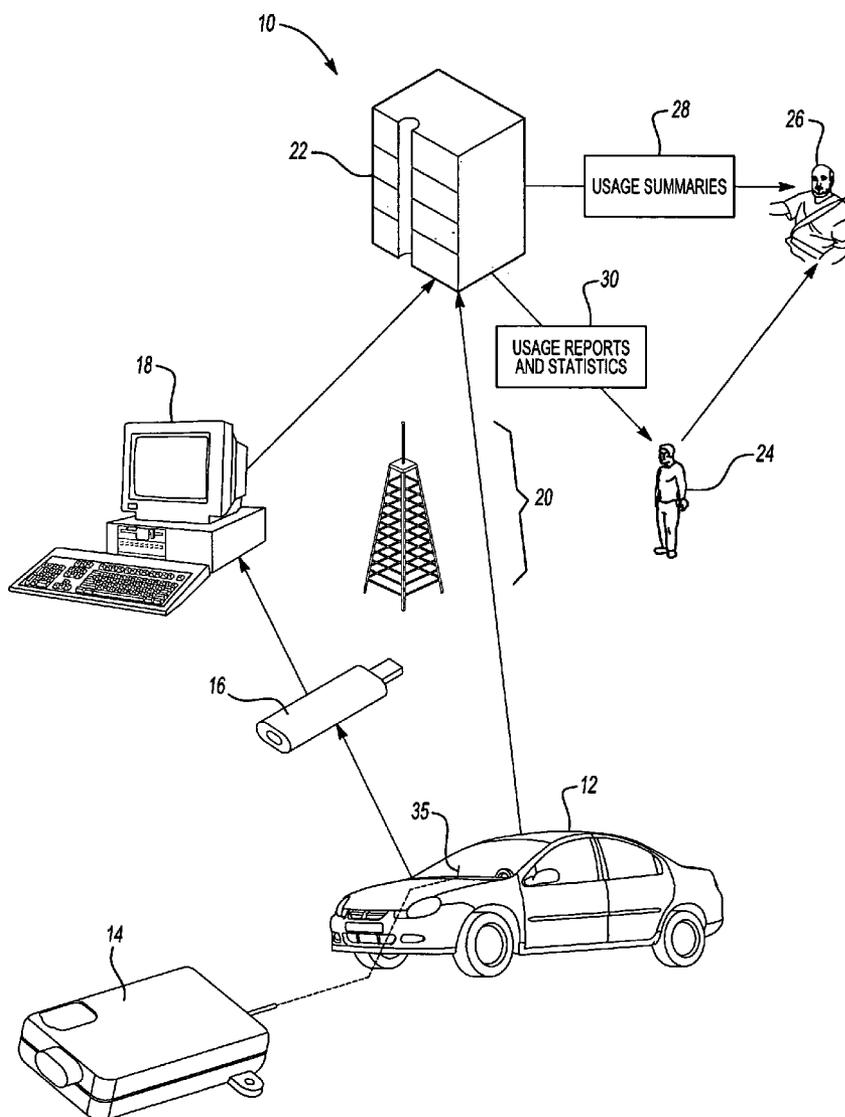
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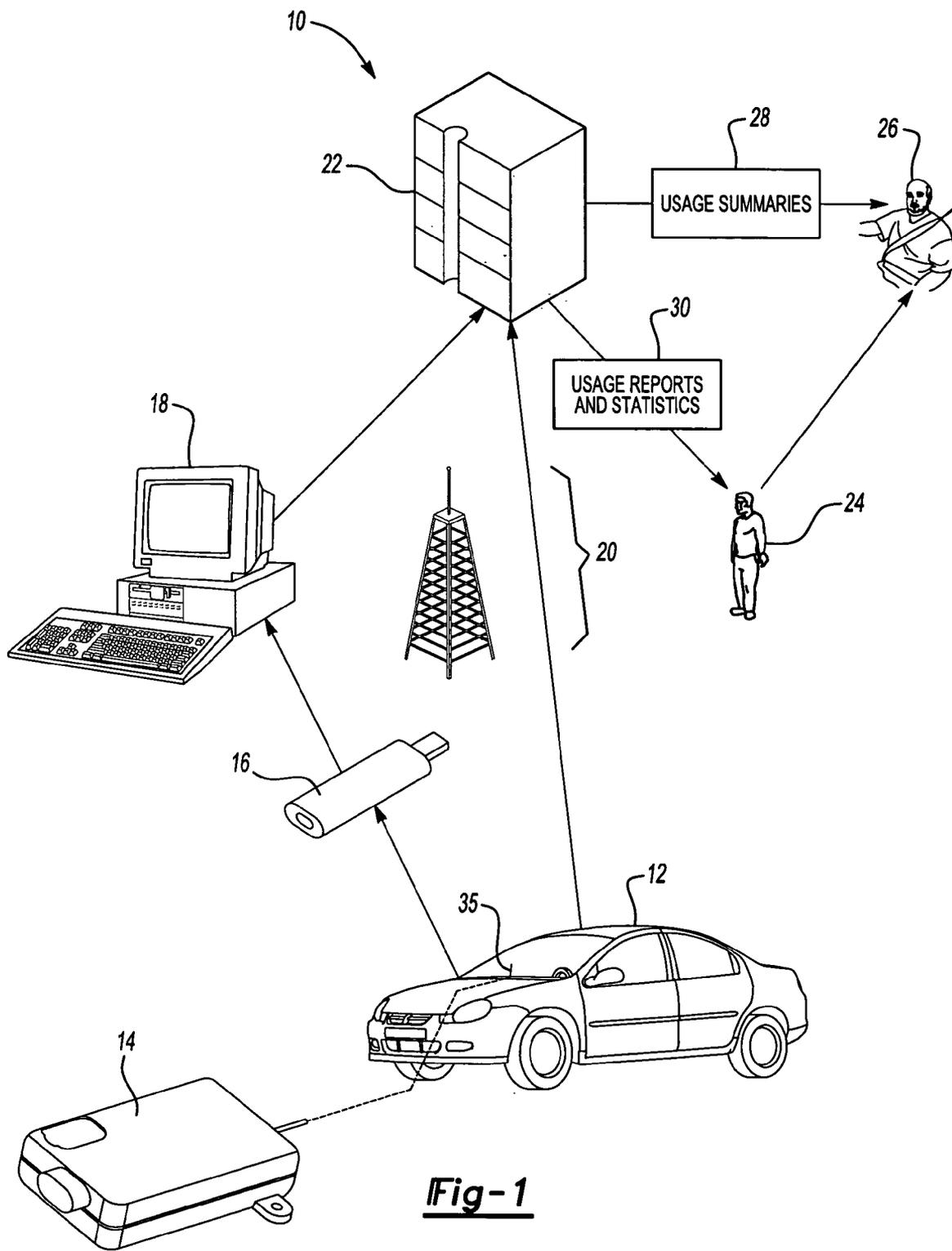
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**Related U.S. Application Data**

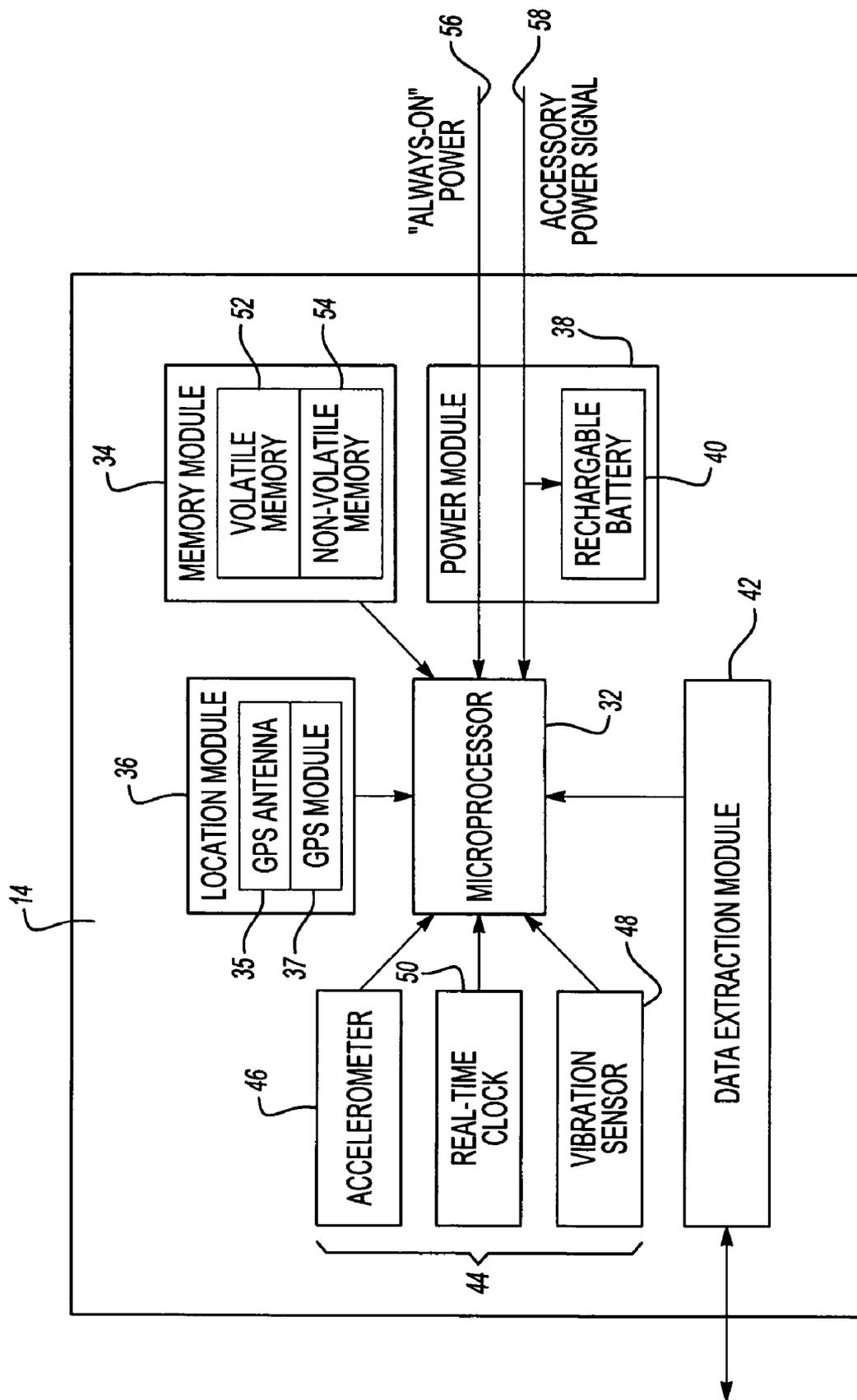
(60) Provisional application No. 60/540,165, filed on Jan. 29, 2004.

A system for recording, transmitting and compiling information indicative of actual vehicle operation and usage includes a device installed within a vehicle. Sensors communicate with the device to provide information relating to operation of the vehicle. A location module utilizes satellite signals to determine the current location of a vehicle. A data extraction module sends data to a central process server. The central processor compiles and summarizes the information from the device for determination of vehicle usage for use in determining an insurance premium.

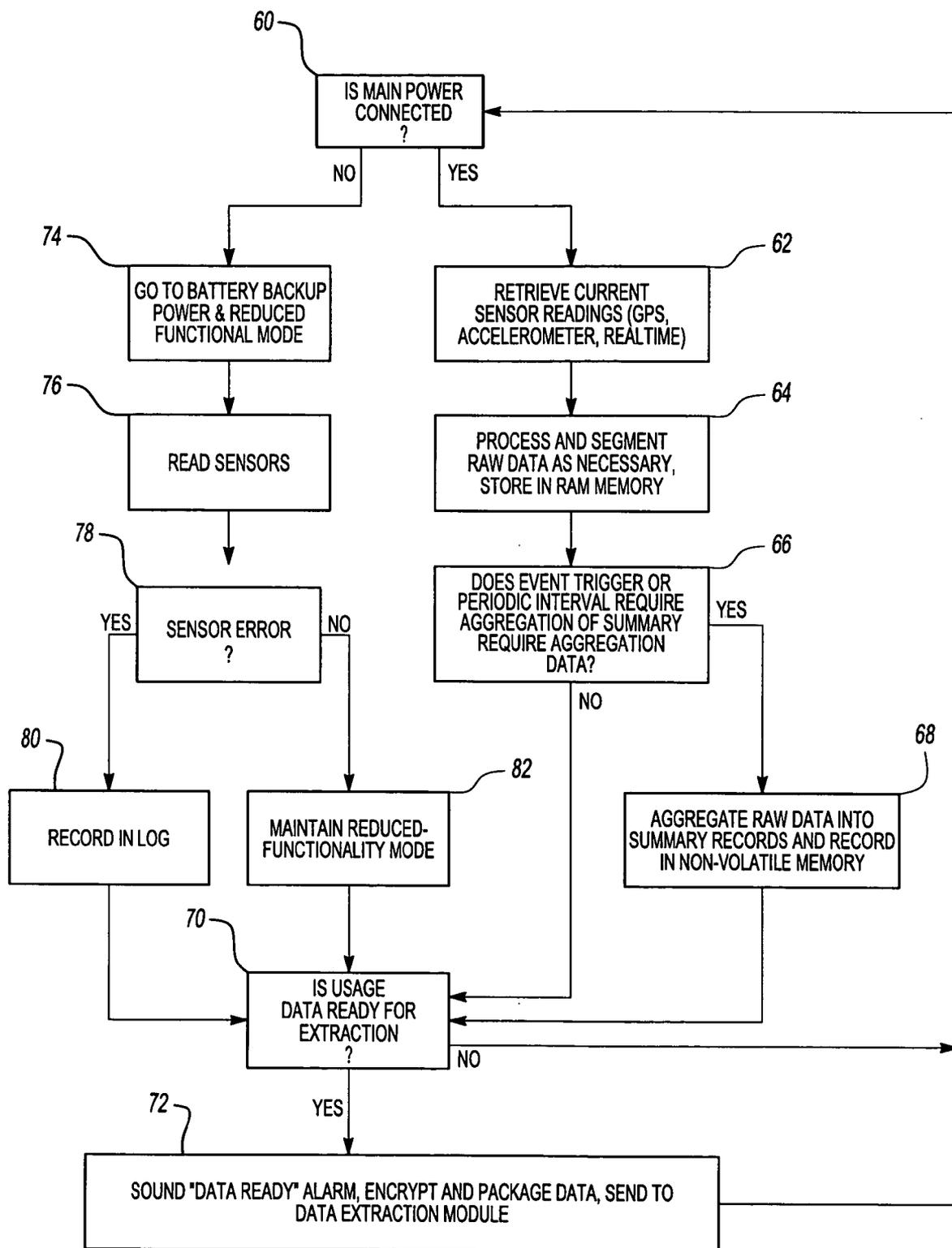




**Fig-1**



**Fig-2**



**Fig-3**

## RECORDING AND REPORTING OF DRIVING CHARACTERISTICS

[0001] This application claims priority to U.S. Provisional Application No. 60/540,165, which was filed on Jan. 29, 2004.

### BACKGROUND OF THE INVENTION

[0002] This invention relates to a device and method for recording driving characteristics. More particularly, this invention relates to a method and device for recording driving characteristics utilized to monitor and compile vehicle usage data for determining an insurance premium.

[0003] Vehicle insurance is currently determined substantially through the use of historical data combined with information from other sources concerning the vehicle owner and operator. The information concerning the operator typically includes general vehicle usage information such as how the operator typically uses the vehicle, such as for going back and forth to work. The places and locations in which the vehicle is utilized by the operator are also considered in the determination of the vehicle insurance premium.

[0004] A principal disadvantage with this method of insurance premium determination is that much of this information is not verifiable. In other words, an operator may exaggerate or under estimate the actual usage of the vehicle. Accordingly, an insurance provider is therefore at a disadvantage in applying a premium based on predicted or non-verifiable information. Some of these instances can be corrected through the periodic updating of information through available driving records such as available from state and local governments to reveal driving violations or accidents.

[0005] However, in the absence of such data the actual operating characteristics and use of a vehicle are not easily determinable. Accordingly, the insurance provider relies on the operator provided information.

[0006] Accordingly, it would be beneficial to develop a process and device for installation within a vehicle that could easily gather useful data that can be utilized for the determination of insurance premiums based on actual vehicle use.

### SUMMARY OF THE INVENTION

[0007] This invention is a device for recording and transmitting information that is indicative of actual vehicle operation and usage.

[0008] The system of this invention includes a device installed within a vehicle. The device is installed in a location that is easily accessible to the vehicle operator to allow for easy access and retrieval of information gathered by the device. The device is in communication with other vehicle sensors disposed throughout the vehicle. Further, the device itself includes several sensors that provide information on vehicle operations.

[0009] The sensors communicating with the device include an accelerometer for determining the maximum acceleration and deceleration of the vehicle. Data from the accelerometer can be utilized to determine the specific driving habits of a vehicle operator. As appreciated, hard

braking and hard acceleration are indicative of certain types of driving and can in some instance heighten risk factors that may cause an increase in insurance premiums.

[0010] The device also includes a location module that utilizes satellite signals to determine the current location of a vehicle. The current vehicle position can then be utilized to determine vehicle operation within a specific geographic limit. The geographic limit or location can be divided into postal codes, governmental subdivisions such as cities, towns or to the specific roadway on which the vehicle is operated.

[0011] The device also includes a motion sensor. The motion sensor provides a check to ensure the vehicle is in operation. In some instances, the device itself may not receive data due to an error in communication or in a faulty power supply from the vehicle power system. The motion sensor provides a means of detecting and indicating such instances.

[0012] The device includes a data extraction module for sending data to a central process server. The data extraction module can include a removable memory device, such as a removable USB memory stick or may simply be a plug in adapter for a USB or serial port connection utilized at a station. Further, the data extraction module may also comprise a wireless device for transmitting automatically information indicative of vehicle usage. This information is transmitted to a central processor for compiling. The central processor receives data from the device and formats and compiles that data into a usable format for determination of an applicable insurance premium.

[0013] Accordingly, the device and process of this invention provides an easy installable device for the acquisition of data that can be utilized to provide an accurate and verifiable summary of actual vehicle usage to improve the accuracy and determination of vehicle insurance premiums.

[0014] These and other features of the present invention can be best understood from the following specification and drawings, the following of which is a brief description.

### BRIEF DESCRIPTION OF THE DRAWINGS

[0015] **FIG. 1** is a schematic representation of an example system and process according to this invention for gathering vehicle usage data.

[0016] **FIG. 2** is a block diagram of a device for gathering and compiling vehicle usage data according to this invention.

[0017] **FIG. 3** is a flow diagram of process steps of a method according to this invention.

### DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

[0018] Referring to **FIG. 1**, a schematic representation of the system **10** is shown and includes a device **14** for installation within a vehicle **12**. The device **14** is installed within the vehicle **12** preferably in a location that is easily accessible yet not in plain view such as to cause an obstruction to the operator. Preferably, the device **14** will be installed underneath an instrument panel or within a glove compartment. The device **14** is attached and connected to receive power from a vehicle power source. Power from the

vehicle can originate from a fuse box or other powered connection within the vehicle 12 as known.

[0019] A memory device provides for the extraction of data gathered and stored within the device 14. The memory device illustrated is a USB data key 16 that is insertable and removable from the module 14. The USB data key 16 receives information that is compiled from the device 14 for subsequent analysis. In the example embodiment, the USB data key 16 is removed and communicates with a personal computer 18. The vehicle user removes the USB data key 16 in response to a triggering event such as a lapse of time and downloads the information into the personal computer 18. The information is then transmitted via the Internet or other data communication link to a central server 22. The central server 22 interprets the information and generates a summary 28 and usage reports 30.

[0020] The summary 28 may be reviewed by an operator 26 and insurance provider 24 and can contain any desired combination of information gathered by the device 14. The reports 30 for the insurance provider may include more directed and focused usage information directly focused for determining an insurance premium tailored to the specific operator 26.

[0021] FIG. 1 shows another example transmission method where the device 14 directly transmits by way of a wireless link 20 to the central server 22. This provides for the automatic transmission of data indicative of vehicle usage directly to the central server 22 without requiring operator intervention or action. Such a wireless transmission link streamlines data acquisition and processing at the central server 22. Further, automatic and direct transmission of vehicle usage information can substantially eliminate potential data integrity and verification issues that may arise with the involvement of the operator 26.

[0022] Referring to FIG. 2, the device 14 is shown schematically and includes a memory module 34, a power module 40, a location module 36 and a sensor module 44. Each of these modules is in communication with a microprocessor 32. The microprocessor 32 communicates with the various modules to receive data and other information as required.

[0023] The memory module 34 includes a volatile memory 52 and a non-volatile memory 54. Data is stored in the memory module 34 as directed by the microprocessor 32 until transmission to the central server 22.

[0024] The power module 40 is preferably connected to an always-on vehicle power source 56. Further, the power module includes a connection to an accessory power signal 58 that provides an indication that the vehicle ignition is on. The device 14 is powered by power from the vehicle 12. The power module 38 includes a rechargeable battery 40 for operation in circumstances where vehicle power is not provided to the device 14. This allows the device 14 to operate in some capacity when the vehicle power source is not properly providing power.

[0025] The power module 38 provides continuous main power from the vehicle's main battery source. In a preferred embodiment this power is accessed from a fuse panel or other vehicle power connection location. To ensure that during periods when power is disconnected, the rechargeable battery 40 is able to maintain system critical function-

ality. In other words, some power is always provided to the device 14 such that minimal functions can always be performed. As appreciated, although a rechargeable battery 40 is shown and described, standard non-rechargeable batteries are also within the contemplation for use in providing an alternate and independent power supply to the device 14.

[0026] The sensor module 44 includes an accelerometer 46 for determining an acceleration or deceleration of the vehicle 12. The accelerometer is preferably capable of measuring acceleration in three axes, however, any accelerometer known in the art is within the contemplation of this invention. Measuring acceleration provides a good indication of driving habits of the operator 26. Frequent hard braking and hard acceleration can be indicators of operator driving habits. Further, hard cornering is also detected by the accelerometer 46 and provides information indicative of an operator's driving habits.

[0027] A real time clock 50 provides the time for several purposes including providing a determination of the time of day in which the vehicle is operating. The clock 50 allows the determination of trends of vehicle usage. Further, the clock 50 is utilized to determine the amount of time the vehicle is used, per-day and over the entire data acquisition period.

[0028] The vibration sensor 48 provides an indication as to whether the vehicle is moving or not in the absence of power from the vehicle itself. This provides a validation function to determine if the lack of power from the vehicle is truly indicative of the vehicle not operating or if the vehicle is moving without powering the device 14.

[0029] The localization module 36 includes an antenna 35 and a global positioning system module 37. The antenna 35 receives signals from satellites to determine a location of the device 14, and thereby the vehicle with regard to a specific longitude and latitude. The position information provides for the determination of the places in which the vehicle is being utilized. Positional information provides for the determination of several valuable types of information including time within a specific geographic region in which a vehicle is operating. Further, the location module provides information that is utilized to determine how much time a vehicle is used within a specific defined region such as a postal code, city or town limit. Additionally, further, the system may even provide information as to the type of road the vehicle is used on, for example surface streets or on an expressway.

[0030] The device 14 includes a data extraction module 42 provides for the transmission and removal of data from the device 14. The data extraction module 42 can comprise a removable data storage device such as the USB key 16. The data extraction module 42 may also comprise a wireless transmission device for sending a transmission to a receiver station and subsequently to the central server 22. The wireless communication can include a wireless USB, an infrared signal or other known wireless transmission device. The data extraction module 42 may also include a carrier based wireless transmission device. Further, the data extraction module 42 can include a peer-to-peer wireless transmission where an intermediate receiver station receives the peer-to-peer communication and passes it onto the central server 22 by a wireless or wired connection. The data extraction module 42 may also comprise a data modem transmission device that is attachable to a download station.

The data extraction module **42** would comprise in such an embodiment a serial or other connection interface for attachment to a modem or other known connection or port.

[0031] The data extraction module **42** may also comprise a data display for an encoding an alphanumeric string. The alphanumeric string would be displayed on a digital display panel of a device. The encoded string could then be transmitted to the central server **22** through a number of methods including and not limited to the Internet, telephone or by mail. The data extraction module **42** would display an alphanumeric code utilized to determine if any events had occurred during the data-gathering period that would affect the insurance premium for the specific vehicle.

[0032] Once data has been extracted from the device **14** it may be viewable through the personal computer **18**. The information once downloaded to the personal computer **18** could then be transmitted to the central server **22** where the data could be compiled for viewing and a determination of insurance premiums. Further, initial viewing of information on the personal computer **18** would afford a user an opportunity to review the data prior to submission to an insurance provider. The operator could then determine if the data is indicative of actual vehicle usage and if submission of the data would be beneficial to the user for reducing insurance premiums.

[0033] In the example embodiment, data is extracted from the device **14** and transmitted to the central server **22** by way of the USB key **16** and personal computer **18**. Once the data is extracted and transmitted to the central server **22**, this data can be consolidated into reports and summaries for the user and insurance provider.

[0034] Referring to **FIG. 3** a flow diagram illustrates the process of this invention utilizing the device for obtaining vehicle usage information. The process begins with the determination of whether or not the main power is on as indicated at **60**. The indication that the main power is connected provides a means of determining whether the device **14** is operating properly. If the main power is connected and is indicated as being applied it can be determined that the vehicle is currently operating.

[0035] Once it has been determined that the vehicle **12** is currently operating the method and device **14** moves to determine if sensor readings are being received as indicated at **62**. The sensor readings again includes the sensors that are built within and part of the device **14** including the accelerometer **46**, the clock **50** and vibration sensor **48** along with the localization module **36**.

[0036] During normal operation the localization module **36** provides vehicle position in longitude and latitude. The vehicle position is utilized to determine vehicle heading, speed and other information indicative of a vehicle position. Further, combination of the known longitude and latitude of the vehicle with geographic divisions such as postal codes, zip codes, governmental division such as cities or towns can be utilized to determine the amount of usage of a vehicle within a given area. As is appreciated insurance premiums are based in large part on the actual location and operation of the vehicle.

[0037] The use of the localization module **36** provides a means for gathering meaningful data on the position and operation location of a vehicle. The operational position of

a vehicle can be correlated with geographic limits to determine a time in each of the divisions. As an example, a vehicle could be operated and it could be determined that a vehicle is operated for a certain percentage of the operating duration within a specific zip code. Further, with further correlation a combination with known geographic limits the vehicle operation with regard to use on an expressway or surface street is determined.

[0038] The geographic limits and segmentation are applied to the latitude and longitude data either at the central server **22** or in the device **14** itself. Depending on the detail desired for determination of the geographic limits, the application of postal code conversions are performed at the central server **22**. In some instances, generalized and less detailed geographic applications can be performed by the device **14** to provide local processing of specifically desired geographic data.

[0039] As appreciated, it may not be practical to record a continuous stream of data from each sensor. However, extreme acceleration or deceleration can be recorded and provides a good indication of driver operating habits. In the preferred embodiment, a tri-axial accelerometer **46** is used to provide acceleration information along three axes. Although a tri-axial accelerometer is used it would be within the contemplation of this invention to use other types of accelerometers or multiple accelerometers to provide the desired information.

[0040] The clock provides a sensor operation that can indicate the specific times of day in which a driver **26** is operating the vehicle **12**. Further, the specific time of day along with information indicative to the location of the vehicle **12** and acceleration and deceleration can indicate whether the vehicle **12** is being used during prime driving hours or if it is only being utilized during off times.

[0041] This information is cross-compared with information given by the operator **26** for verification purposes. The clock **50** can also be used to calculate driving time duration. This information is included in the actual data package to determine total driving time per day or total driving time within a specific geographic region. Periodically, the real time clock can use calibration information from the localization module **36** to adjust and correct the clock settings.

[0042] Other existing vehicle sensors can be connected to the device **14** to provide additional information. Such other sensors can include the use of the odometer, the fuel gauge or other currently or installed sensors in the vehicle **12** that can provide information that would be indicative of specific vehicle usages. The use of the odometer provides for the gathering of information or information on the actual miles that the vehicle is operating within the geographic location. This combined with the time within the geographic location and the positional information provided by the localization module **36** can be utilized together to provide a cross checking to ensure accuracy and integrity of the data. Further, the additional data can be utilized by itself to provide a wide range and format in combination of data that can be utilized as required or desired by an insurance provider.

[0043] As appreciated, data gathered by the plurality of sensors both within the device **14** and the vehicle **12** creates a large volume of data. This large volume of data is

processed and segmented by the microprocessor **32** of the device **14** as indicated at **64**. The raw data is segmented and stored within the memory module **34**. This segmented raw data can be gathered for duration of time or can be selectively gathered to indicate certain triggering events according to desired criteria.

[**0044**] This data is stored within the memory module **34** and evaluated to determine if the triggering event has occurred that would initiate an extraction of data as is shown at **68**. As appreciated, the specific duration of time or type of event that would trigger the download of information may be as directed by an application specific requirement. In some applications it may be desirable to trigger a download of information in response to a vehicle exceeding a certain speed. Still in other instances it may be desirable to trigger a download of information if a vehicle leaves a certain geographic zone. In other circumstances it may be desirable trigger data extraction after an elapsed period of time such as four months.

[**0045**] A buzzer, signal or other device that is mounted on the device **14** such as a light or audible device can trigger this download. Once it has been determined that a triggering event or a period of time has elapsed as shown at **70**, data is extracted as indicated at **72** by any of the several methods described here and above. The triggering event can include the expiration of time, such as for example **4** months. The triggering event can also include exceeding a certain data capacity of the memory module. Still further, the triggering event can include exceeding a desired amount of actual miles driven. As appreciated, many different events can be selected to provide the trigger for extracting data to the central server **22**.

[**0046**] One of the methods would include the use of a wireless transmission. The wireless transmission would automatically occur upon the occurrence of the triggering event or the elapse of the desired amount of time.

[**0047**] The data that is transmitted from the device **14** is not a stream of raw data for later processing. The device **14** compiles the raw data and formulates a summary of that data for use by the insurer and the operator. As appreciated, simply downloading raw sensor data compiled through the entire operation of a vehicle would have little value. Accordingly, the device **14** of this invention breaks down and formulates this raw data into summary reports that include usable data. This usable data includes and is not limited to the time and duration a vehicle operates within a geographic area such as a certain zip code or a governmental division such as a city or town.

[**0048**] Further, the operation within a geographic location can be further segmented to determine vehicle operation along specific roadways or categories of roadways that is operation of the vehicle can be determined as an amount of time that a vehicle has been driven along a surface street or along expressways. Further, geographic location of the vehicle can also be utilized to determine the miles a vehicle has driven in a certain location or the amount of time a vehicle spends in a certain location.

[**0049**] If power is not connected as determined at **60** the device **14** initiates battery back up power as indicate at **74**. In the battery back up power mode the device **14** operates with a reduced functions. The reduced functions include the

operation of only limited sensors to determine if an error has occurred or if the power down condition is normal. The microprocessor **32** reads information for the operating sensors as is indicated at **76**. Information and data from the operating sensors are analyzed according to a desired set of criteria as indicated at **78**. If an error in operation is determined an entry is recorded in a log as indicated at **80**. If sensor operation indicates no error, the device continues operation in reduced functionality mode as indicated at **82**. This provides a means of detecting operational errors that may affect data integrity.

[**0050**] The device **14** and method of this invention provides a manageable, usable and simple method for obtaining vehicle usage information for use in determining and verifying vehicle operating conditions.

[**0051**] Although a preferred embodiment of this invention has been disclosed, a worker of ordinary skill in this art would recognize that certain modifications would come within the scope of this invention. For that reason, the following claims should be studied to determine the true scope and content of this invention.

What is claimed is:

1. A method of recording vehicle usage comprising the steps of:
  - a) sensing data indicative of a vehicle operation characteristic, including a location of the vehicle;
  - b) formulating the data and storing a memory module; and
  - c) extracting the data responsive to a triggering event, wherein the date is extracted to an externally located process server.
2. The method as recited in claim 1, wherein said step c) comprises removing a memory device from the vehicle and transmitting the summary through a digital connection.
3. The method as recited in claim 2, wherein said memory device comprises a USB storage key.
4. The method as recited in claim 1, wherein said step c) comprises automatically transmitting via a digital connection including at least one wireless portion.
5. The method as recited in claim 1, wherein said extracting step comprises a wireless transmission to a central processing device.
6. The method as recited in claim 1, wherein said extracting step comprises connection and transmission via a data modem.
7. The method as recited in claim 1, wherein said extraction step comprises generating an encoded alphanumeric string on a digital display panel and transmitting the encoded alphanumeric string to the central processing device.
8. The method as recited in claim 1, wherein said extraction step comprises at least two separate and independent means selected from a group consisting of direct transmission to a computer, wireless communication, removable storage device, encoded alphanumeric display and data modem transmission.
9. The method as recited in claim 1, including the step of a user review of a summary of data prior to transmitting to a central processing device.
10. The method as recited in claim 8 including the step of approving a summary for submission prior to transmitting to the central processing device.

11. The method as recited in claim 1, wherein said triggering event comprises expiration of a desired time.

12. The method as recited in claim 1, wherein said triggering event comprises exceeding a desired data storage limit.

13. The method as recited in claim 1, wherein said triggering event comprises exceeding an actual distance driven.

14. The method as recited in claim 1, wherein said triggering event comprises exceeding a desired actual driving time.

15. The method as recited in claim 1, wherein said triggering event comprises a vehicle characteristic exceeding a desired limit.

16. The method as recited in claim 1, wherein said step a) comprises sensing an acceleration of the vehicle to obtain information indicative of one of vehicle braking and vehicle cornering.

17. The method as recited in claim 1, wherein said step a) comprises utilizing a receiver for determining coordinates of the vehicle, said coordinates enabling acquisition of data indicative of the vehicle location, heading, and speed.

18. The method as recited in claim 17, wherein said location comprises identification of a geographical region in which the vehicle operates.

19. The method as recited in claim 18, wherein said geographic region is determined based on a local postal code.

20. The method as recited in claim 19, wherein said geographic region is determined based on governmental divisions.

21. The method as recited in claim 19, wherein said geographic region comprises divisions based on specific roadway classifications.

22. The method as recited in claim 1, wherein said step a) comprises sensing a time of day that the vehicle is in operation.

23. The method as recited in claim 1, wherein said step a) includes gathering information sensed from at least one of an odometer, and fuel gauge.

24. The method as recited in claim 1, comprising the step of sensing an event indicative of a possible error in data integrity and including an indicator of the error in the summary.

25. A device for gathering vehicle usage data for use in determining a vehicle insurance cost comprising:

a memory module for storing data indicative of vehicle operating characteristics;

a receiver for receiving satellite signals indicative of a vehicle position;

a power module including a connection to an external power source, and an internal power source for powering said device independent of the external power source;

a first sensor for detecting motion of said device;

a controller for aggregating data stored within said memory module responsive to a triggering event; and

a data extraction module for transmitting aggregated data.

26. The device as recited in claim 25, wherein the first sensor comprise a vibration sensor, and said controller actuates said vibration sensor responsive to a loss of external power.

27. The device as recited in claim 25, including an accelerometer for detecting vehicle acceleration.

28. The device as recited in claim 25, wherein said data extraction module includes a removable memory device.

29. The device as recited in claim 25, wherein said data extraction module includes wireless transmission device.

30. The device as recited in claim 25, wherein said data extraction device includes a digital display device.

31. The device as recited in claim 25, wherein the power module senses data indicative of vehicle ignition status.

32. The device as recited in claim 25, including a central server receiving information from said device for use in determining an applicable insurance premium.

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