QUICKSCAN - CANVAS predicting amount of accidents for insurance companies

NAME: predicting amount of accidents for insurance companies
DATE: September 5, 2024 4:23 PM

DESCRIPTION OF TECHNOLOGY
by predicting the amount of accidents per region insurance companies can make the insurance cheaper for safer people.

HUMAN VALUES

Giving poorere people some money to spare, could mean for some of them that they don't have to skip much on social gatherings. However the technology can have stigmatising effects, such as people with a statistically higher chance getting a higher insurance without being a bad driver themselves. Getting the higher insurance might make these people feel less of a driver.

TRANSPARENCY

We will explain in broad terms the idea behind the technology. however we can not exactly explain how the model came to a certain conclusion.
We will also list the sources of the data.

IMPACT ON SOCIETY

Car insurance costs about 30-40 euros. This can be cheaper for people that don't have much money to spare. This would give people without a lot of money a little bit more breathing room financially.

STAKEHOLDERS

- car owners
- insurance companies
- government
- car manufactureres

SUSTAINABILITY

This model can only be updated on a yearly basis and does not keep running. This means that it costs almost no energy. Some parts can be more optimised to run faster so improvements are possilbe, however the overall enery consumtion is negligible.

HATEFUL AND CRIMINAL ACTORS

The tool can be used for stigmatization of certain groups of people, saying they are a bad driver when they aren't, which can result in a higher insurance should an insurance company misuse this. If the data is manipulated, it can also result in a higher insurance for the wrong people.

DATA

The data used is on a yearly basis. Some damages to someones car might not be collected.

FUTURE

The technology can gather more data and get better at predicting who will get into an accident. It can also deter people to live in dense cities.

PRIVACY

This technology does not register personal data. Of all the instances in the datasets used there is no form of personal data. However if someone finds a way to link each accident to a person, this could be an invasion of privacy.

INCLUSIVITY

The data about accidents might be better collected in more dense areas, because those areas have more traffic. The dataset about accidents does not hold private information which makes it more difficult to say who is more/less likely to be in an accident or have damages to their car.

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HUMAN VALUES

How is the identity of the (intended) users affected by the technology?

To help you answer this question think about sub questions like:

- If two friends use your product, how could it enhance or detract from their relationship?
- Does your product create new ways for people to interact?…

TRANSPARENCY

Is it explained to the users/stakeholders how the technology works and how the business model works?

- Is it easy for users to find out how the technology works?
- Can a user understand or find out why your technology behaves in a certain way?
- Are the goals explained?
- Is the idea of the technology explained?
- Is the technology company transparent about the way their…

IMPACT ON SOCIETY

What is exactly the problem? Is it really a problem? Are you sure?

Can you exactly define what the challenge is? What problem (what 'pain') does this technology want to solve? Can you make a clear definition of the problem? What 'pain' does this technology want to ease? Whose pain? Is it really a problem? For who? Will solving the problem make the world better? Are you sure? The problem definition will help you to determine…

STAKEHOLDERS

Who are the main users/targetgroups/stakeholders for this technology? Think about the intended context by…

When thinking about the stakeholders, the most obvious one are of course the intended users, so start there. Next, list the stakeholders that are directly affected. Listing the users and directly affected stakeholders also gives an impression of the intended context of the technology.
…

SUSTAINABILITY

In what way is the direct and indirect energy use of this technology taken into account?

One of the most prominent impacts on sustainability is energy efficiency. Consider what service you want this technology to provide and how this could be achieved with a minimal use of energy. Are improvements possible?

HATEFUL AND CRIMINAL ACTORS

In which way can the technology be used to break the law or avoid the consequences of breaking the law?

Can you imagine ways that the technology can or will be used to break the law? Think about invading someone's privacy. Spying. Hurting people. Harassment. Steal things. Fraud/ identity theft and so on. Or will people use the technology to avoid facing the consequences of breaking the law (using trackers to evade speed radars or using bitcoins to launder…

DATA

Are you familiar with the fundamental shortcomings and pitfalls of data and do you take this sufficiently into…

There are fundamental issues with data. For example:

- Data is always subjective;
- Data collections are never complete;
- Correlation and causation are tricky concepts;
- Data collections are often biased;…

FUTURE

What could possibly happen with this technology in the future?

Discuss this quickly and note your first thoughts here. Think about what happens when 100 million people use your product. How could communities, habits and norms change?

PRIVACY

Does the technology register personal data? If yes, what personal data?

If this technology registers personal data you have to be aware of privacy legislation and the concept of privacy. Think hard about this question. Remember: personal data can be interpreted in a broad way. Maybe this technology does not collect personal data, but can be used to assemble personal data. If the technology collects special personal data (like…

INCLUSIVITY

Does this technology have a built-in bias?

Do a brainstorm. Can you find a built-in bias in this technology? Maybe because of the way the data was collected, either by personal bias, historical bias, political bias or a lack of diversity in the people responsible for the design of the technology? How do you know this is not the case? Be critical. Be aware of your own biases.…

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