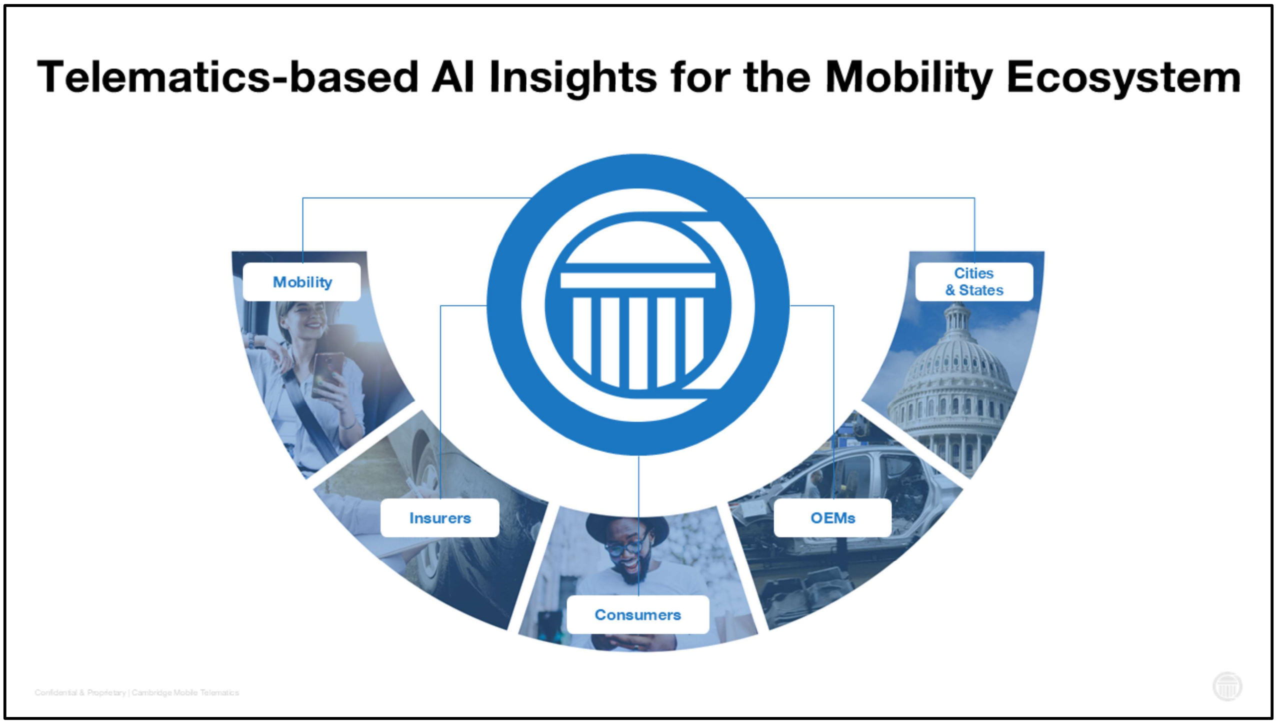
Arkansas Transportation Summit

October 28, 2025

CMT.AI

CMT Safety Focus - Exclusively focused on providing innovative technology and unique insights that improve road transportation safety for all. Your Mission is Our Mission

Proven Risk Prediction - Unique telematics-derived driving behavior and predictive road risk insights that have helped prevent nearly 100,000 crashes worldwide.



Mobility - Uber
Insurers - 22 of top 25
Consumers - Roadclub
OEMs - vehicle safety
Citie and State DOTs

Making The World's Roads and Drivers Safer

120
UBI programs

6
Continents

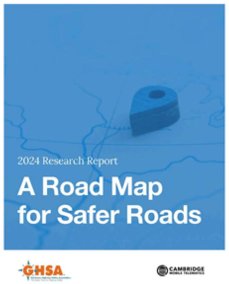
18
Languages

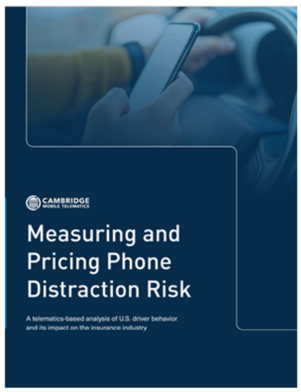
83%
of US vehicles are insured by our customers

From Reactive to Proactive to Predictive: Data drives discovery

Adapted for traffic safety - Ricardo Martinez, MD

Safe Driving Research





JAMA Network Open.

Original Investigation | Public Health

Feedback and Financial Incentives for Reducing Cell Phone Use While Driving
A Randomized Clinical Trial

M. Kit Delgado, MD, MS; Jeffrey P. Ebert, PhD; Ruiying A. Xiong, MS; Flaura K. Winston, MD, PhD; Catherine C. McDonald, PhD, RN; Roy M. Rosin, MBA; Kevin G. Volpp, MD, PhD; Ian J. Barnett, PhD; Dylan S. Small, PhD; Douglas J. Wiebe, PhD; Dina Abdel-Rahman, BS; Jessica E. Hemmons, MS; Rafi Finegold, MBA; Benjamin Kotrc, PhD; Emma Radford, MBA; William J. Fisher, BA; Kristen L. Gaba, BA; William C. Everett, BS; Scott D. Halpern, MD, PhD

Abstract

IMPORTANCE Handheld phone use while driving is a major factor in vehicle crashes. Scalable interventions are needed to encourage drivers not to use their phones.

OBJECTIVE To test whether interventions involving social comparison feedback and/or financial incentives can reduce drivers' handheld phone use.

DESIGN, SETTING, AND PARTICIPANTS In a randomized clinical trial, interventions were administered nationwide in the US via a mobile application in the context of a usage-based insurance program (Snapshot Mobile application). Customers were eligible to be invited to participate in the study if enrolled in the usage-based insurance program for 30 to 70 days. The study was conducted from May 13 to June 30, 2019. Analysis was completed December 22, 2023.

INTERVENTIONS Participants were randomly assigned to 1 of 6 trial arms for a 7-week intervention period: (1) control; (2) feedback, with weekly push notification about their handheld phone use compared with that of similar others; (3) standard incentive, with a maximum $50 award at the end of the intervention based on how their handheld phone use compared with similar others; (4) standard incentive plus feedback, combining interventions of arms 2 and 3; (5) reframed incentive plus feedback, with a maximum $7.15 award each week, framed as participant's to lose; and (6) doubled reframed incentive plus feedback, a maximum $14.29 weekly loss-framed award.

MAIN OUTCOME AND MEASURE Proportion of drive time engaged in handheld phone use in seconds per hour (s/h) of driving. Analyses were conducted with the intention-to-treat approach.

RESULTS Of 17 663 customers invited by email to participate, 2109 opted in and were randomized. A total of 2020 drivers finished the intervention period (68.0% female; median age, 30 [IQR, 25-39] years). Median baseline handheld phone use was 216 (IQR, 72-480) s/h. Relative to control, feedback and standard incentive participants did not reduce their handheld phone use. Standard incentive plus feedback participants reduced their use by −38 (95% CI, −69 to −8) s/h ($P = .045$); reframed incentive plus feedback participants reduced their use by −56 (95% CI, −87 to −26) s/h ($P < .001$); and doubled reframed incentive plus feedback participants reduced their use by −42 s/h (95% CI, −72 to −13 s/h; $P = .007$). The 5 active treatment arms did not differ significantly from each other.

CONCLUSIONS AND RELEVANCE In this randomized clinical trial, providing social comparison feedback plus incentives reduced handheld phone use while individuals were driving.

TRIAL REGISTRATION ClinicalTrials.gov Identifier: NCT03833219

JAMA Network Open. 2024;7(7):e2420218. doi:10.1001/jamanetworkopen.2024.20218

Key Points

Question Can behavioral interventions decrease handheld cell phone–based driver distraction?

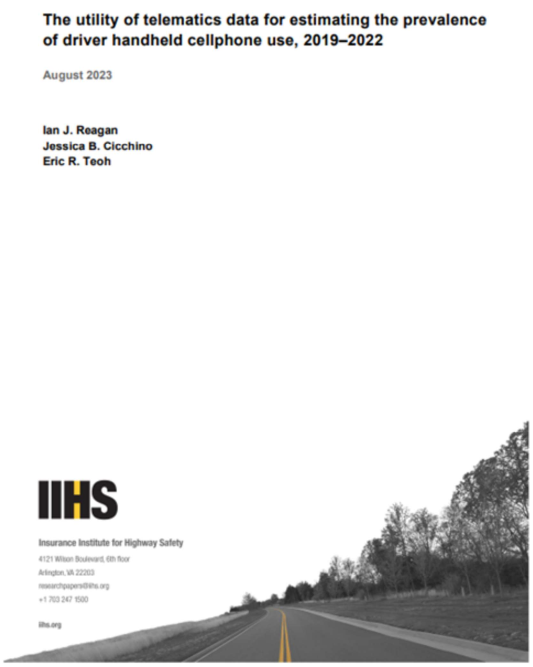
Findings In this randomized clinical trial with 2020 participating auto insurance customers, the median baseline level of handheld phone while driving was 216 seconds per hour. Those randomized to interventions combining social comparison feedback and financial incentives reduced their handheld phone use while driving by 15% to 21% relative to the control group.

Meaning The findings of this study suggest that auto insurers could incorporate these interventions into behavior-based insurance plans and potentially reduce distracted driving at scale and therefore crash risk in the population.

+ Supplemental content

Author affiliations and article information are listed at the end of this article.

15-21% reduction in distracted driving in teenagers


The utility of telematics data for estimating the prevalence of driver handheld cellphone use, 2019–2022

August 2023

Ian J. Reagan
Jessica B. Cicchino
Eric R. Teoh

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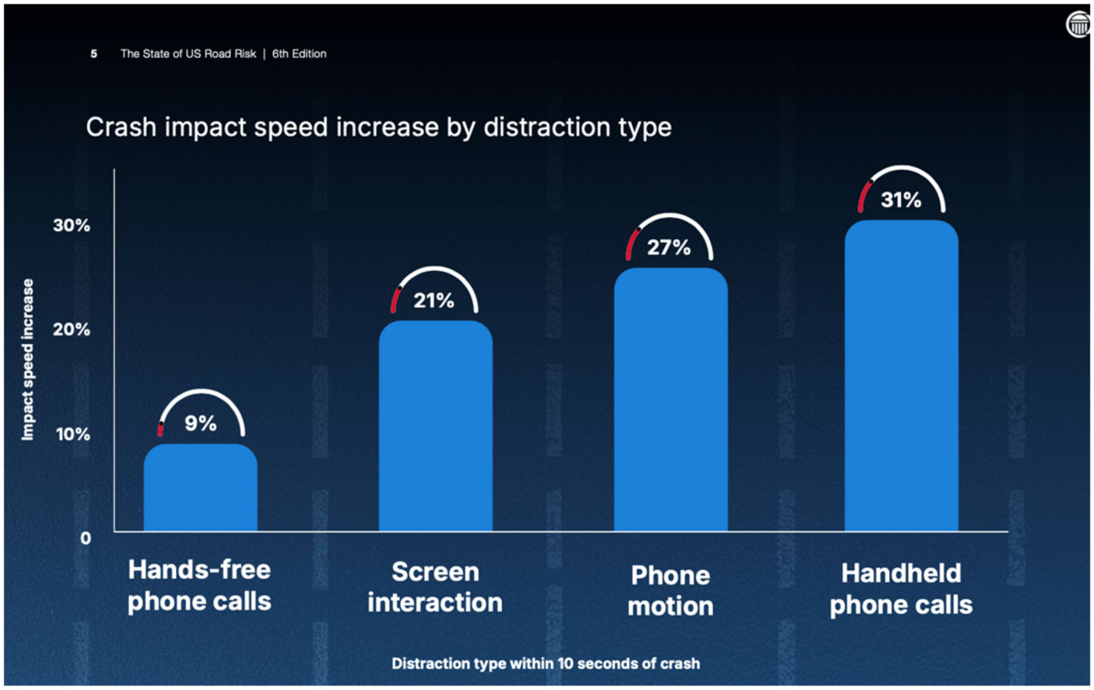
3rd party analysis of population wide distracted driving risk accuracy from NHTSA source, confirmation of measurement


5 The State of US Road Risk | 6th Edition
Crash impact speed increase by distraction type
Impact speed increase
30%
20%
10%
0
9%
21%
27%
31%
Hands-free phone calls
Screen interaction
Phone motion
Handheld phone calls
Distraction type within 10 seconds of crash


How Telematics Works
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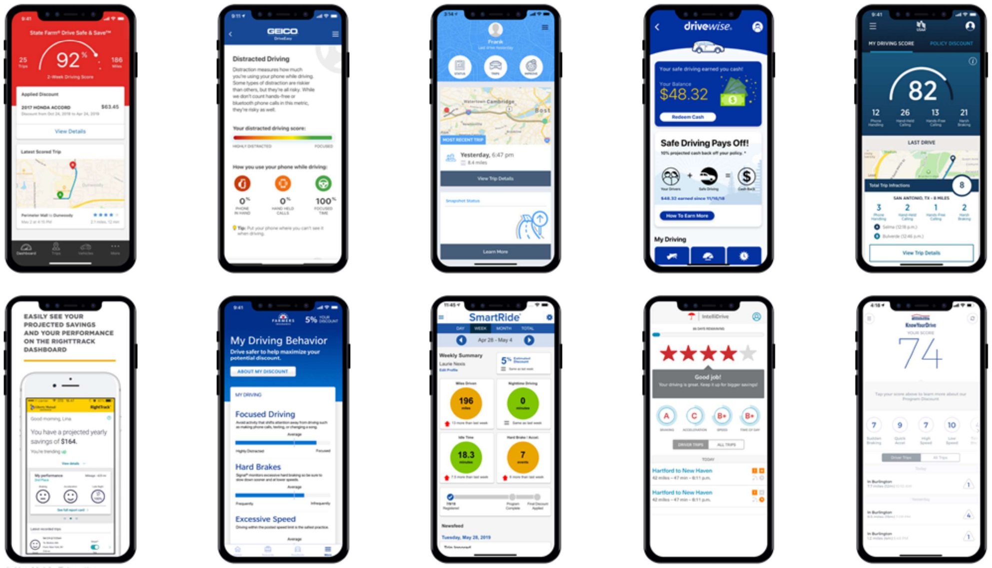
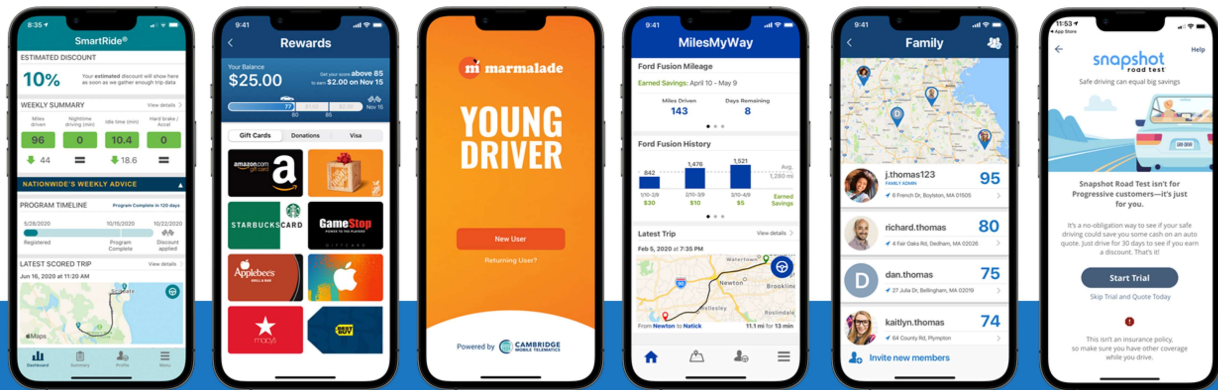
Every Top 10 insurer has a telematics program



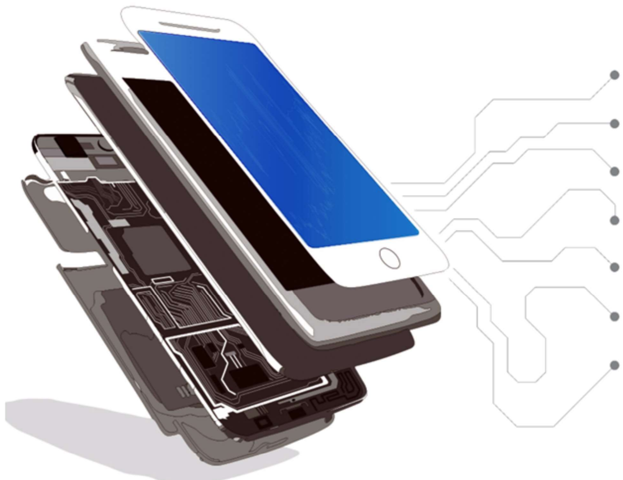
Multiple Different Use cases



Discounts | Rewards | Young Drivers | Mileage-Based | Family Safety | Try Before You Buy

Smartphone App-based Sensing

Capture driving behaviors, no hardware required



Accelerometer
Identifies phone position with axis-based motion sensing.

Gyroscope
Works with accelerometer to determine position of phone.

Magnetometer
Measures magnetic fields.

GPS
Identifies phone location with multiple satellites.

Barometer
Measures air pressure.

Proximity sensor
Determines the proximity of the phone to nearby objects.

Ambient Light
Measures the amount of light near the phone.

Tag

Combines Phone and Tag sensors

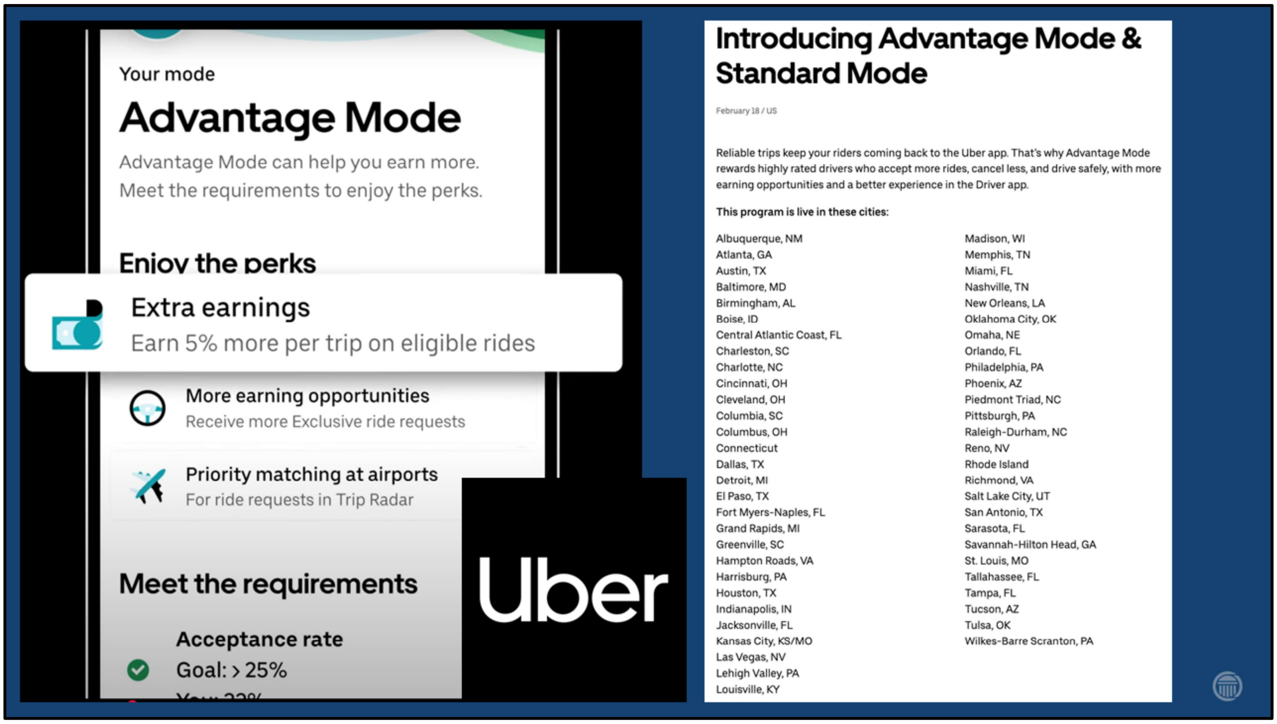
Records only in tagged vehicle

Records events with no phone

Vehicle mileage estimates

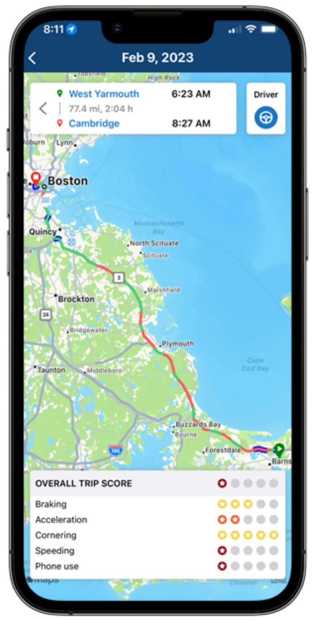
Gyroscope

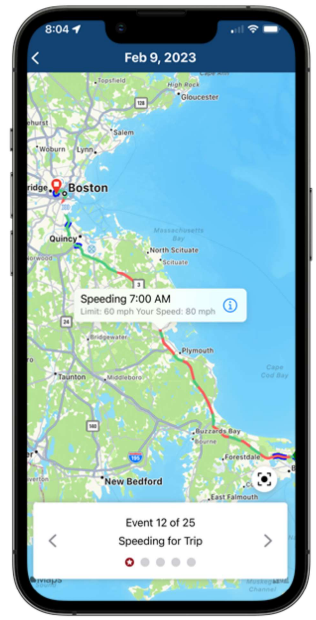
Accelerometer


Your mode
Advantage Mode
Advantage Mode can help you earn more.
Meet the requirements to enjoy the perks.
Enjoy the perks
Extra earnings
Earn 5% more per trip on eligible rides
More earning opportunities
Receive more Exclusive ride requests
Priority matching at airports
For ride requests in Trip Radar
Meet the requirements
Acceptance rate
Goal: > 25%
Uber
Introducing Advantage Mode & Standard Mode
February 18 / US
Reliable trips keep your riders coming back to the Uber app. That's why Advantage Mode rewards highly rated drivers who accept more rides, cancel less, and drive safely, with more earning opportunities and a better experience in the Driver app.
This program is live in these cities:
Albuquerque, NM
Atlanta, GA
Austin, TX
Baltimore, MD
Birmingham, AL
Boise, ID
Central Atlantic Coast, FL
Charleston, SC
Charlotte, NC
Cincinnati, OH
Cleveland, OH
Columbia, SC
Columbus, OH
Connecticut
Dallas, TX
Detroit, MI
El Paso, TX
Fort Myers-Naples, FL
Grand Rapids, MI
Greenville, SC
Hampton Roads, VA
Harrisburg, PA
Houston, TX
Indianapolis, IN
Jacksonville, FL
Kansas City, KS/MO
Las Vegas, NV
Lehigh Valley, PA
Louisville, KY
Madison, WI
Memphis, TN
Miami, FL
Nashville, TN
New Orleans, LA
Oklahoma City, OK
Omaha, NE
Orlando, FL
Philadelphia, PA
Phoenix, AZ
Piedmont Triad, NC
Pittsburgh, PA
Raleigh-Durham, NC
Reno, NV
Rhode Island
Richmond, VA
Salt Lake City, UT
San Antonio, TX
Sarasota, FL
Savannah-Hilton Head, GA
St. Louis, MO
Tallahassee, FL
Tampa, FL
Tucson, AZ
Tulsa, OK
Wilkes-Barre Scranton, PA

Transparency:
Trip lists with detailed trip scores & events

- Trip lists
- Trip map route
- Overall trip score
- Sub scores for trip
- Interactive risk highlights
- Trip time
- Driver status





Automatic transportation mode detection

Automatic driver detection

Identifying and Reconstructing Crashes with AI

DriveWell Crash

Receive real-time notice of a crash to take action

DriveWell Claims

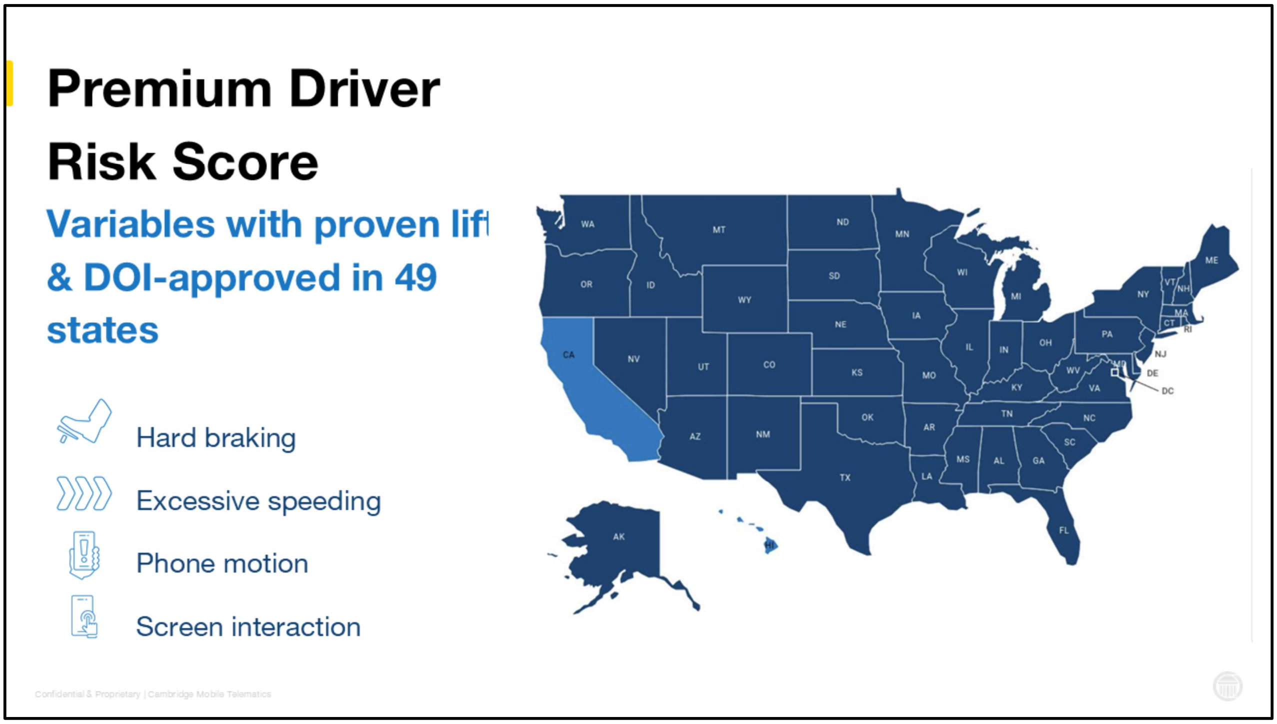
Review crash storylines to support claims management

<1 minute

- Location
- Time
- Driver ID
- Real-Time Severity
- Confidence

<10 minutes

- Driver ID
- GPS Location
- Time of Impact
- Speed
- Crash Description
- Crash Duration
- Hit Location
- Severity Indicator
- Acceleration
- Delta-V
- Number of Impacts
- Evasive Maneuvers
- Weather
- Time of Day


Premium Driver Risk Score
Variables with proven lift & DOI-approved in 49 states
Hard braking
Excessive speeding
Phone motion
Screen interaction
WA
OR
CA
ID
NV
MT
WY
UT
AZ
CO
NM
ND
SD
NE
KS
OK
TX
MN
IA
MO
AR
LA
WI
IL
MI
IN
OH
KY
TN
MS
AL
GA
FL
SC
NC
VA
WV
PA
NY
VT
NH
ME
MA
CT
RI
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MD
DC
AK
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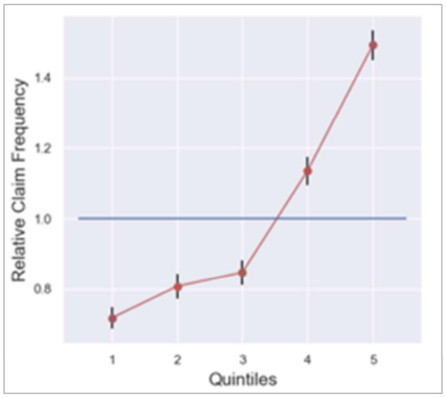
Map

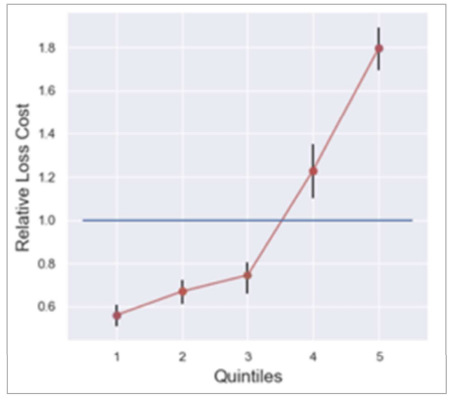
Premium Driver Score: Proven lift

Frequency of Loss



Mean Lift: 2.08
[1.97-2.2 Quartile Range]

Loss Cost Validation



Mean Lift: 3.22
[2.88-3.59 Quartile Range]

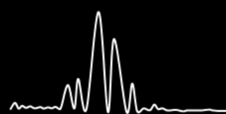
Premium Score Lift Charts

Understanding Crashes

Insights from Mobile Telematics

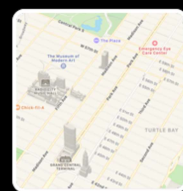
Sensor Data Collection

Phones, IoT devices, vehicles, and cameras



High-Frequency Time Series

Vehicle dynamics and driver behavior



Integrate with Contextual Data

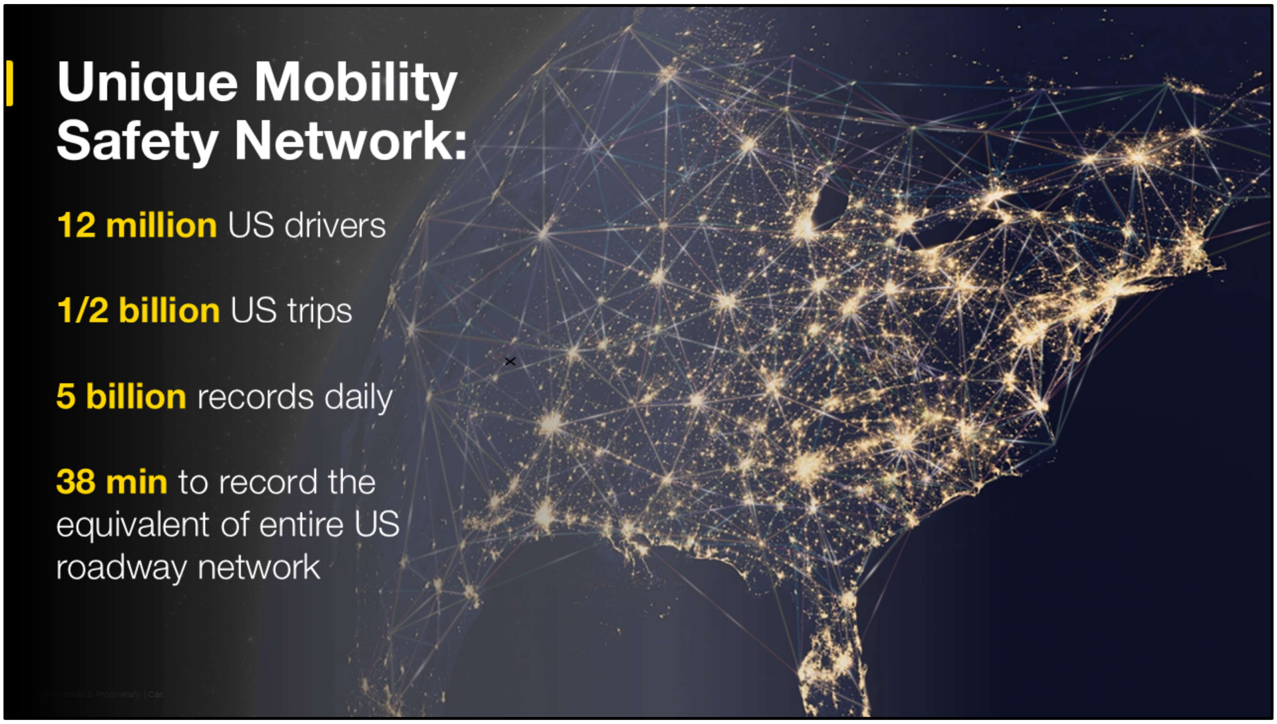
Maps, speed limits, weather, and road characteristics

Extract Risky Events & Generate Analytics

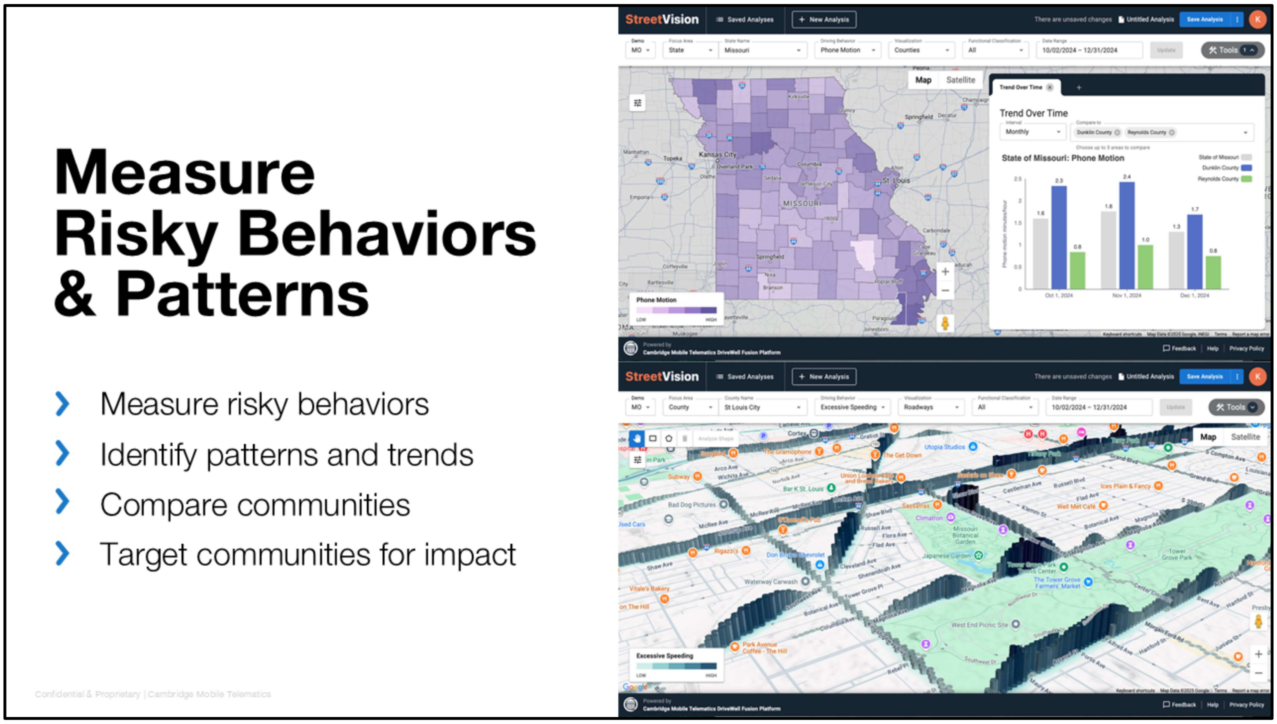
Braking, distraction, speeding, acceleration, road type, time-of-day, and distance

Joe

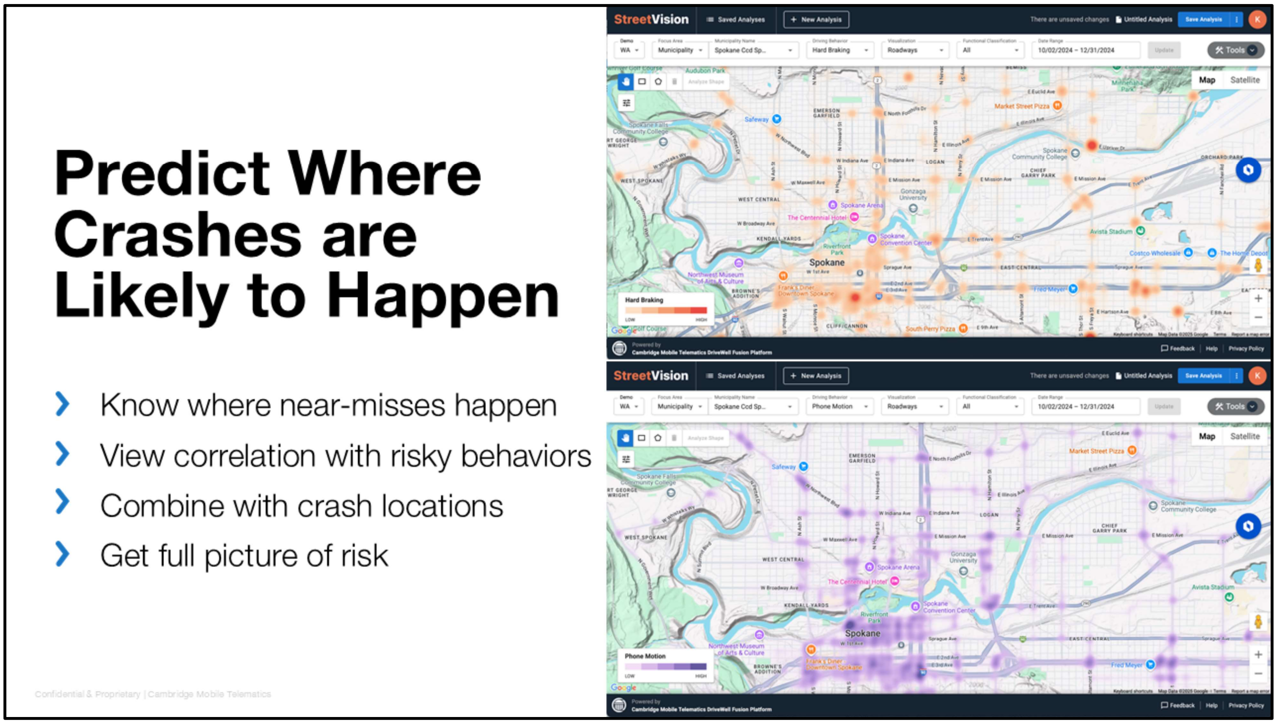
Intro CMT (Cambridge Mobile Telematics) - 15 year old Cambridge, MA innovative technology company that has grown in that time to be global leader in roadway safety with our AI powered telematics-driving behavior platform



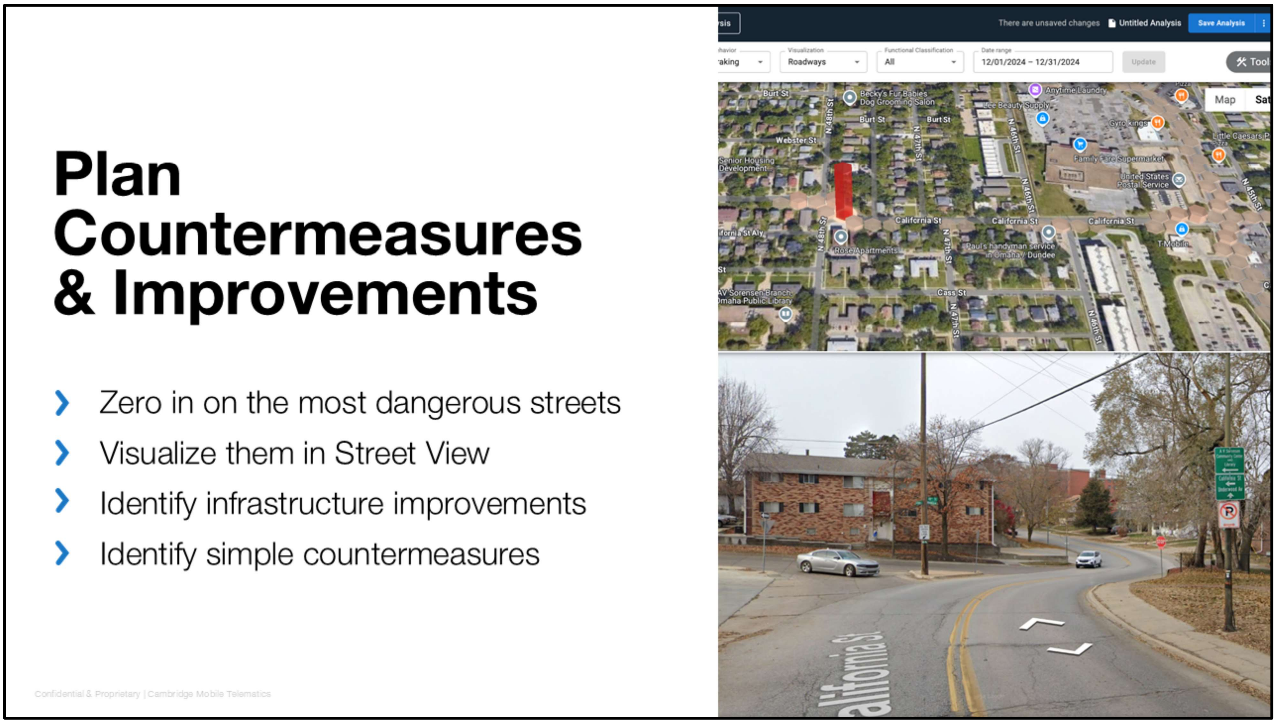
3.5b is about 900 times the distance of all US roads, so while obviously some roads will have far more coverage than others, it gives you an idea of just how much trip data we collect



- **Let's look at how StreetVision is used.**
- **First, it can be used is to measure risky behaviors and identify patterns - both across communities as well as at specific intersections and corridors**
    - As I mentioned before, government agencies are simply not able to accurately measure these behaviors today
    - They don't know where the most distracted driving, excessive speeding, or aggressive maneuvers are happening
    - They don't know what patterns there are across communities, on specific roadways, and around points of interest
    - Let's look at a couple of demos



- **StreetVision helps predict where crashes are likely to happen**
- Users can view heatmaps of hard braking and near misses that can be combined with risky behaviors like distraction, speeding, and harsh acceleration to see correlations
    - By overlaying heatmaps
    - Or by zooming in on individual hotspots and visualizing risky behaviors there
    - Let’s look at a demo of this

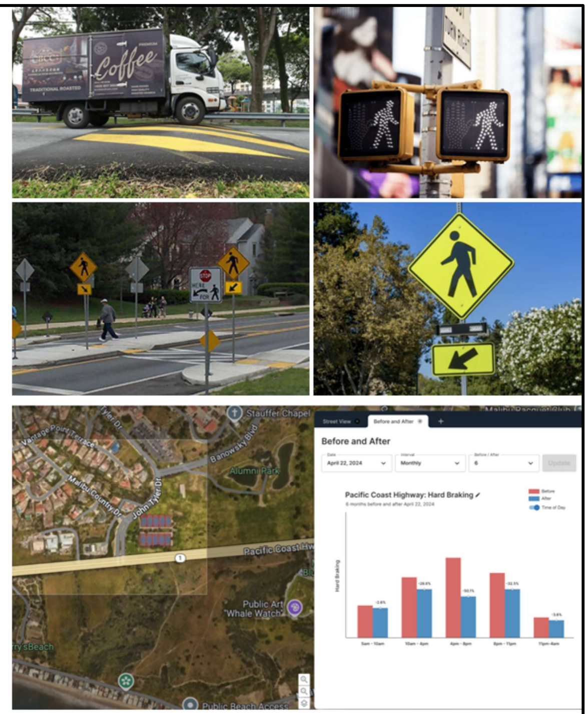


- **Once dangerous locations are identified, we can use SV to plan infrastructure improvements or countermeasures**
    - That is, users can evaluate potential improvements from their desk by viewing it in Street View,
    - Let’s look at a demo

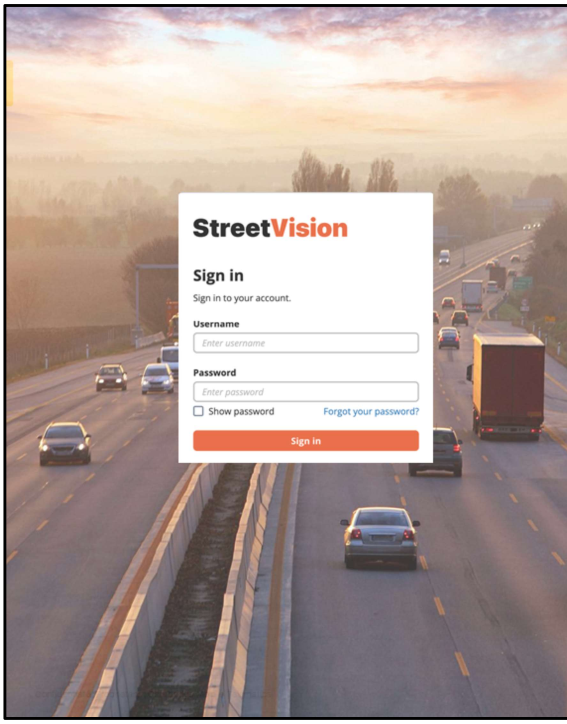
Prove safety investment impact

Measures risk reduction in:

- Local communities
- At intersections/corridors
- Work zones



- **Once investments are made in awareness campaigns, infrastructure changes or simple countermeasures such as improved signage, more visible crosswalks or installation of pedestrian signals,**
    - SV is used within weeks to show the impact on hard braking and near misses, as well as risky behaviors
    - Before & After charts and map visualizations show the changes
    - There’s no need to wait for months to see if a crash occurs

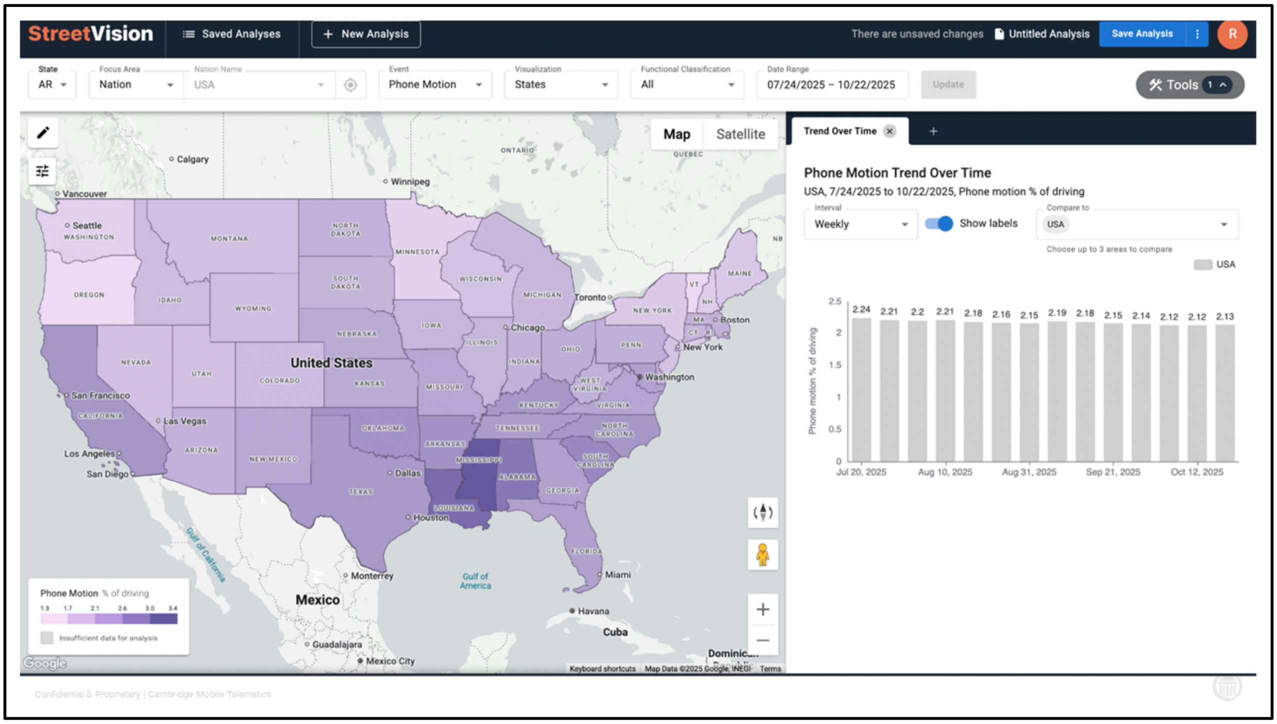


StreetVision

StreetVision: AI-powered platform that provides telematics-derived predictive behavioral analytics and insights for proactive road safety decisions.

- Predictive behavioral analytics
- Insightful map visualizations
- Location-based hot spot risk assessment
- Countermeasure prioritization and impact analysis
- Broad coverage & near-real time data

Making the world's roads and drivers safer.


StreetVision
Saved Analyses
New Analysis
There are unsaved changes
Untitled Analysis
Save Analysis
State
AR
Focus Area
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USA
Event
Phone Motion
Visualization
States
Functional Classification
All
Date Range
07/24/2025 – 10/22/2025
Update
Tools
Map
Satellite
United States
Mexico
Gulf of America
Phone Motion % of driving
1.3 1.7 2.1 2.6 3.0 3.4
Insufficient data for analysis
Trend Over Time
Phone Motion Trend Over Time
USA, 7/24/2025 to 10/22/2025, Phone motion % of driving
Interval
Weekly
Show labels
Compare to
USA
Choose up to 3 areas to compare
Phone motion % of driving
2.24 2.21 2.2 2.21 2.18 2.16 2.15 2.19 2.18 2.15 2.14 2.12 2.12 2.13
Jul 20, 2025
Aug 10, 2025
Aug 31, 2025
Sep 21, 2025
Oct 12, 2025
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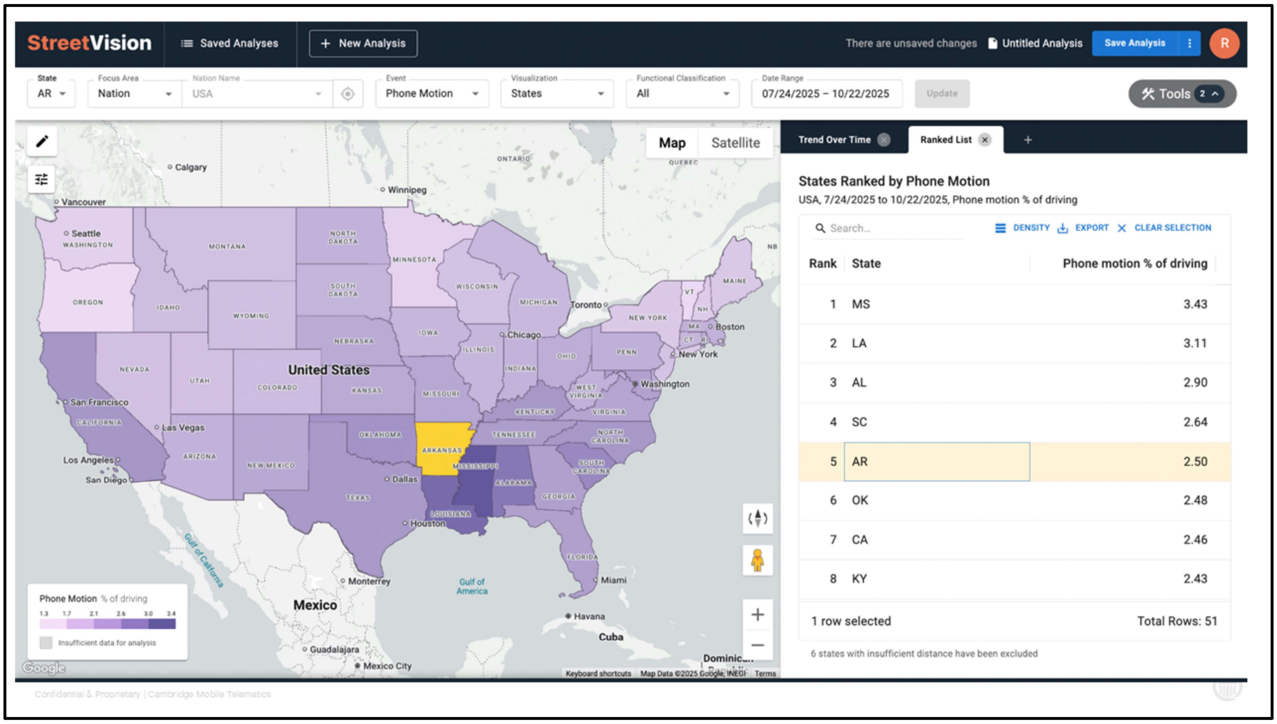
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1.3 1.7 2.1 2.6 3.0 3.4
Insufficient data for analysis
Trend Over Time
Ranked List
States Ranked by Phone Motion
USA, 7/24/2025 to 10/22/2025, Phone motion % of driving
Search...
DENSITY
EXPORT
CLEAR SELECTION
Rank State Phone motion % of driving
1 MS 3.43
2 LA 3.11
3 AL 2.90
4 SC 2.64
5 AR 2.50
6 OK 2.48
7 CA 2.46
8 KY 2.43
1 row selected
Total Rows: 51
6 states with insufficient distance have been excluded
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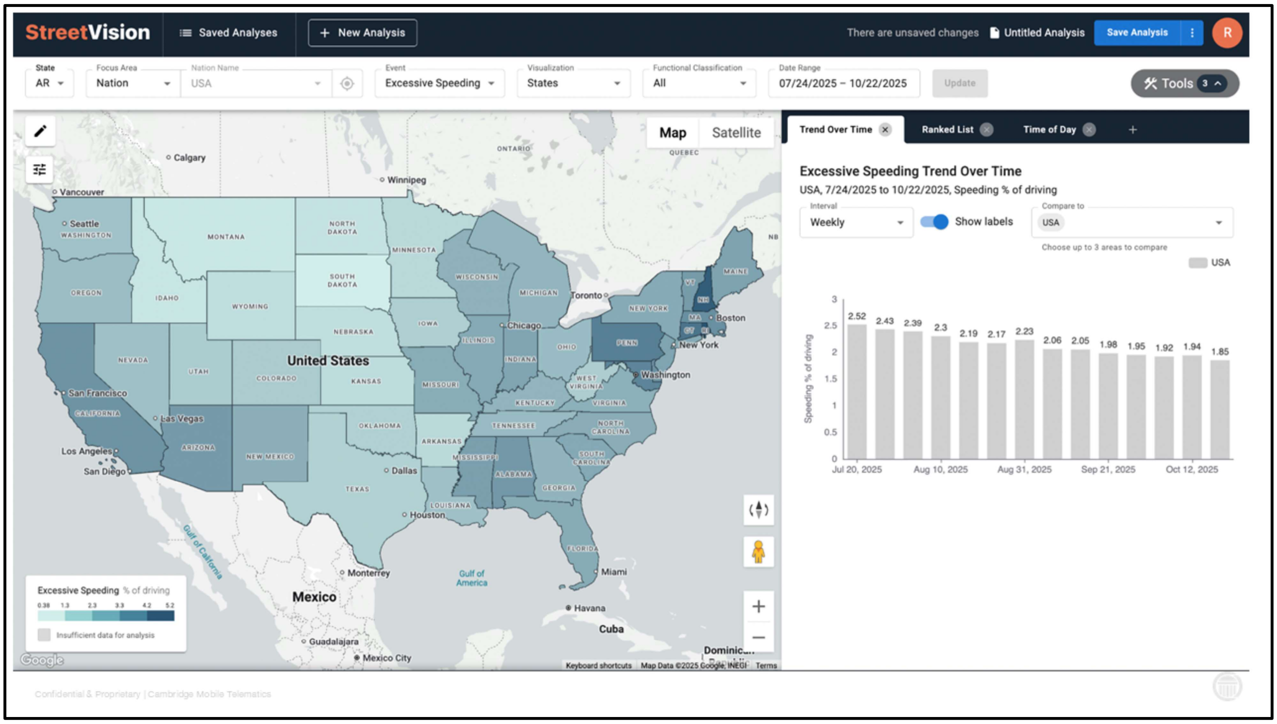

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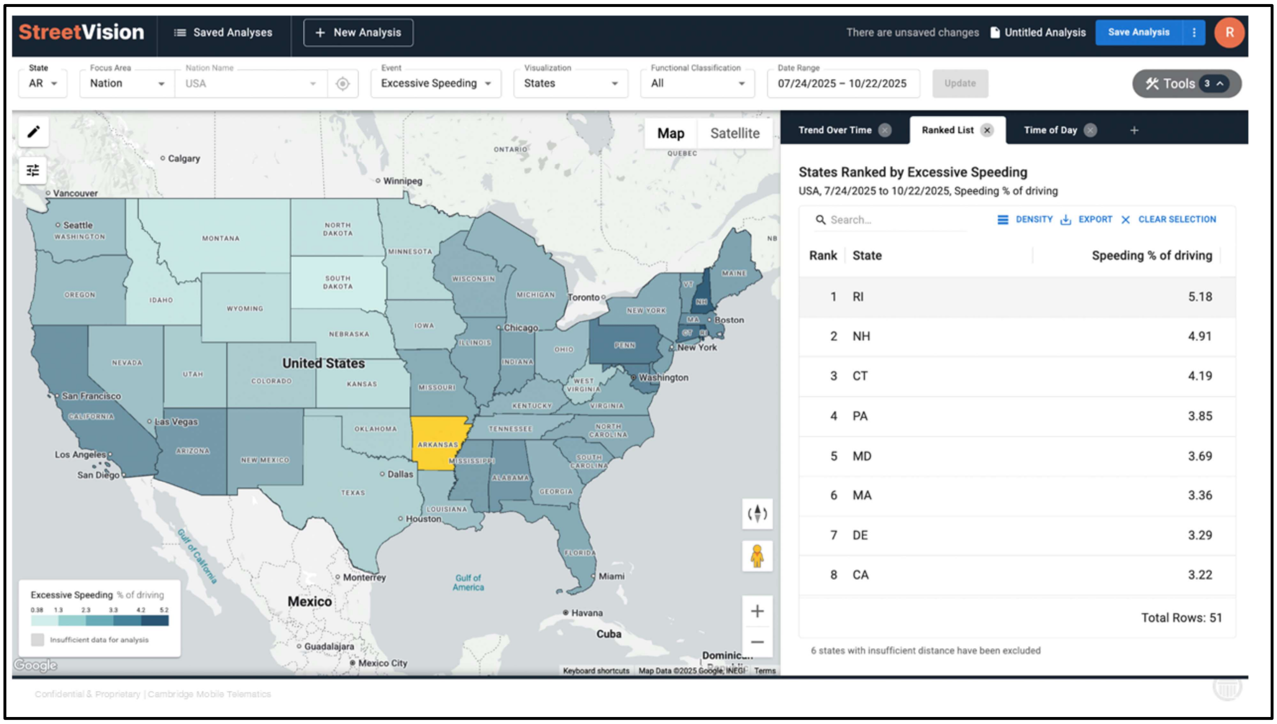
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Mexico
Cuba
Google
Keyboard shortcuts Map Data ©2025 Google, INEGI Terms
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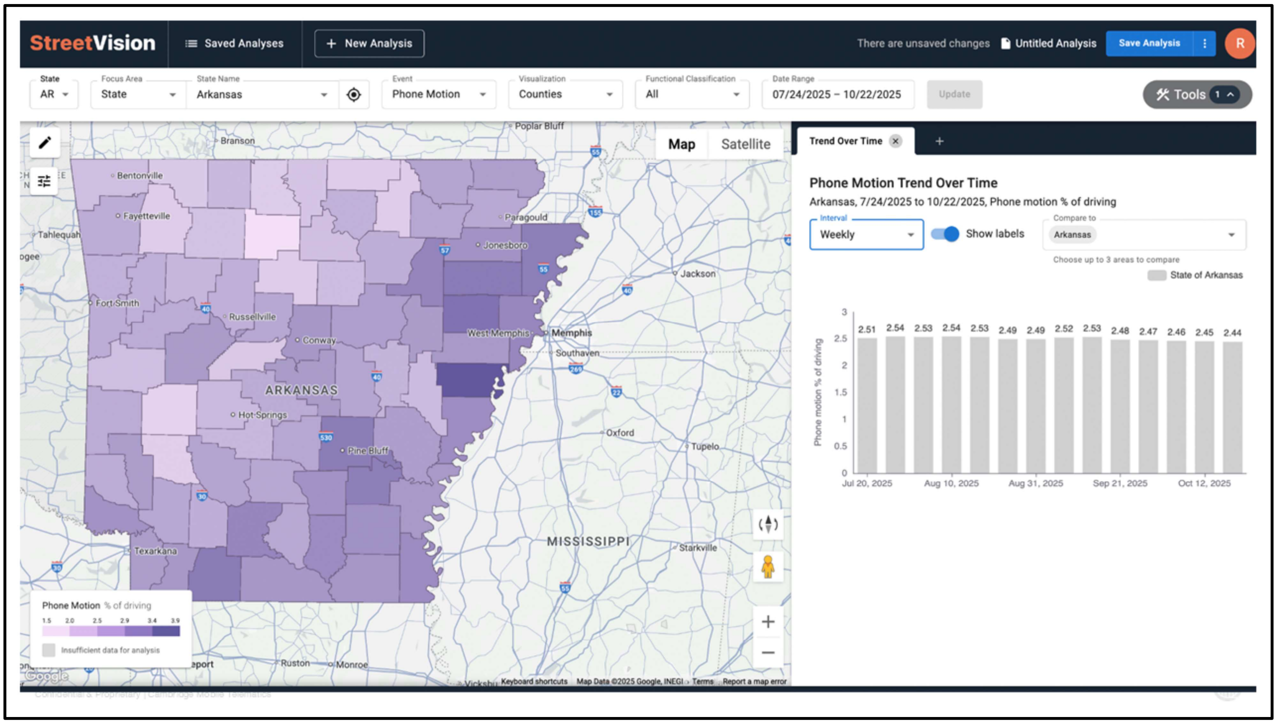
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MISSISSIPPI
Bentonville
Fayetteville
Fort Smith
Russellville
Conway
Hot Springs
Pine Bluff
Texarkana
Jonesboro
Paragould
West Memphis
Memphis
Southaven
Jackson
Oxford
Tupelo
Starkville
Branson
Poplar Bluff
Tahlequah
Ruston
Monroe
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1.5 2.0 2.5 2.9 3.4 3.9
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Keyboard shortcuts Map Data ©2025 Google, INEGI Terms Report a map error
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Arkansas, 7/24/2025 to 10/22/2025, Phone motion % of driving
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State of Arkansas
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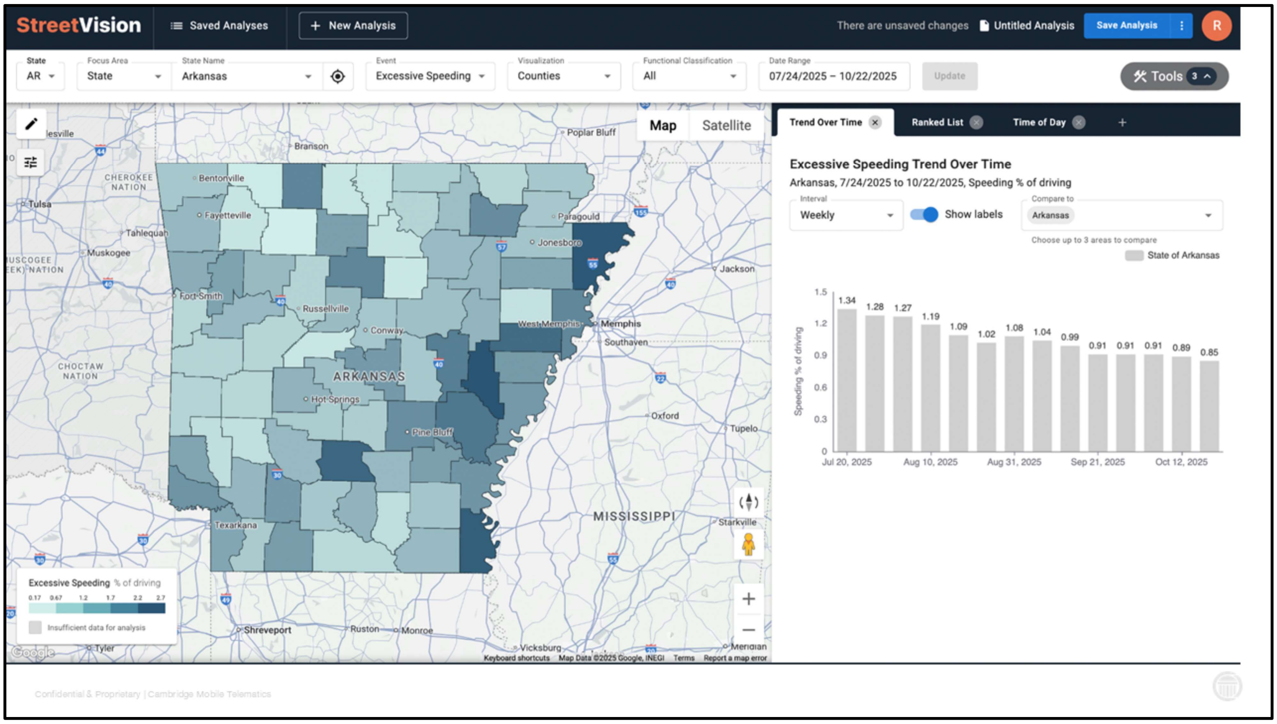

StreetVision
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There are unsaved changes
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Save Analysis
State AR
Focus Area State
State Name Arkansas
Event Excessive Speeding
Visualization Counties
Functional Classification All
Date Range 07/24/2025 – 10/22/2025
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Trend Over Time
Ranked List
Time of Day
Excessive Speeding Trend Over Time
Arkansas, 7/24/2025 to 10/22/2025, Speeding % of driving
Interval Weekly
Show labels
Compare to Arkansas
Choose up to 3 areas to compare
State of Arkansas
Speeding % of driving
1.34 1.28 1.27 1.19 1.09 1.02 1.08 1.04 0.99 0.91 0.91 0.91 0.89 0.85
Jul 20, 2025
Aug 10, 2025
Aug 31, 2025
Sep 21, 2025
Oct 12, 2025
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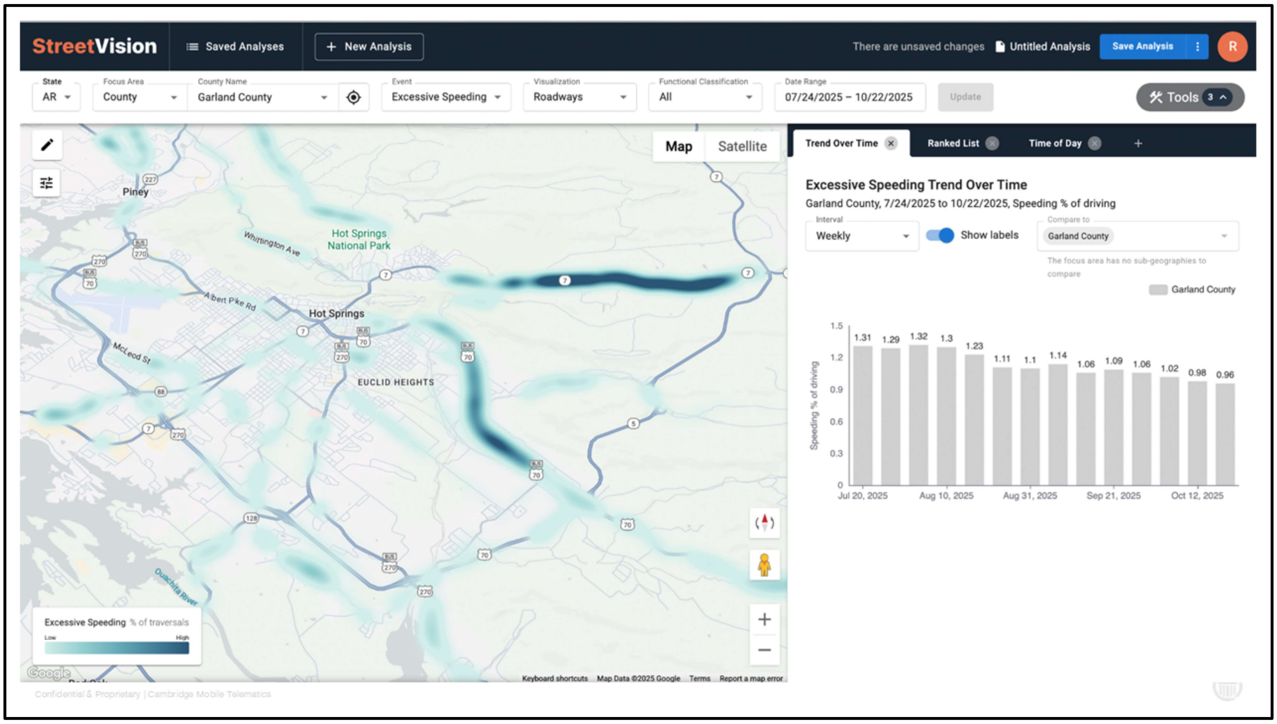
StreetVision
Saved Analyses
New Analysis
There are unsaved changes
Untitled Analysis
Save Analysis
State
AR
Focus Area
County
County Name
Garland County
Event
Excessive Speeding
Visualization
Roadways
Functional Classification
All
Date Range
07/24/2025 – 10/22/2025
Update
Tools
Map
Satellite
Hot Springs National Park
Hot Springs
EUCLID HEIGHTS
Piney
Whittington Ave
Albert Pike Rd
McLeod St
Ouachita River
Excessive Speeding % of traversals
Low
High
Keyboard shortcuts
Map Data ©2025 Google
Terms
Report a map error
Trend Over Time
Ranked List
Time of Day
Excessive Speeding Trend Over Time
Garland County, 7/24/2025 to 10/22/2025, Speeding % of driving
Interval
Weekly
Show labels
Compare to
Garland County
The focus area has no sub-geographies to compare
Garland County
Speeding % of driving
1.5
1.2
0.9
0.6
0.3
0
1.31
1.29
1.32
1.3
1.23
1.11
1.1
1.14
1.06
1.09
1.06
1.02
0.98
0.96
Jul 20, 2025
Aug 10, 2025
Aug 31, 2025
Sep 21, 2025
Oct 12, 2025
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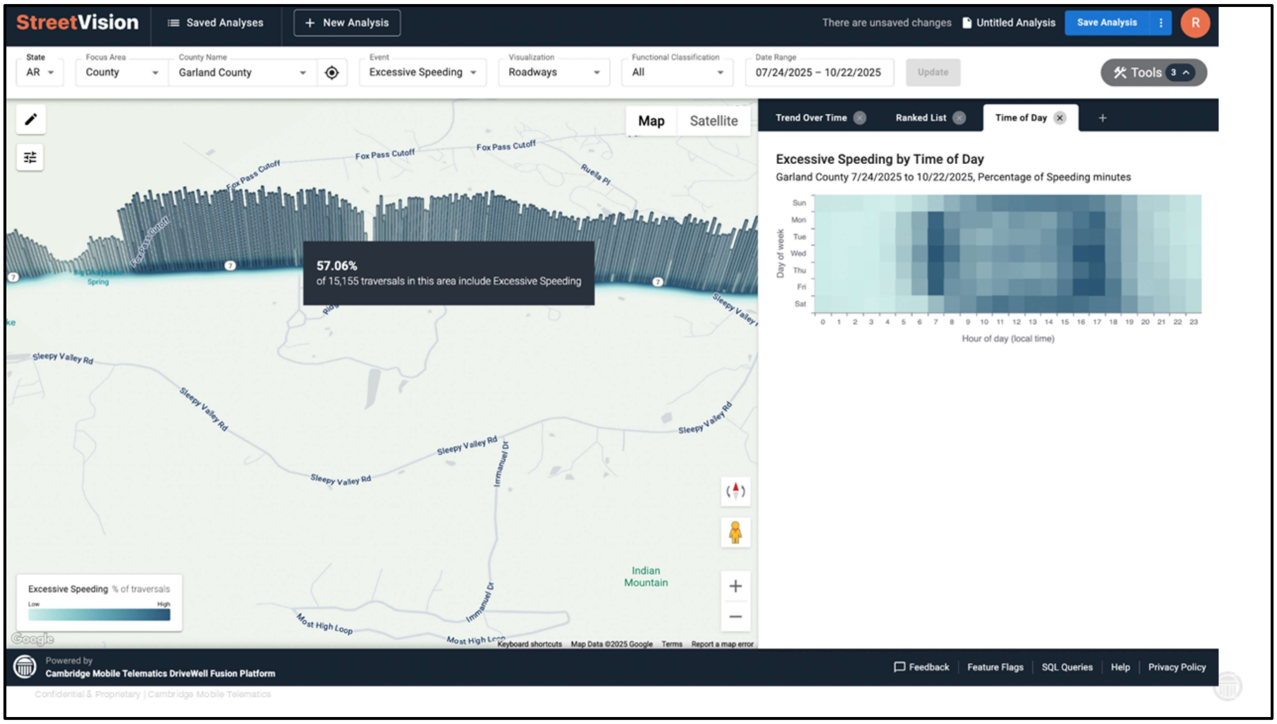
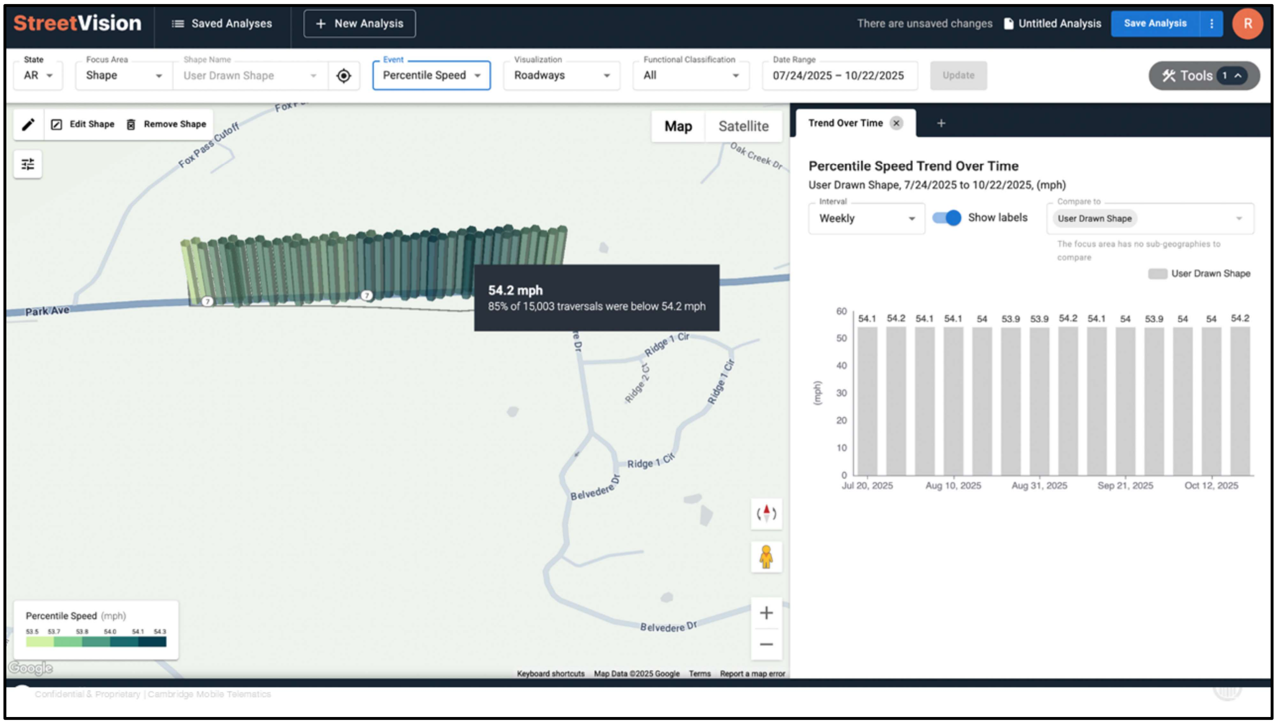
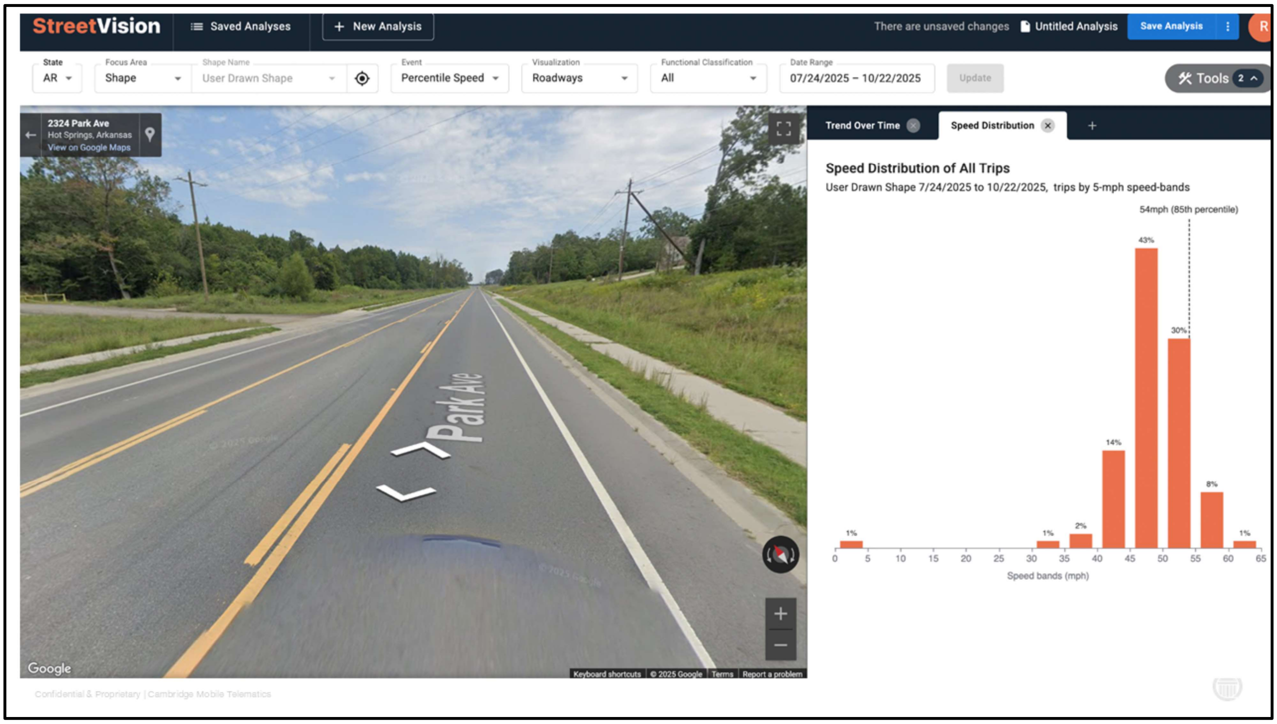


StreetVision
Saved Analyses
New Analysis
There are unsaved changes
Untitled Analysis
Save Analysis
State AR
Focus Area County
County Name Garland County
Event Excessive Speeding
Visualization Roadways
Functional Classification All
Date Range 07/24/2025 – 10/22/2025
Update
Tools
Map
Satellite
Trend Over Time
Ranked List
Time of Day
57.06%
of 15,155 traversals in this area include Excessive Speeding
Excessive Speeding by Time of Day
Garland County 7/24/2025 to 10/22/2025, Percentage of Speeding minutes
Day of week
Hour of day (local time)
Fox Pass Cutoff
Sleepy Valley Rd
Indian Mountain
Excessive Speeding % of traversals
Powered by
Cambridge Mobile Telematics DriveWell Fusion Platform
Feedback
Feature Flags
SQL Queries
Help
Privacy Policy


StreetVision
Saved Analyses
New Analysis
There are unsaved changes
Untitled Analysis
Save Analysis
State
AR
Focus Area
Shape
Shape Name
User Drawn Shape
Event
Percentile Speed
Visualization
Roadways
Functional Classification
All
Date Range
07/24/2025 – 10/22/2025
Update
Tools
Edit Shape
Remove Shape
Map
Satellite
54.2 mph
85% of 15,003 traversals were below 54.2 mph
Park Ave
Percentile Speed (mph)
Trend Over Time
Percentile Speed Trend Over Time
User Drawn Shape, 7/24/2025 to 10/22/2025, (mph)
Interval
Weekly
Show labels
Compare to
User Drawn Shape
The focus area has no sub-geographies to compare
User Drawn Shape
54.1 54.2 54.1 54.1 54 53.9 53.9 54.2 54.1 54 53.9 54 54 54.2
(mph)
Jul 20, 2025
Aug 10, 2025
Aug 31, 2025
Sep 21, 2025
Oct 12, 2025



StreetVision
Saved Analyses
New Analysis
There are unsaved changes
Untitled Analysis
Save Analysis
State
AR
Focus Area
Shape
Shape Name
User Drawn Shape
Event
Percentile Speed
Visualization
Roadways
Functional Classification
All
Date Range
07/24/2025 – 10/22/2025
Update
Tools 2
2324 Park Ave
Hot Springs, Arkansas
View on Google Maps
Park Ave
Google
Keyboard shortcuts | © 2025 Google | Terms | Report a problem
Trend Over Time
Speed Distribution
Speed Distribution of All Trips
User Drawn Shape 7/24/2025 to 10/22/2025, trips by 5-mph speed-bands
54mph (85th percentile)
1%
1%
2%
14%
43%
30%
8%
1%
0 5 10 15 20 25 30 35 40 45 50 55 60 65
Speed bands (mph)
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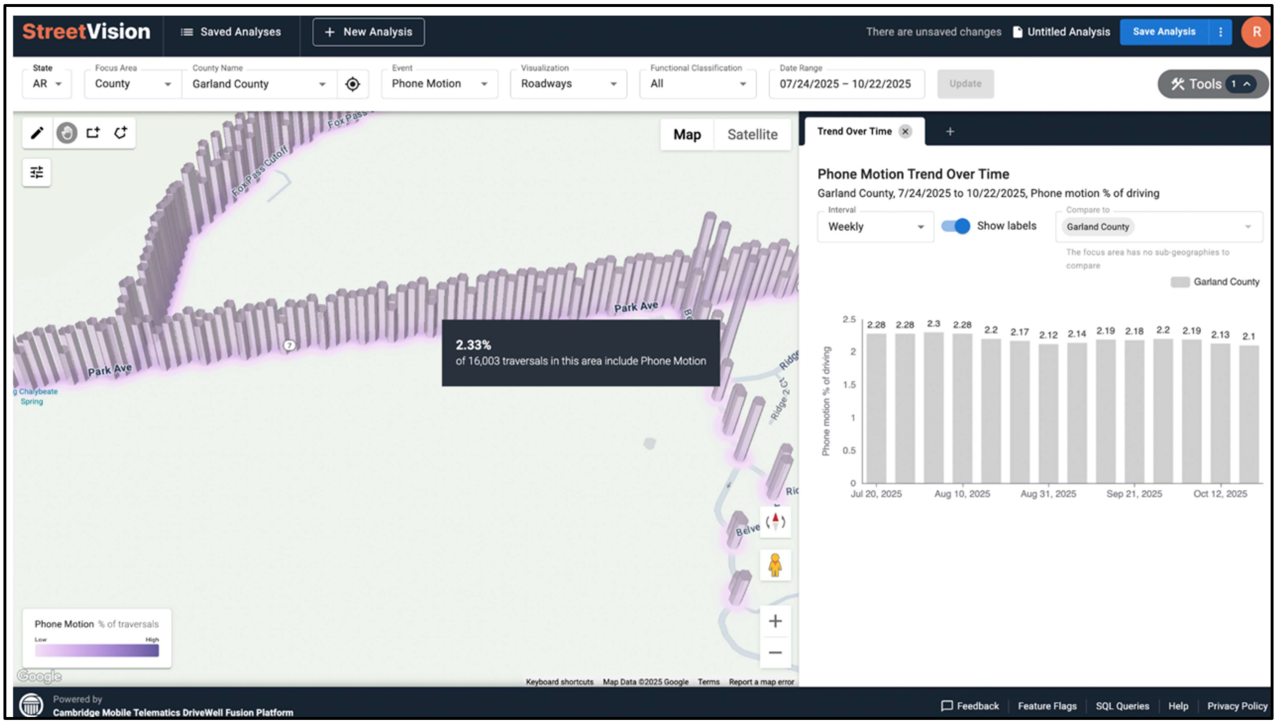
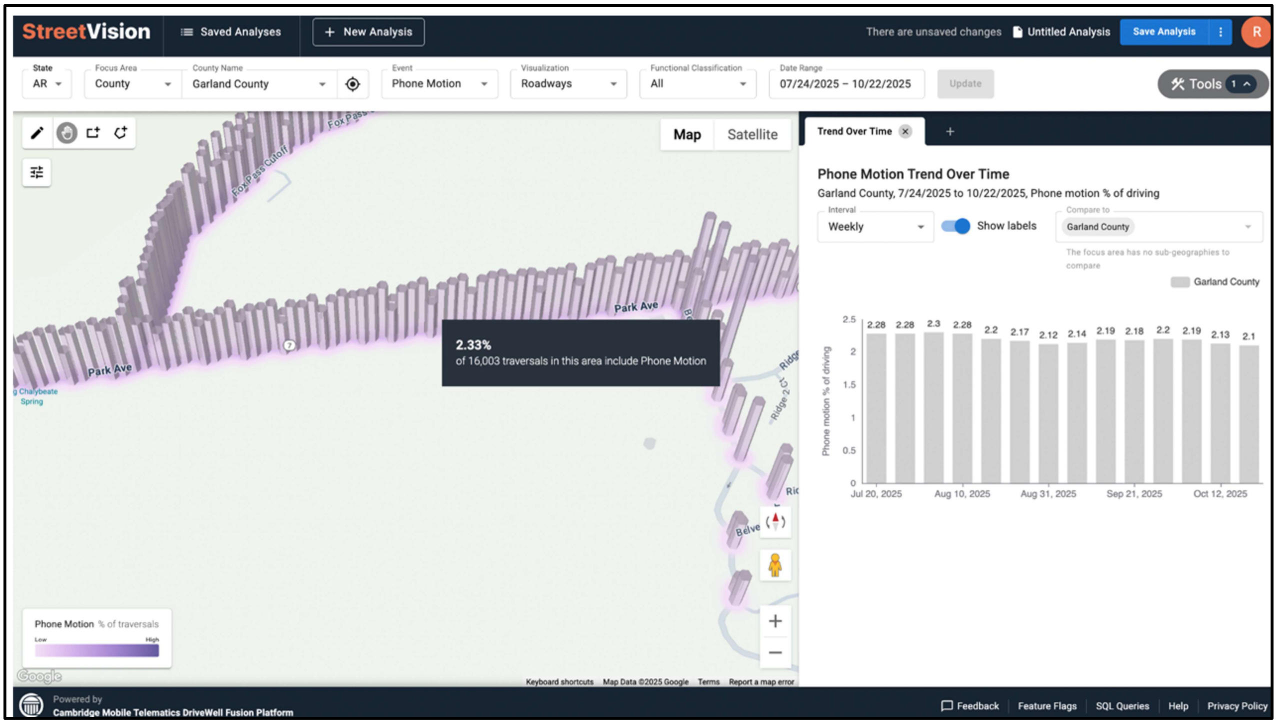

StreetVision
Saved Analyses
New Analysis
There are unsaved changes
Untitled Analysis
Save Analysis
State AR
Focus Area County
County Name Garland County
Event Phone Motion
Visualization Roadways
Functional Classification All
Date Range 07/24/2025 – 10/22/2025
Update
Tools
Map
Satellite
Park Ave
2.33%
of 16,003 traversals in this area include Phone Motion
Phone Motion % of traversals
Low
High
Trend Over Time
Phone Motion Trend Over Time
Garland County, 7/24/2025 to 10/22/2025, Phone motion % of driving
Interval
Weekly
Show labels
Compare to
Garland County
The focus area has no sub-geographies to compare
Garland County
Phone motion % of driving
2.28 2.28 2.3 2.28 2.2 2.17 2.12 2.14 2.19 2.18 2.2 2.19 2.13 2.1
Jul 20, 2025
Aug 10, 2025
Aug 31, 2025
Sep 21, 2025
Oct 12, 2025
Powered by
Cambridge Mobile Telematics DriveWell Fusion Platform
Feedback
Feature Flags
SQL Queries
Help
Privacy Policy


StreetVision
Saved Analyses
New Analysis
There are unsaved changes
Untitled Analysis
Save Analysis
State
AR
Focus Area
County
County Name
Garland County
Event
Phone Motion
Visualization
Roadways
Functional Classification
All
Date Range
07/24/2025 – 10/22/2025
Update
Tools
Map
Satellite
Park Ave
2.33%
of 16,003 traversals in this area include Phone Motion
Phone Motion % of traversals
Low
High
Trend Over Time
Phone Motion Trend Over Time
Garland County, 7/24/2025 to 10/22/2025, Phone motion % of driving
Interval
Weekly
Show labels
Compare to
Garland County
The focus area has no sub-geographies to compare
Garland County
Phone motion % of driving
2.28 2.28 2.3 2.28 2.2 2.17 2.12 2.14 2.19 2.18 2.2 2.19 2.13 2.1
Jul 20, 2025
Aug 10, 2025
Aug 31, 2025
Sep 21, 2025
Oct 12, 2025
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Feedback
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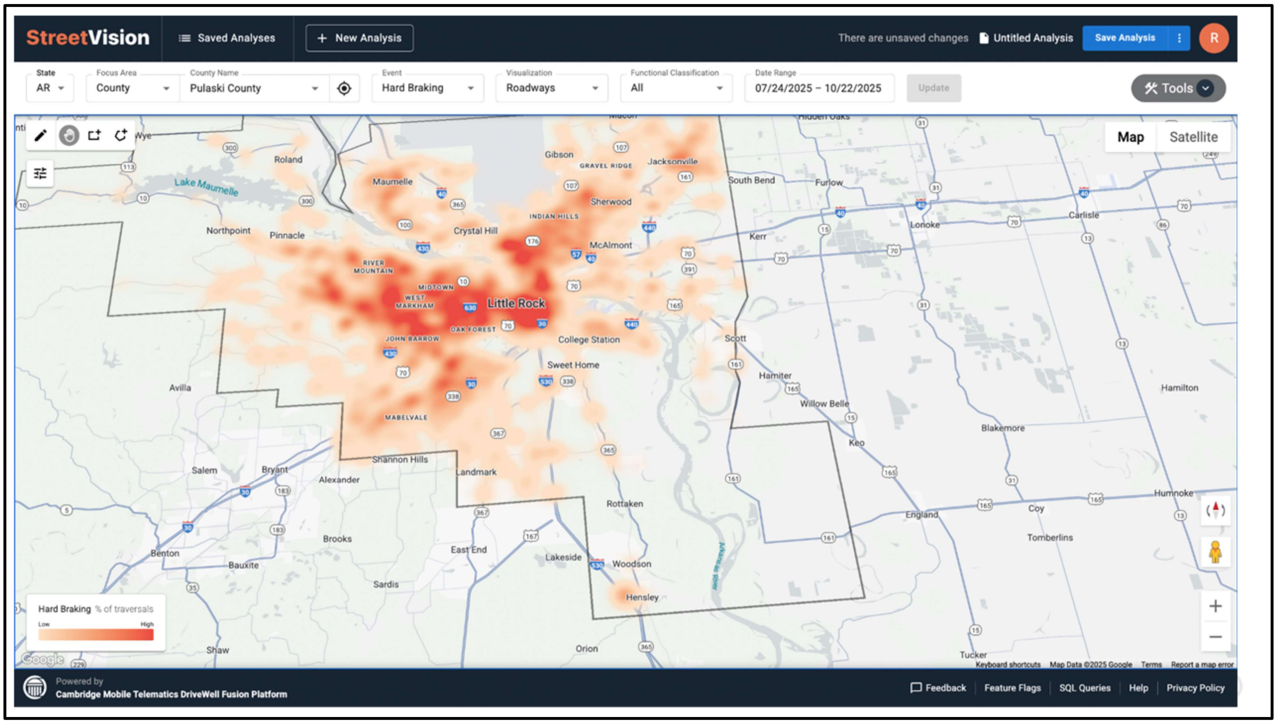
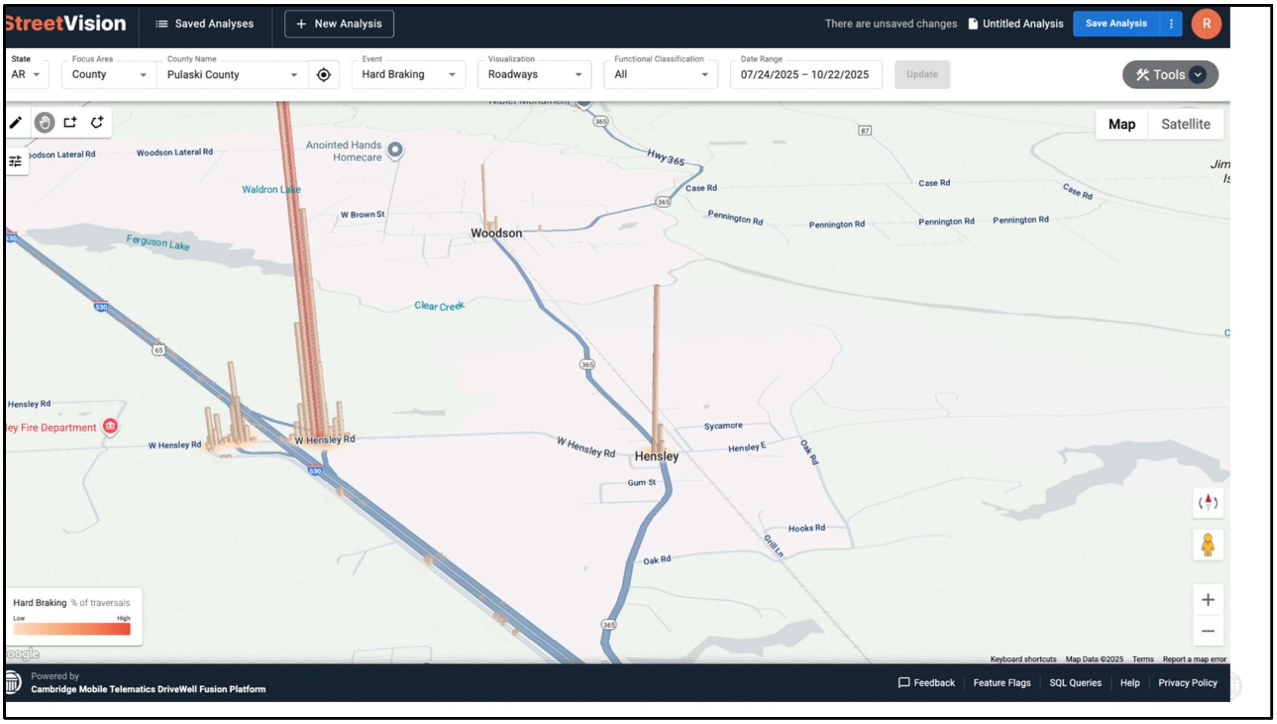
SQL Queries
Help
Privacy Policy



- **Let's look at how StreetVision is used.**
- **First, it can be used is to measure risky behaviors and identify patterns - both across communities as well as at specific intersections and corridors**
    - As I mentioned before, government agencies are simply not able to accurately measure these behaviors today
    - They don't know where the most distracted driving, excessive speeding, or aggressive maneuvers are happening
    - They don't know what patterns there are across communities, on specific roadways, and around points of interest
    - Let's look at a couple of demos



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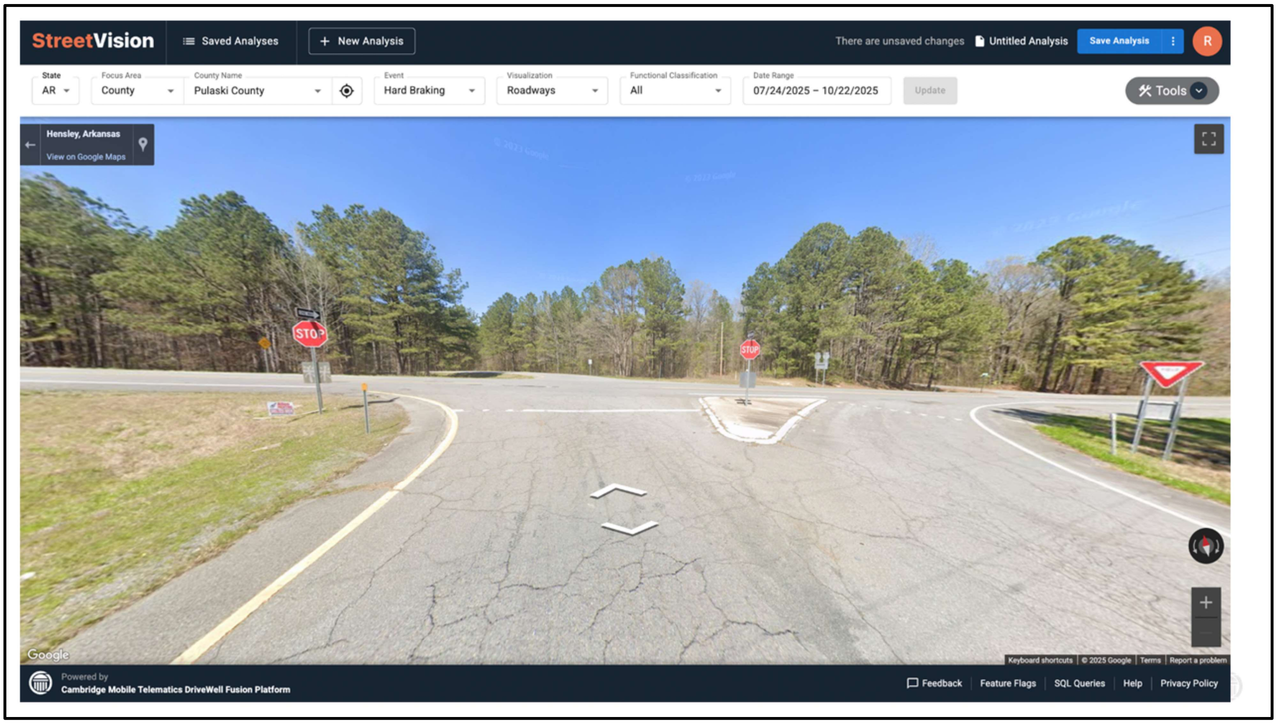

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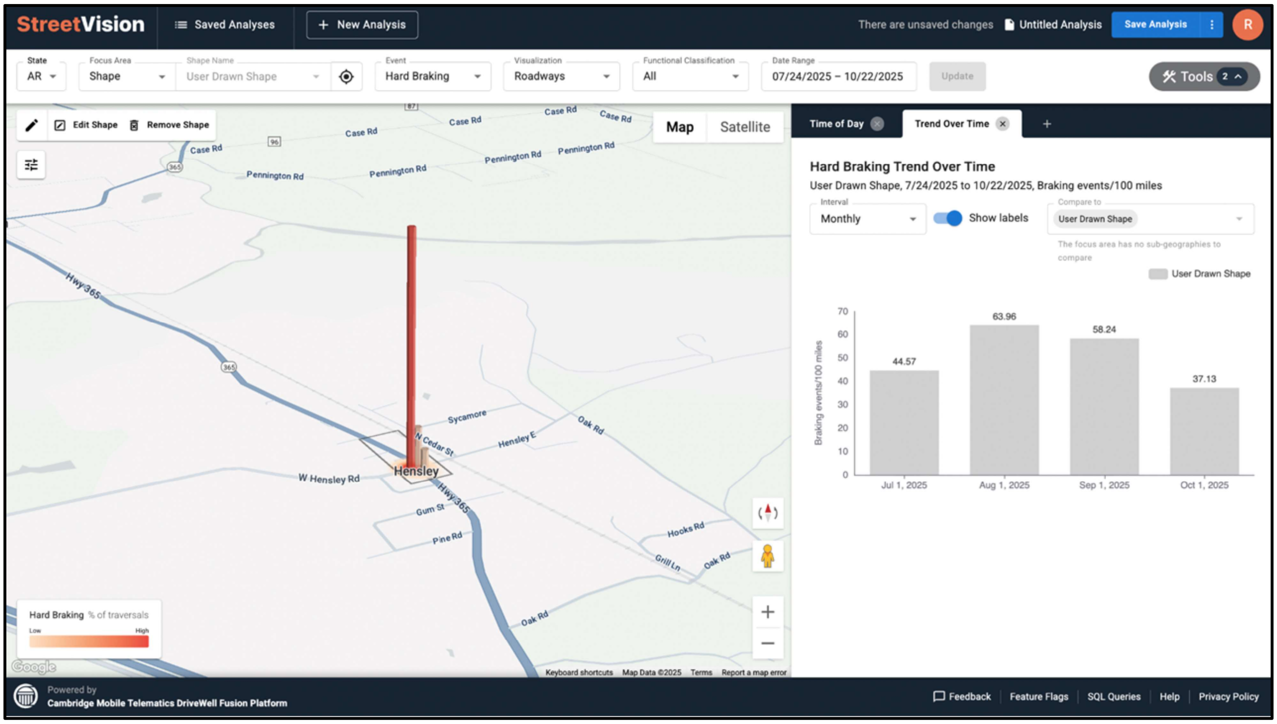

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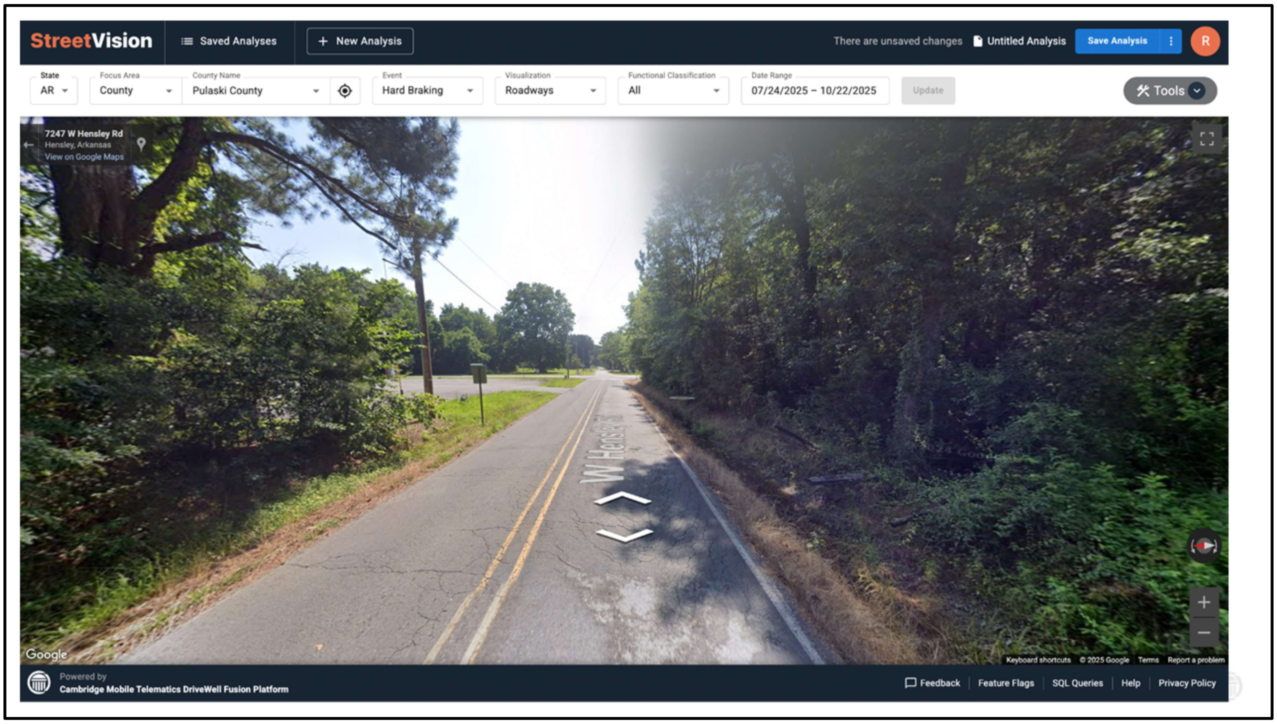

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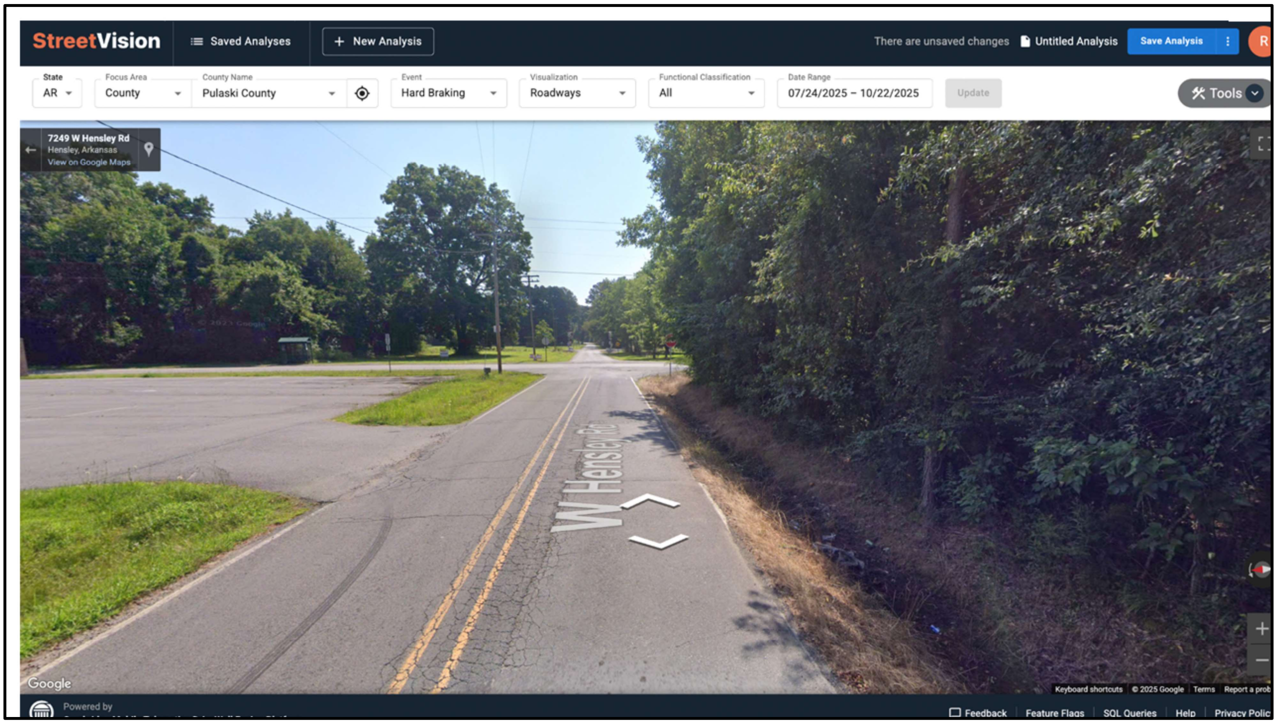

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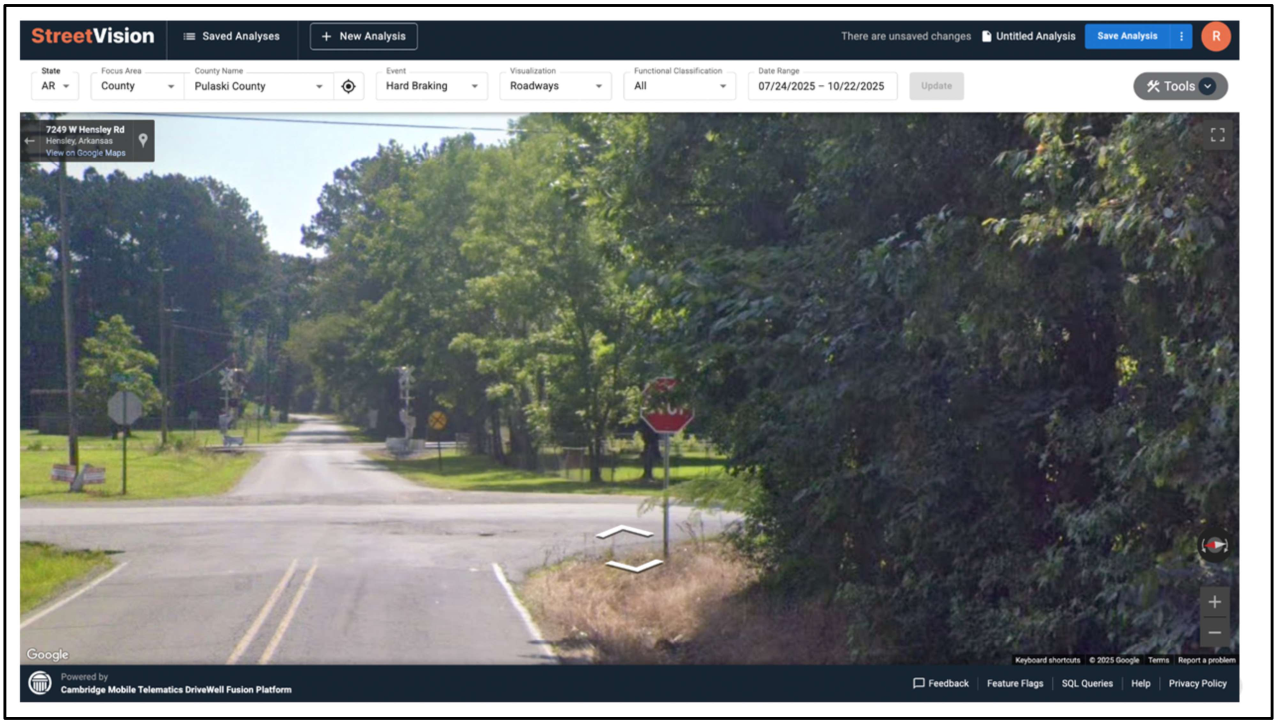

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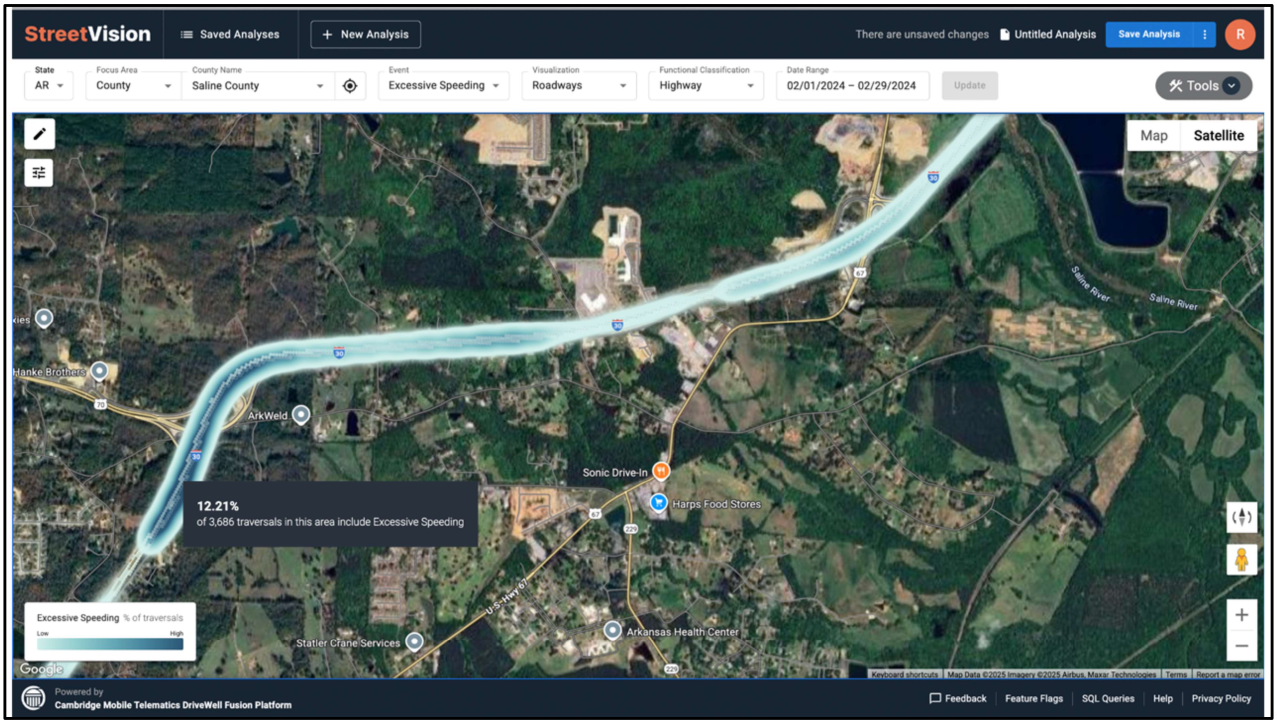
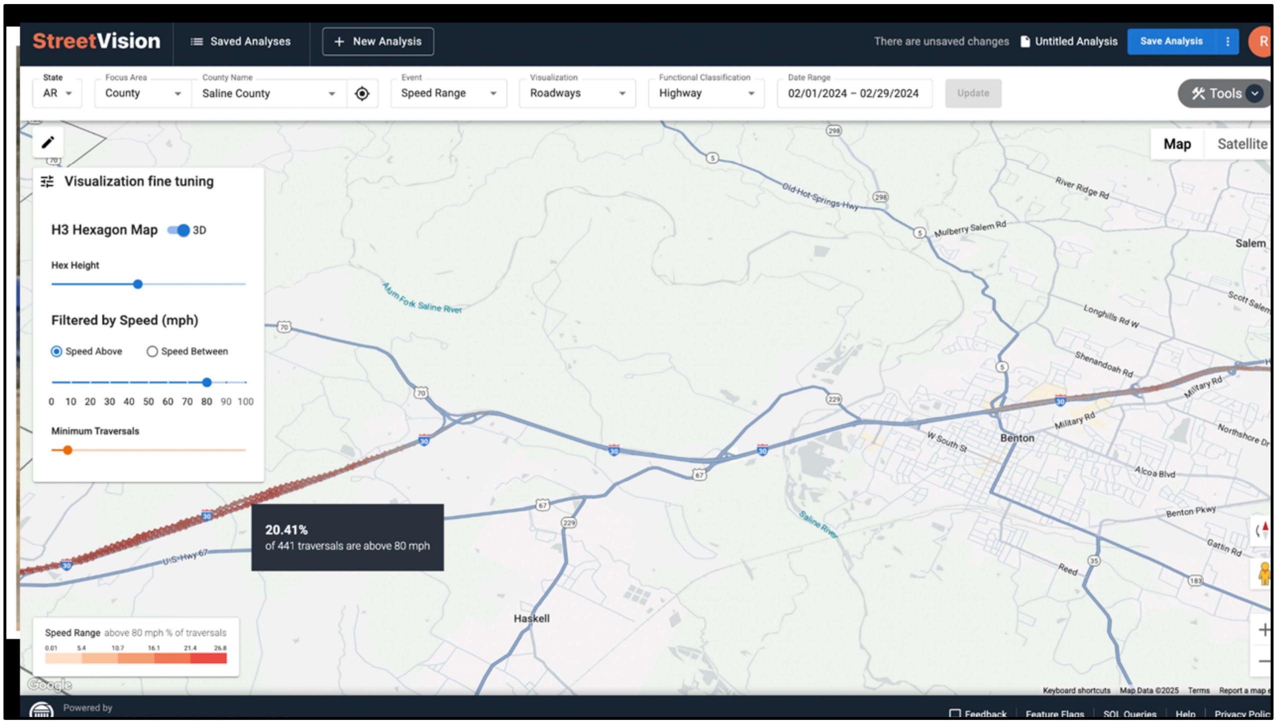
WORK ZONE
SPEED LIMIT 60
PHOTO ENFORCED
WORK ZONE
SPEED LIMIT 60
PHOTO ENFORCED


StreetVision
Saved Analyses
New Analysis
There are unsaved changes
Untitled Analysis
Save Analysis
State
AR
Focus Area
County
County Name
Saline County
Event
Excessive Speeding
Visualization
Roadways
Functional Classification
Highway
Date Range
02/01/2024 – 02/29/2024
Update
Tools
Map
Satellite
Saline River
Hanke Brothers
ArkWeld
Sonic Drive-In
Harps Food Stores
12.21%
of 3,686 traversals in this area include Excessive Speeding
Statler Crane Services
Arkansas Health Center
U.S. Hwy 67
Excessive Speeding % of traversals
Low
High
Google
Powered by
Cambridge Mobile Telematics DriveWell Fusion Platform
Feedback
Feature Flags
SQL Queries
Help
Privacy Policy


StreetVision
Saved Analyses
New Analysis
There are unsaved changes
Untitled Analysis
Save Analysis
State
AR
Focus Area
County
County Name
Saline County
Event
Speed Range
Visualization
Roadways
Functional Classification
Highway
Date Range
02/01/2024 – 02/29/2024
Update
Tools
Map
Satellite
Visualization fine tuning
H3 Hexagon Map
3D
Hex Height
Filtered by Speed (mph)
Speed Above
Speed Between
0 10 20 30 40 50 60 70 80 90 100
Minimum Traversals
20.41%
of 441 traversals are above 80 mph
Speed Range above 80 mph % of traversals
0.01 5.4 10.7 16.1 21.4 26.8
Benton
Haskell
Salem
Powered by
Feedback
Feature Flags
SQL Queries
Help

Thank You

rmcmahon@cmt.ai

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