

ABSTRACTSystem, method and apparatus for determining driving risk

- 5 The disclosure relates to a method of determining a driving risk profile for at least one driver, the risk profile comprising a risk score based on a plurality of scores for a plurality of risk factors, the method comprising: determining an identification of the driver; defining a risk score function representing a weighted combination of the plurality of scores; receiving, while the driver is operating a motor vehicle, status data
10 representing current values of a plurality of input parameters, the input parameters comprising: physiological measurements of the driver, and/or operating parameters of the motor vehicle, and/or environmental conditions in which the motor vehicle is operating; processing the status data to automatically detect a driving context; determining, from the status data, one or more updated scores for respective risk
15 factors associated with the detected driving context; and based on the updated scores, determining an updated risk score using the risk score function.

[Fig. 20]