

When Allstate's Answer Financial needed to rapidly

boost the horsepower of its driver-monitoring app,

it tapped a high-performance team at Unosquare.





Version 1.0 of the Streetwise™ Drivers Club (SDC) was a letdown.

Mark Azurin, its product owner at Answer Financial, knew the concept was a strong one: Via a mobile app, give drivers, especially new ones, an entertaining way to earn rewards like gift cards for safe driving behavior. Once they've grown accustomed to using the app, extend its value by linking to a network of mechanics, service-due notifications, roadside assistance,

"Unosquare creates a completely transparent environment. We feel safe working with them."

- Mark Azurin, Answer Financial

insurance offers, crash alerts based on the phone's accelerometer—and even friendly "leaderboard"-style point games with other SDC drivers. Ultimately, the aggregate data could help the insurance industry create its own FICO-style scoring metric for risk assessment.

But SDC v1.0, launched in October 2016 as Allstate's first venture into the telematics space, wasn't converting enough downloads into regular use, defined as user registration and 50 subsequent trips. Without greater retention, all the follow-on promotions, business intelligence, and other business opportunities would never materialize.

A time-critical makeover

Management, still keen on the idea, was impatient with the weak results—and other insurers were beginning to chase after the same opportunity. After just six months in public release, Mark decided to halt work on the initial app and start over with a 90%-new v2.0. After a design firm overhauled the SDC user interface, he knew his in-house team wasn't staffed adequately to get v2.0 out the door in 2017. In particular, he needed engineering talent with specific experience coding native-mobile apps.

With a base in Encino, CA, about 40 heavily-trafficked miles north of L.A.'s "Silicon Beach,"

Mark recognized that he'd have a difficult time attracting local-contractor resources. He'd taken the offshore route before at other companies but found that the time-zone differential inevitably cut into his evenings and weekends.

So Mark reached out to Unosquare, headquartered in Portland OR and with delivery offices in Mexico and the UK. Mark was familiar with the quality of their engineering from previous engagements, but could they get this project to market on such an accelerated timeline? Not a problem. Within days, he had a full-time team of three Android developers, three iOS developers, and one API specialist, all managed by Mark and an internal liaison developer.

Sprints to the finish line

Both Mark and Unosquare subscribe to the rapiditeration Agile development protocol. In this case, they settled on a development cadence consisting of a daily 15-minute Standup and longer, biweekly Planning, Retrospective, Grooming, and Backlog sessions—all supplemented with frequent Skype video interaction. This approach ensured maximum transparency, availability, and resource flexibility, rendering the distance irrelevant.

Too often, time-to-market compromises product quality, but not here. By extensively testing creative use cases, Unosquare's QA engineers kept the project on track at every stage.

Streetwise™ Drivers Club v2.0 shipped in December 2017, on time and within budget. Early, promising results show the registration rate jumping from 50% to 90%. In the end, Mark's risky decision to abandon a working-but-flawed v1.0 and reinvent the app with Unosquare's assistance paid off.

