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As the European Gender Directive looms over the insurance world - on December 21 it becomes illegal to use gender when setting premiums - insurers are seeking ways to calculate prices other than by using standard questions and assumptions. Telematics is one solution: it monitors actual driver behaviour, so motorists can be charged according to how, where and when they drive.

This is already benefiting some [younger drivers who have seen the cost of their cover drop dramatically](#) because insurers have based their premiums on individual telematics data. Previously, they would have relied on general data that included the risks posed by other drivers of the same age and living in the same area.

In other words, safe young drivers are being identified and rewarded and not being lumped-in with all the dangerous boy racers.

In an ideal world this is something that would work for all drivers, with safer motorists being given [cheaper premiums](#) and those who are less considerate on the roads given the chance to improve their driving and cut their insurance costs.

While we've previously covered [how telematics insurance works](#) and how it can lead to lower insurance premiums, we've never really taken a look at how it works in practice and whether it actually makes drivers think twice about accelerating to beat a traffic light or putting their foot to the floor on that beckoning country road.

With this in mind I signed up to the DriveFactor MoneySupermarket Telematics program and fitted my car with a small black box device. Coming up are my thoughts on the program as well as some of my results - so you'll be able to judge for yourself the type of driver I am.

You'll also get the thoughts of some of my colleagues who also signed up for the program, and see their results too.

So let's take a look at what telematics is all about where it really matters: on the road...

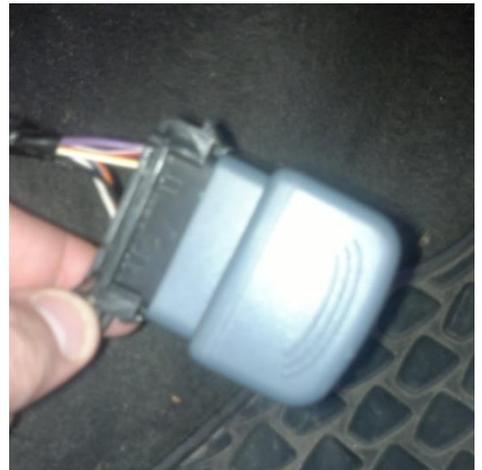
Does the 'black box' make a difference?

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I was a little underwhelmed when I got my [telematics](#) 'black box'. I was expecting something akin to a satellite navigation device - one that shouted at me when I braked too harshly rather than one that scolded me for going the wrong way again - but what I got was the little device pictured to the right. Although it justifies the description of 'box', it can't actually shout at me. And I'd say it's more charcoal than black...



However, its inconspicuous appearance meant that, once fitted, I thought no more about it while it quietly racked up the stats on everything from where I was driving to how hard I hit the accelerator.

Then, a week later, I received an email with the first set of scores. I'd completely forgotten there was a competitive element to the program.

Thankfully I managed to avoid the "Squealing Tyres Alert" hall of shame, for drivers who record the highest number of harsh brakes per week. But this prompted me to examine my results (shown below) and I was pleasantly surprised that I scored top marks in most categories.

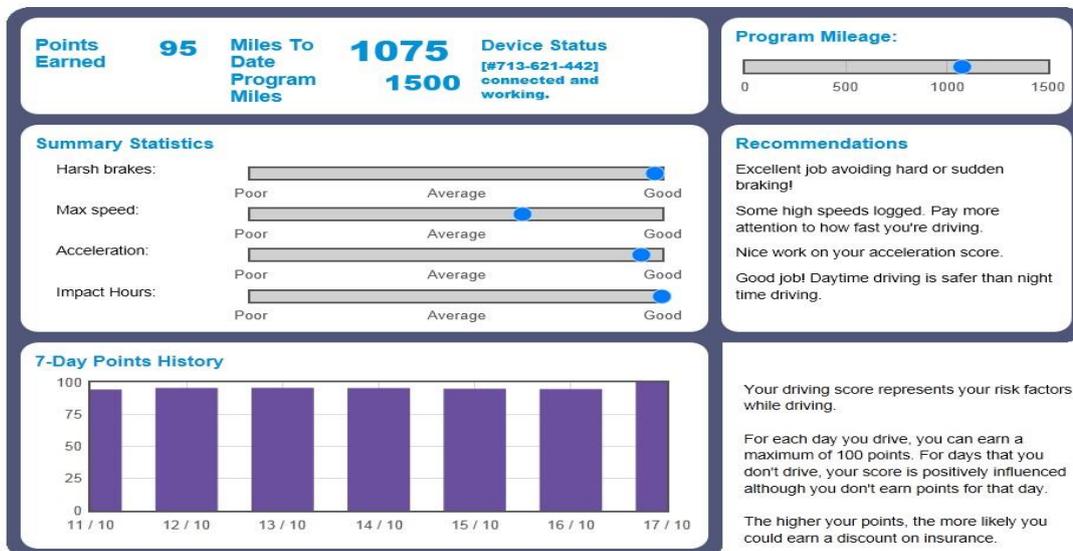


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Personalised Driving Report for Les Roberts



The only area of concern is that I have logged some high speeds, but as my commute to MoneySupermarket HQ requires a trip on the motorway there's not a great deal I can do about this unless I want to get pulled by the police for driving too slowly - and I don't think even I could cope with the ignominy of that!

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School of Motoring

Since seeing my first set of results I have noticed that I am definitely more conscious of braking harshly and aware of accelerating away too quickly - so I would say that, in terms of making me a more considerate driver, the telematics scheme definitely works.

The weekly leaderboard is a good motivator as I'm just as keen to get stay out of the 'Squealing tyres' top three as I am to get the weekly safe driver award, and a healthy level of competition is always good to keep motivation levels up - as, of course, is not being involved in an accident!

The telematics program also gives detailed day-by-day information on the number of miles driven, the maximum and average speeds driven, maximum acceleration speeds, number of harsh brakes and number of hours spent on the road at night, so I found that I could really get a good picture of my driving style.



iPhone users can also access the DriveFactor app and instantly review more data on the factors affecting their driver score and review scores from previous trips.

The app also has a social engagement function that allows users to share scores over social media platforms. There are plans to incorporate leaderboards to encourage participation and, more importantly, safer driving.

My experience of telematics has largely been a positive one. My only concern as far as taking on a telematics insurance policy would be that, because I drive a relatively high number of miles travelling to and from work, and travel on the motorway, this could lead to a sharp rise in the cost of my cover.

But what of some of the other MoneySupermarket employees who took on the DriveFactor challenge? I asked a couple of colleagues what their thoughts were on the program, here's what they had to say...

Don't just take my word for it...

Paul Lawler, 37, PR Manager

Do you regularly check your driving data to see how you're doing in each category?

Yes, usually once a week, more if I think I've done something wrong!

What has surprised you most about your driver data?

Nothing that I didn't already know, although I think it is rather harsh on the hard braking stats!

Has it made you more aware of how you are driving? How has your driving style changed on the back of the telematics results?



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It has definitely made me more aware of my driving - I will anticipate traffic lights changing, for example, rather than having to brake suddenly. And maybe I accelerate a little slower than I would normally do.

Do you think the weekly update and 'competition' element makes you more determined to keep a good driver score?

Definitely. I was really unhappy at being second-worst in the lead foot category the week before last!

Do you find it uncomfortable and intrusive that your driving is constantly being monitored and assessed?

No, as long as it is being used to improve driving it's a good idea.

Would you consider a telematics policy?

Potentially, but only if I knew the provider was rewarding good driving and not penalising poor driving. My concern with telematics is that providers could potentially cancel a policy if you drove badly - and whether this would impact future premiums and even the ability to get insurance?

Alex Sanderson, 44, Customer Services Manager

Do you regularly check your driving data to see how you're doing in each category?

I usually look about once per week.

What has surprised you most about your driver data?

Nothing really!

Has it made you more aware of how you are driving? How has your driving style changed on the back of the telematics results?

I think I was always an economic driver anyway, but having the gadget has made me think more about my driving, and I'm definitely braking more smoothly.

Do you think the weekly update and 'competition' element makes you more determined to keep a good driver score?

Not really. The only area I don't score well on is speed. Given that 90% of my commute is on the motorway there's not much I can do about it, so I don't seem to be able to win the competition no matter what!

Do you find it uncomfortable and intrusive that your driving is constantly being monitored and assessed?

I think it's a good thing and would lead to safer roads if everyone had to do it.



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Would you consider a telematics policy?

I would as I think I should be charged for how I drive, not how people in my demographic drive on average.

Is telematics the future for car insurance?

Judging by my positive experiences and that of my colleagues, it would appear telematics has a fairly universal appeal as it offers drivers a genuine chance to improve their driving skills. This would not only bring down their insurance premiums but would, ultimately, make them safer drivers - and anything that can do that should be encouraged.

From an insurer's point of view, it must make more sense to calculate insurance premiums upon facts rather than assumptions. This approach allows them to tailor the cover they offer to specific customers. And it could also help insurance companies in the battle against fraud, something which costs the industry an estimated £400million per year.

A recent report from the Institute and Faculty of Actuaries found that whiplash claims have continued to increase despite a drop in the number of road accident injuries, suggesting claims are either being exaggerated or fabricated.

The cost of fraud is often reckoned at around £40 per policy for honest motorists, and several measures are being considered to reduce this figure. One of these would be to impose a minimum point-of-impact speed limit below which personal injury cases won't be considered. This has been mooted at 6mph, more or less in line with the 10kph limit already in force in Germany.

Telematics could help in this area as the black box would record the speed of the car at the point of impact and help any investigation, which would benefit both the driver and the insurer.

Have your say

Would you be prepared to install a telematics box in your car if it meant lower premium prices? Do you think telematics can help make our roads safer? Or is it just another step towards a 'Big Brother' society? Let us know on our community forum and have your say, [here](#).

Follow Les on Twitter at [@LesRobertsMSM](#)

Please note: Any rates or deals mentioned in this article were available at the time of writing. Click on a highlighted product and apply direct.

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