



TELEMATICS

There was an article in the Mail On Sunday (published 10th May 2014) about the future of telematics technology in cars. It's worth a read [here](#).

Now and in the near future, brand new cars will come fitted as standard with similar technology to ingenie's black box.

This is good news because companies like ours will use the car manufacturer's built-in systems to offer greater safety and consumer benefits than we do now. But there are fair concerns about privacy, which the Mail article highlighted.

I wanted to help clear this up. In reality, people have nothing to fear from connected car and telematics technology. It's not Big Brother or a speed camera in disguise. And we don't believe legislators should force individuals to have it. Instead I believe the majority of people will choose to opt-in to telematics services in the future, as the benefits are so significant.

Because why wouldn't you want your car, in the event of an accident, to alert emergency or breakdown services and help them find you faster? That's the sort of technology that will save lives.

It will save money, too. After a year with ingenie, on average the cost of our customers' insurance comes down by around 50%. That's because telematics technology and driver feedback has sharply reduced the number of serious crashes they have.

With connected car technology, we can do more to save you money.

In fact, the results have been so good now parents of our young drivers, who've seen the benefits of ingenie for their children, are requesting a similar product for themselves. Drivers of all ages like the idea of their insurer treating them as individuals – not a statistical risk – and rewarding them for being a better driver.

We'll be able to do this with connected car technology, in an even more impactful way.

It's easy to scaremonger by saying Police might use driving data to prosecute. This is a myth – under privacy law ingenie will not pass on information to the Police unless they obtain a court order or the customer is happy for us to do so e.g. to defend the customer against false accusations.

In the vast majority of difficult cases, telematics data is actually released by the customer to prove innocence when false accusations have been made against them.

So don't believe everything you read and keep an open mind about new technology that could save your life. Remember – the same negative things were written when seatbelts were introduced, too...

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