

In-vehicle data: Are consumers really in the driver's seat?

Drivers must be able to decide who can access their in-vehicle data and for what purposes

The right conditions must be created to allow drivers to share their in-vehicle data with any service provider they chose without unnecessary restrictions, according to an [Insight Briefing](#) published today by Insurance Europe, the European insurance and reinsurance federation.

The need to ensure a standardised, secure and open-access platform for future in-vehicle applications or services has already been acknowledged in the EU's eCall Regulation adopted in 2015, and the issue of connected and highly automated vehicles is also currently being debated by the EU's Connected Vehicles platform and its Gear 2030 working group.

Drivers who consent to share their in-vehicle data with insurers will be able to enjoy a number of benefits, from faster claims processing to more sophisticated usage-based insurance products and more tailor-made policies.

It would also enable insurers to offer a wide range of new services beyond their current scope, such as driver coaching, incident and/or theft notification, stolen vehicle recovery, traffic information and location-based services, (e.g. directing the driver to the nearest hotel or garage).

Nicolas Jeanmart, head of personal insurance, general insurance & macroeconomics at Insurance Europe, said: "To ensure that drivers gain the maximum benefit from their in-vehicle data, there needs to be a clear framework to ensure safe, secure, fair and equal access to that data for all service providers. Specifically, this requires EU policies that ensure that it is drivers who decide who has access to their in-vehicle data and for what purposes."

Looking beyond connected vehicles, access to in-vehicle data will also be essential in the future for highly automated vehicles — driverless cars — in order for insurers to understand the risk they represent, tailor policies appropriately and ensure that they can continue to offer valuable cover alongside the introduction of this new technology.

Jeanmart added: "The increased automation of vehicles provides an excellent opportunity to increase road safety. Irrespective of the future level of automation of cars, insurance will continue to play an integral role in providing essential protection to the victims of accidents involving automated vehicles."

Notes for editors

1. For further information, to request a media interview or to be added to our mailing list, please contact Richard Mackillican, policy advisor, communications & PR (tel: +32 2 894 30 69, mackillican@insuranceeurope.eu).
2. You can also receive updates from Insurance Europe by signing up [here](#) or by following us on Twitter @InsuranceEurope.
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