



**Maryland**  
INSURANCE ADMINISTRATION

# CONSUMER ADVISORY

## TELEMATICS:

### ARE YOU UNKNOWINGLY SHARING YOUR DRIVING HABITS WITH INSURERS?

If you own a newer model car, your car or a related app may be collecting and sharing information about how the car is driven, whether by you or another driver. This includes everyone who may drive the car, including your teenaged driver or a friend who borrows your car. This information may affect your insurance rates.

Some newer cars come equipped with features such as GPS or emergency services connections. The carmaker may use these features to collect driving data such as speed, frequent lane changes and hard braking. This data may be sold to others, including insurance companies. You may be affected if you own a vehicle with these features or download vehicle-related apps. If your new car has an app that gives you a driving score, the app may be selling the score to insurance companies.

#### What You Need to Know:

When you purchase a newer vehicle with electronic features, it is possible that the terms of your purchase agreement automatically enroll you in a data collection program operated by the carmaker. These programs may track your driving behavior, including speed, braking, and acceleration. This information may then be shared with third parties, including insurers.



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If you download an app provided by the vehicle manufacturer, you may be agreeing to allow the manufacturer to collect and sell your driving data.

If the data collected by the vehicle maker is sold to insurers, the data regarding your driving behavior may affect your future ability to buy insurance and insurance premiums you will pay when you do.

## **What You Can Do to Prevent the Sharing of Your Driving Data**

Before buying a vehicle or downloading any vehicle-related apps, carefully read the terms and conditions. Look for an explanation of the data they collect and their privacy policies. Look for information about data collection, sharing practices and your ability to opt-out.

You may wish to discuss with your auto dealer or the vehicle's manufacturer what options are available for opting out of data collection programs should you wish to do so.

Periodically review the settings and configurations of your vehicle's infotainment system, telematics features and connected services. Disable any features or permissions with which you are uncomfortable to reduce the amount of data transmitted.

## **How You Can Determine Whether Your Driving Data is Shared**

Privacy4Cars is an organization that can tell you if your car is capable of collecting data. Click here to learn what information your car collects: [www.privacy4cars.com](http://www.privacy4cars.com).

You can also request a report from LexisNexis that includes your driving data that has been collected. Click here to request your report: <https://consumer.risk.lexisnexis.com/consumer>.

In today's digital age, it is important to stay informed and take proactive steps to understand how and when your information may be collected and shared and what opt-out options you may have.