ISSUE	REPLY	POSSIBLE/PROBABLE LONG TERM RESOLUTION
I've got a spy in my car constantly looking over my shoulder	Yes – true. But at least **you know** you have a spy in the car. You have made a conscious decision. And you know what the spy is looking out for and you know what you are gaining from the bargain. This is unlike the unknown use of road-side cameras to record driver behaviour (speeding, road junctions, helicopter number-plate recognition and so on). And, of course, you will know that sooner or later everyone else (well, at least most women) will also be employing the electronic spy.	There are big fat issues here. As we are regularly reporting on this site there needs to be (and inevitably will be) new laws to set out: - common rules between insurers on what data is collected - who owns the data - who can use the data and under what circumstances - how long the data is held - how public or social use of aggregated data would be defined and how, in the public interest, it would be used.
I'll get reported to the police for speeding, jumping lights, other traffic offences.	No you will not. The relationship is between you (buying insurance) and the insurance company (selling the insurance) and no-one else. The policy sets out the type of bad driving the policy is prepared to tolerate – and, importantly, the driving it is not prepared to tolerate. The key is – you are expected to drive reasonably. And everyone knows what that word means – there is nothing tricky about it. However, this does not involve the police at all. No information about anything can be passed to anyone without your consent – or, in extreme and unusual cases – without a court order.	New laws will be needed to define what is private in this data and what is public. Why is there a general public interest in the use of this data? Because of what I call the green issues – see below.
But I am a safe driver	So – no problem. Benefit by	As we understand it at the

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anyway.	taking up a discounted telematics policy – or a policy at the same price but which includes some of the advantages of telematics (accident alert, vehicle theft protection).	moment the race is on to recruit the safer drivers – insurance companies want them, because the risk is that if they do not move now to recruit to their policies the safer drivers (the drive-like-a-woman type), the least safe drivers (the risky men) will be the only ones available in the market place.
My (male) partner has objections	Well – discuss them and tease them out.	
I drive throughout Europe	The device should work in exactly the same way no matter where in the EU you are.	
Other people drive my car	Not a problem – they would simply be added to the insurance in the usual way – and of course you would tell them about the fancy device installed in the vehicle – you obviously trust them to be a reasonable driver so all they have to do is to continue to drive in a reasonable way.	
My teenager(s) drive(s) my car	Young drivers are a key market for telematics insurance because device-fitted-cars qualify for young-driver discounts. Also: - you can see where the car is, how its being driven. If you don't like what you see you can talk to the driver and take the issues (whatever they are) further.	
My car is an old car/new car.	No problem – get the device fitted	
I am not convinced the	This is between you and the	Legislation needed to

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device will work.	insurance company. Again the devices are becoming more reliable and the insurance companies more expert in dealing with data failures	cover what happens in the even of data processing failure or indeed failure to provide sufficient data processing capacity.
What happens if there is an accident.	A device fitted to the car would automatically dial the emergency services and call for help. The device would give precise your precise location.	This is such a public gain (there has been an argument for installing and developing such a device for over 10 years) that from 2015 the EU will require every new vehicle to carry such a device – the system is called eCall.
What happens if I see an accident	You can press a button on your device which will automatically alert the emergency services to the accident.	See eCall above.
What happens if the car is stolen	The device will track your car and at all times reveal its location. In theory this should make it easy to recover any stolen vehicle.	
What happens to the data collected	Two issues here – what precisely is the data being collected and how is it used by the insurance company. A grey area – as you can read on this site there is no common set of definitions here. However, these are issues which needed to be sorted out on an international scale	It would seem that the EU is moving toward the definition of a common telematics data set, and the common application of privacy rules – separating out the common rights of all citizens. This will also define a set of common aggregated data which can be used for public interest issues (how accidents happen, how road and vehicle safety can be improved, how more use can be made of the same highway system and so on)
It will take ages to set up	No – start now. Start driving	

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	immediately as though the device was fitted. But, also if you have a smart phone you can down-load an app for your phone (we are currently testing an app provided by Confused.com) which can assess your driving style and forecast what insurance company will provide what discount.	
But few insurers are providing telematics insurance - Why me when take-up is so slow	Maybe – but this will change. The case for telematics is so strong it is inevitable that the use of car-mounted devices will	New legislation introduced governing what kind of devices must be fitted to all vehicles.
It's fairer for all insurance premiums to be generally calculated	Nothing is fair about this at all – it's a commercial relationship	
It's a fad and will not last	No – it's not new and it's not a fad. Vehicles have had telematics devices installed for many years now (to aid maintenance) – it's a small change to add tracking and driving devices. The technology is making permanent changes in the way (a) vehicle insurance is calculated and sold (b) data will be collected and used for the general public benefit (to make vehicles and roads safer and use them to their optimum capacity.	
I already drive as safely as possible	Excellent – so reap the rewards.	
So, what is the 'green' argument?	Driving within the reasonable constraints measured by the device means: - less wear and tear on the vehicle	To be balanced against this (and more work needs to be done in this area) - the energy consumption of telematics data

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	- less stress on the driver and passengers - less stress for other road users - reduced risk of accidents (to vehicle occupants and other road users) - quicker response to accidents (reduced likelihood of fatal or severe permanent disability) - less fuel consumed by the vehicle - less polluting emissions from the vehicle - better use of the existing road space (that is, more efficient use of the existing highway capacity) - the use of aggregated data to investigate accidents/road usage/vehicle and driver behaviour.	processing systems (telephone exchanges, cabling systems) - the capacity of data processing systems - the reliability of automated data processing systems. - the need for public oversight and ultimate control of this infrastructure.