

## Your Car is Spying on You and Your Insurance Company May Be Too

September 20, 2021 - What does your car know about you? That may be something you've never thought about but after reading this, you may want to start. If you own a car that is less than ten years old, it knows a lot more about you than you think. And there is even a reasonable chance that its sharing that information with third parties.

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If your car has built in GPS, it knows where you go and how long you stay there. It knows how fast you drive, how hard you brake, whether or not you use your turn signals and it can tell if you where your seat belt too. And it stores all of that information.

If you use your cell phone to make a call using built in Bluetooth, it knows about it. It knows the number you dialed and how long you talked. It may very well have downloaded all of your contacts and stored them in its own computer system. And it may have done the same thing with your text messages.

Basically, your car is just a computer on wheels. And the information that it stores on you can allow a third party to develop a very accurate profile of what you do on any given day. That raises some serious privacy questions.

Its one thing if all of that information is your personal property and it is simply stored in the vehicle. Unfortunately, in many cases that isn't always the way the data is treated. Moreover, you may actually be giving your car permission to share the data with others.

Auto insurance companies provide a very good example of this. Companies like Progressive Insurance are actively advertising programs that monitor your driving under the guise that the data they collect could reduce your insurance costs. Presumably though, if you have a heavy foot, there's also a chance that they could determine that youâ€™re a lousy driver and they could cancel your policy. We don't know that for sure but it's a reasonable assumption. And there really is no telling how the data they collect will be used, or what data they are collecting. To be sure, Progressive isn't the only company doing this.

Auto manufacturers are also collecting this type of data. GM offers OnStar. Chrysler has Uconnect. Ford has a system called SYNC. Depending upon the company, these systems monitor everything about the car, including its location. They can turn cars on and off and even lock and unlock the doors.

There are few options for putting a complete halt to this type of data collection but you need to know that if you enter into an agreement that provides access to your auto data, you're essentially saying that you give up many of your privacy rights.

Unfortunately, short of purchasing a 20 year old car, this type of data collection is here to stay.

by Jim Malmberg

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