In-car tech trial to tell if you're paying too much for insurance

AA, University of Limerick plan also aims to bridge 'info gap', and forecast car trouble

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The major initiative is one of several special studies arising from a new research partnership, to be announced today, between the Automobile Association (AA) and University of Limerick (UL).

Eddie Cunningham Twitter

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MORE than 300 cars are to be fitted with special technology to see if their drivers are being overcharged for insurance.

The major initiative is one of several special studies arising from a new research partnership, to be announced today, between the Automobile Association (AA) and University of Limerick (UL).

The partnership's broad aim is to address the knowledge gap around car technology, ownership of data and the emergence of self-driving vehicles.

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But one of its more immediate tasks will be the connected-car trial to assess if a driver's insurance has been fairly calculated.

It will involve 300 AA members' cars - right across the country - being fitted with a smart device that will connect to the engine management system and share data with the AA in real time.

The data will be continually analysed and used to see if an insurance premium has been calculated fairly on the basis of how the car has been driven and managed.

The trials begin later on in July and feedback will be quick, as it will be real-time data. The results will be eagerly awaited, given the swingeing rise in the cost of insurance over the past number of years.

UL will be studying patterns of driver performance by age category and will look to establish whether high insurance costs for young drivers, especially, are justified.

The partnership will also look at Ireland as a test bed for new vehicle technologies and assess their likely effects.

They will also start trialling a breakdown prevention device in association with InTelematics.

With this, new technology will allow data on a car's performance to be collected in real time.

That will allow the AA to predict the car's future performance and alert the driver in advance of any potential breakdowns.

Both organisations say the rapid development of car technology is heralding a "major social change in terms of ownership and personal transport".

They feel that the "broader implications (of this) in Ireland and elsewhere are not fully understood".

Irish Independent

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