

Confused.com reveals telematics technology helps to create safer roads and save drivers money

Submitted by: pr-sending-enterprises

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Confused.com has introduced a range of car insurance providers which could offer discounts to its customers for good driving, via telematics technology.

Confused.com, the car insurance comparison website now has five telematics insurance (<http://www.confused.com/car-insurance/telematics>) providers on its website, which include insurethebox, Autosaint, Coverbox, AA Drivesafe and Bell. By having a telematics device fitted to their car, drivers could save money on their car insurance.

Technology is changing - and so is the law. The European Court of Justice has ruled that from 21 December 2012, car insurance premiums must be gender neutral and as such, car insurers are finding new ways of assessing risk such as through telematics devices.

Telematics enables personalised insurance based on the policyholder's driving. This is measured by the black box, or otherwise known as telematics device, which gathers data from the telematics device fitted to the car. Telematics is a method of monitoring a vehicle gathering data such as mileage driven and harsh acceleration and braking.

The insurance provider fits this device free of charge to its customer's car and the better the driving, the greater the chance of premium reductions on renewal. Customers who use the device could also see their driving manner online through a secure personalised portal. They can even try and improve their driving skills by using the data to see if they are driving too fast or breaking too harshly, making the roads safer for everyone.

As an additional safety benefit, the telematics device will inform the insurance company in the event of an accident, and the emergency services may be contacted where appropriate. On top of this, the device acts as a tracker, meaning the car can be located in the event of being stolen.

When it comes to car insurance, if a driver is unlucky enough to fall into one of the high risk groups such as young drivers or inexperienced drivers telematics can help. 17-20 year olds pay an average of £2,491 for a comprehensive policy, more than three times the national average of £797. But instead of paying for insurance based on the average driver, telematics insurance is based on how individuals drive.

Gareth Kloet, Head of Car Insurance at Confused.com, said: "Telematics insurance is targeted at drivers who believe they can reduce their premiums by driving safely. This can be of specific benefit to young drivers, who traditionally have been considered a higher risk than other drivers. Telematics allows insurers to offer premiums that reflect an individual driver's actual risk on the road not just assessing them by age or gender."

"Telematics is great for young drivers or anyone who wants to take control of their insurance costs and Confused.com's car insurance comparison service makes it easy for customers to compare different

policies and now offers even greater choice for insurance than before."

Confused.com's telematics services will be supported by a new 30 second TV advert running from 25 July. The new advert can be viewed at www.confused.com/press/our-adverts.

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About Confused.com:

Confused.com is one of the UK's biggest and most popular price comparison services. Launched in 2002, it generates over one million quotes per month. It has expanded its range of comparison products over the last couple of years to include car insurance (<http://www.confused.com/>), home insurance (<http://www.confused.com/home-insurance>) and critical illness cover (<http://www.confused.com/life-insurance/critical-illness>).

Confused.com is not a supplier, insurance company or broker. It provides an objective and unbiased comparison service. By using cutting-edge technology, it has developed a series of intelligent web-based solutions that evaluate a number of risk factors to help customers with their decision-making, subsequently finding them great deals on a wide-range of insurance products, financial services, utilities and more.

Confused.com is owned by the Admiral Group plc. Admiral listed on the London Stock Exchange in September 2004. Confused.com is regulated by the FSA.

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