



YOUR PRIVACY MATTERS

Insurance, telematics and data security — your questions answered.

Trust is earned, not given — especially when it comes to personal data.

We know privacy may be a major concern when considering whether to put a telematics device into your vehicle from your insurance company. We understand. After all, you have the right to know where and how your personal data is being used.

Here are some of the most popular consumer questions around telematics and data security:

What data is being collected?

A telematics dongle (an OBDII device that installs in your car) is capable of collecting a lot of data. To sum it up, the dongle captures **how your vehicle moves**: your driving speed, how hard you accelerate or brake, how sharp you make turns, as well as where, when, how far and how often you drive.

This collection does not include personally identifiable information.

What does the data look like?

Your driving data is presented online in

easy-to-understand displays. An overall score is given and supported with views of your driving habits — speed, acceleration, braking, etc. — so you know not only how you're driving, but what you can do to improve driving habits and become a safer driver. Your score is based on trends over time, not just one trip.

What does “encryption” mean?

Encryption is the process of encoding messages or data in such a way that only authorized parties can read it. Encryption

can prevent an interceptor or hacker from being able to read or understand the data. Will your data be encrypted as it is sent to State Auto? You bet!

Who has access to my data?

Only you and State Auto will have access to any data that could be potentially connected directly to you. Our vendors who collect and analyze the initial data will only see your data in an anonymized format.

Will my data be used to substantiate a claim?

Telematics data – especially data from an installed device, like an OBDII dongle – **is capable of delivering claims forensic detail**. While we won't have this functionality immediately when we first launch our State Auto Safety 360 program, we will be able to verify accident components like speed, braking, position of the vehicle at impact, time of day and possibly even the weather.

Can my data be requested by a court of law?

Yes. Just like your smartphone, “black box” data is currently discoverable. Once telematics data is collected, it could potentially be used by parties to a loss.

Can other businesses use my data?

Your data will be used by **the vendor who collects it and the vendor who conducts our analytics** to improve the

What data does

State Auto

Safety360SM

collect?



- ✓  Driving speed
- ✓  How hard you accelerate or brake
- ✓  How sharp you make turns
- ✓  Where and how far you travel
- ✓  When and how often you drive

What it doesn't collect:

- ✗  Your or your passenger's image
- ✗  Your or your passenger's voice

services they provide us, but they will **only use anonymized data in their processes**. We won't sell or allow access to any customer data outside of our approved, secure vendors. Bottom line: No personally identifiable information is shared with anyone outside of State Auto – including our vendors. Your personal information is safe with us.

Can the box record me or my voice?

No! The OBDII device captures data from the vehicle's diagnostic port. It's

UNDERSTANDING ENCRYPTION

Ever stopped to solve the Cryptoquip before reading the Sunday comics? It probably looked something like this:

CRYPTOQUIP

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: V equals A

LMVMR VBME TVARL VSEBM

GEBA HAFQVTG.

Without taking the time to solve the puzzle, it looks like a bunch of gibberish (or, at the very least, like someone fell asleep on their computer's keyboard).

Data encryption is like a Cryptoquip ... on steroids.

Instead of a secret phrase, though, sensitive data is translated into strings of letters, numbers and complex mathematical phrases (among other methods) that can only be interpreted by authorized individuals. Translation by unauthorized users — including hackers — is very difficult, if not impossible.

For example, encrypting the phrase “**State Auto cares about your privacy**” using sophisticated encryption software might look like this:

1432=dsaLJSvi32da32+Sqaet

Good luck solving that without a clue!

not capable of recording or identifying the actual driver or passengers themselves.

Is there any comparable technology used today that utilizes data similar to that of telematics?

Did you know that your car already collects driving data in its internal computer? And, by the end of 2018, 80 percent of new cars available in the U.S. market will be embedded with telematics products? Your GPS devices and smartphones also track your location. Installing a telematics device can be used to your benefit. You have the power of choice. Learn how to be a safer driver, and potentially save money on your auto insurance premium — it all comes back to you. ■

Have more questions about our State Auto Safety 360 Personal Lines telematics program and data privacy? We're here to help you feel more comfortable. Talk to your independent agent today and find out how to get started.*

** State Auto Safety 360 is available for new Personal Lines Auto policies only. Availability may vary by state.*

Source

CIPR Study: Usage-Based Insurance and Vehicle Telematics: Insurance Market and Regulatory Implications (2015): 4. National Association of Insurance Commissioners & The Center for Insurance Policy and Research. Web.