



**FOR IMMEDIATE RELEASE:** August 24, 2020

**Contact:** David Corum, CPCU  
(484) 831-9046  
Corum@TheInstitutes.org

## **Telematics Programs Prompt Changes in Driving Behavior, Although Not All Changes Permanent**

**MALVERN, Pa.**— According to a new survey study from the Insurance Research Council (IRC), 80 percent of drivers who participated in an auto insurer-sponsored telematics program reported changing how they drive, but not all the changes were permanent: 42 percent of those who made changes while in the program said that they now drive “pretty much” the same way as before. Thirty-four percent reported that either their changes are permanent (15 percent) or they only rarely engage in their old driving habits (19 percent). Twenty-four percent admitted to occasionally reverting to old driving habits.

Under a typical insurer-sponsored telematics program, insurers provide participating drivers with individualized recommendations on how they can reduce the risk of accidents by changing how they drive. The feedback is based on information about actual driving behavior collected during program participation.

“These findings suggest that telematics programs play a beneficial role in promoting safe driving and reducing the frequency of auto accidents and their associated costs,” said David Corum, vice president of the IRC. “The findings also highlight an opportunity for insurers to find ways to help drivers make positive changes permanent,” said Corum.

Other issues examined in the study include:

- Reasons for not participating in a telematics program
- Concerns about how information about driving behavior is used
- Factors that encourage participation in telematics programs
- The impact of participation on insurance costs
- How drivers use their smartphones while driving

The IRC report, *Auto Insurance Telematics and Smartphone Use: Consumer Survey Report*, is based on an online survey of 2,099 drivers age 18 and older conducted in March 2020 by Dynata on behalf of IRC. For more detailed information on the study’s methodology and findings, contact David Corum at (484) 831-9046 or by email at [IRC@TheInstitutes.org](mailto:IRC@TheInstitutes.org). Visit IRC’s website, [www.insurance-research.org](http://www.insurance-research.org), for information about purchasing a copy of the report.

###

**NOTE TO EDITORS:** The Insurance Research Council is a division of The Institutes. The Institutes are the leader in delivering proven knowledge solutions that drive powerful business results for the risk management and property-casualty insurance industry. Institutes knowledge solutions include the Chartered Property Casualty Underwriter (CPCU®) designation program; associate designation programs in areas such as claims, risk management, underwriting, and reinsurance; introductory and foundation programs; online courses; research; custom solutions; assessment tools; and continuing education (CE) courses for licensed insurance professionals and adjusters through The Institutes' CEU business unit. The IRC provides timely and reliable research to all parties involved in public policy issues affecting insurance companies and their customers. The IRC does not lobby or advocate legislative positions. It is supported by leading property-casualty insurance organizations.

*CPCU is a registered trademark of The Institutes. All rights reserved.*