



# Your car is spying on you and upping your insurance rates: report

## Description

Drivers of vehicles produced by noteworthy brands such as General Motors, Ford, and Honda have recently voiced claims indicating an increase in their insurance rates. This surge seemingly followed the event of these automotive companies transmitting data pertaining to the drivers' behavior on the road to insurance issuers, unbeknownst to the car owners.

Seattle-based entrepreneur, Kenn Dahl, in his mid-sixties, divulged to The New York Times a sudden augmentation of his car insurance expenditure by a noteworthy 21% in 2022. This happened subsequent to the data surrounding his driving practices being collated by GM's OnStar Smart Driver - a sophisticated onboard computerized system installed in his Chevy Bolt. Dahl pointed out that this unexpected inflation in insurance cost was attributed to data accumulated by LexisNexis. This data analytics company has a technology that meticulously monitored and recorded every journey undertaken in his Chevy Bolt over a half-year span.

The confidential data in question encompassed intricate details such as the duration, distance covered, and additional specifics detailing potential instances of speeding, abrupt braking, and rapid acceleration. The report even outlined particulars of one specific excursion in June that extended over 7.33 miles and lasted for 18 minutes. In addition, the said journey was marked with two episodes each of rapid acceleration and abrupt braking, as documented in the LexisNexis report.

From Dahl's perspective, this unexpected dissemination of intricate driving details felt like a treacherous act. "Their unsolicited collection of data that I was oblivious about being shared is meddlesome with our insurance dynamics," he emphatically stated.

Surprisingly, this issue is not confined only to EV owners. In Florida's Palm Beach County, a Cadillac owner expressed discontent about being declined car insurance coverage by seven separate companies, citing a data report much like Dahl's, as the cause. He was vehement about severing his relationship with GM permanently, going as far as mentioning his intention to trade his Cadillac and making a resolution to refrain from purchasing another GM-affiliated vehicle.

Notably, GM, represented by brands inclusive of Chevy, GMC, Cadillac, and Buick, isn't the lone automotive company engaging in data collation via online connectivity and subsequent repurposing of it to insurers. Several renowned auto manufacturers, including Subaru, Mitsubishi, Honda, Kia, and Hyundai, provide an option to similar features, often without explicitly stating that the accumulated data might be repurposed to brokerage firms akin to LexisNexis.

Moreover, a spokesperson from the analytics firm Verisk disclosed that the company has procured driver data from an array of vehicles, which included Ford, Honda, and Hyundai models, among others. Despite these claims, a representative from Ford refuted transmitting any data acquired to both Verisk and LexisNexis unless given express consent by the driver.

Reiterating this sentiment, manufacturers like Kia, Mitsubishi, Hyundai, Honda and Acura propose an option



for drivers to deactivate any data collation related to driving behavior via their respective apps. However, upon using these apps, Honda requires acceptance of an extensive terms and conditions segment that informs the user of data sharing with Verisk.

GM clarified that their OnStar Smart Driver service is optional, requiring tripartite consent before sharing limited data with an insurance provider. They presented an exit option which allowed customers to opt-out anytime. LexisNexis further defended this practice, stating that the received data from OnStar aids insurance companies in formulating personalized coverage.

## Vocabulary List:

1. **augmentation** // (noun): The action or process of making or becoming greater in size or amount.
2. **collated** // (verb): Collected and combined (texts information or sets of items).
3. **dissemination** // (noun): The act of spreading something especially information widely.
4. **meddlesome** // (adjective): Given to intruding in other people affairs.
5. **repurposing** // (verb): Adapt for use in a different purpose.
6. **treacherous** // (adjective): Dangerously unstable and unpredictable.

## Vocabulary quizzes

### Multiple Choice ( Select the Correct answer for each question. )

1. What is another word for making great efforts to achieve something?  
Option: Composite  
Option: Striving  
Option: Perturbation  
Option: Revitalization
2. What term refers to the process of determining the economic value of a company?  
Option: Sell-off  
Option: Upsurge  
Option: Valuation  
Option: Trajectory
3. Which of the following terms means strong and healthy in constitution?



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- Option: Robust  
Option: Downturn  
Option: Consolidation  
Option: Ascendancy
4. What term describes a disturbance or a change in a system?  
Option: Augmentation  
Option: Perturbation  
Option: Melancholy  
Option: Trajectory
5. Which term means the action of imbuing something with new life and vitality?  
Option: Downturn  
Option: Revitalization  
Option: Cognoscenti  
Option: Consecutive
6. What term refers to the act of spreading something especially information widely?  
Option: Robust  
Option: Dissemination  
Option: Upsurge  
Option: Intricacies
7. Which term means occurring often or repeatedly?  
Option: Recurrent  
Option: Sell-off  
Option: Amass  
Option: Augmentation
8. What term describes a person who intervenes in others' affairs without being asked?  
Option: Ascendancy  
Option: Meddlesome  
Option: Consolidation  
Option: Robust
9. Which term means guilty of or involving betrayal or deception?  
Option: Consolidation  
Option: Trajectory  
Option: Treacherous  
Option: Amass
10. What is the verb form of the word "striving"?  
Option: Strive



Option: Orchestrate  
Option: Consecutive  
Option: Cognoscenti

**Gap-Fill ( Fill in the blanks with the correct word from the vocabulary list. )**

11. The merger led to the \_\_\_\_\_ of two major corporations.
12. The project's \_\_\_\_\_ was positively influenced by the new team.
13. The investor sought to \_\_\_\_\_ a significant amount of wealth.
14. The company experienced a rapid \_\_\_\_\_ of its shares.
15. The final product was a \_\_\_\_\_ of different materials.
16. The \_\_\_\_\_ of the team with skilled professionals improved productivity.
17. The sudden departure of the key employee caused a \_\_\_\_\_ in the department.
18. Their company saw an \_\_\_\_\_ in market share after the successful product launch.
19. The manager advised caution and \_\_\_\_\_ in implementing the new strategy.
20. The cultural festival brought about a \_\_\_\_\_ of interest in traditional arts.

**Matching Sentences ( Match each definition to the correct word from the vocabulary list. )**

21. The art gallery is frequented by the who appreciate the finer details of each piece.
22. The athlete's training regimen was well-planned to ensure an upward in performance.
23. The whole town was in after the tragic accident claimed several lives.
24. The recent marketing campaign led to a significant in product sales.
25. The young entrepreneur was constantly to improve her business skills.
26. The dark clouds and cold rain added to her feelings of .
27. The notebook is made of a durable material that is resistant to wear and tear.



28. The security system prevented any unauthorized access to the sensitive data.
29. The local economy witnessed a after the new factory opened creating numerous jobs.
30. The jeweler explained the of diamond grading to the curious customers.

Answer

**Multiple Choice:** 1. Striving 2. Valuation 3. Robust 4. Perturbation 5. Revitalization 6. Dissemination  
7. Recurrent 8. Meddlesome 9. Treacherous 10. Strive  
**Gap-Fill:** 11. consolidation 12. trajectory 13. amass 14. sell-off 15. composite 16. augmentation 17.  
perturbation 18. ascendance 19. restraint 20. revitalization  
**Matching sentence:** 1. cognoscenti 2. trajectory 3. mourning 4. upsurge 5. striving 6. melancholy 7. composite  
8. robust 9. resurgence 10. intricacies

CATEGORY

1. Business - LEVEL5

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**Author**  
aimeeyoung99

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