Data galore – but what is it they are telling you and where does it go?

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What do you – and they – *really*, *really*, know about your car? – Dave Moss asks the question… and suggests some answers!

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If you own a car built in the last ten to fifteen years, you'll know all about the colourful array of dashboard warning lights that appear when you first switch on… or do you? True, in many modern vehicles things initially look more like a Christmas tree than a dash, and most will disappear within seconds, but some staying on could signify safety issues, and instant MoT failure – and plenty of drivers can testify to the eye-watering amounts of cash required to extinguish even one little tell-tale light. Issues with things like ABS, ADAS, engine management, emission controls, and automatic gearboxes seem to carry the largest repair costs, but they are not alone.

So just how well do you know what those pretty lights actually mean? Car warranty specialists, Warrantywise, commissioned research from a representative sample of 2,000 UK car owners in partnership with Onepoll, the results of which revealed that a remarkable 46% of UK drivers were unable to identify what even half of their car's dashboard warning lights actually signified. If that seems like a pretty significant knowledge gap, beware: 3% of respondents – which Warrantywise estimates equates to around 1.5 million drivers – were unable to identify any warning lights at all…

With the number and variety of dashboard warnings ever widening, it's important to

recognise that failure to understand a warning light's message could compromise driver, passenger, and other road users' safety. In some cases, if the vehicle continues in use without expert attention, expensive repairs become a distinct possibility

Dashboard lights are part of increasingly sophisticated warning systems, ranging from simple reminders, such as low washer fluid, to serious indications about brake system failures or engine malfunctions, yet the research suggests many drivers are unclear about what particular alerts mean, or how urgently they should act when one appears.

"As cars continue to evolve, the growing variety of dashboard indicators demands greater awareness from drivers", says Antony Diggins, Warrantywise managing director, who believes the dashboard warning system is a vital "first line of defence". He says: "These warning lights aren't just about convenience – they're essential for your safety and the health of your vehicle. Modern cars bring incredible advancements, but they also require drivers to stay informed. Taking the time to understand your car could save you thousands in repair costs, and learning what those warning lights mean is one of the best ways to protect it and stay safe on the road."

Heading up an auto warranty company puts Mr Diggins in a position to bring forward another key issue for drivers: "Remember", he says, "that if it's found that a driver has driven when a warning light has been on, it can mean that a warranty claim is declined – therefore, it's important motorists know what their warning lights mean – and when to act."

You might feel that "no-one will ever know, it'll be my secret" if one day something big goes wrong, a warning light stays on after starting, or suddenly appears miles from home… but the car still seems to be running well enough, so you simply carry on driving. Once over, that was probably true, but no longer; cars don't necessarily keep secrets like they used to!

Limited amounts of data has been gathered and stored by vehicles for some time, particularly covering usage factors – for instance faults detected by electronic vehicle management systems. Some is retained to help in diagnosing faults, and to aid servicing and

repairs; some is used to calculate when the next service is due, and the range of work required – and some is stored briefly before being repeatedly overwritten, with the last recorded material retained under certain conditions, such as after involuntary stops, and on airbag deployment. However, today's "connected vehicle" age means that data need no longer stay in the car. It could go literally anywhere.

Data analysts Statista. com [Ref 1] have forecast the expected share of "connected" vehicles on UK roads up to 2030. In 2019 the estimated share was about 71% of vehicles, but their current expectation is that 100% of newly registered vehicles will be "connected" by 2026. Such widespread levels of vehicle connectivity, combined with extensions in scope, breadth and detail of vehicle and driver data which can be silently accessed, integrated, and despatched elsewhere inevitably raises questions about the looming shadow of "Big brother".

Few would argue that some vehicle data collection is justifiable, as used, for instance, in nowadays mandatory emergency call systems. Yet the range of data beyond this which could be collected and uploaded is really quite vast – a possibility which some believe raises key questions: Just how much data is leaving cars wherever and whenever they move – with or without drivers' knowledge or say-so – and transmitted for sale and use to who knows where… for who knows what purposes?

Uswitch car insurance recently conducted research to understand how knowledgeable car owners are about their vehicle's data collection and sharing practices. It found that over half (57%) of UK car owners felt confident they understood what data cars can collect… yet only 28% admitted to reading the terms, conditions and agreements related to their car's data collection capabilities – and just 22% researched this before buying the vehicle.

72% of car owners were in the dark about cars possibly collecting data involving driving schedules – for example, how frequently, or at what times the car is used. Over two-thirds (67%) were also unaware that data could be compiled concerning usage of connected features, like GPS, dashboard and multimedia screens, and infotainment systems. Over half

of respondents didn't know that some cars can collect speed data and route history, and 44% didn't realise that the car's location could be tracked – and stored.

The research also revealed a significant lack of understanding regarding organisations with possible access to data collected by cars, potentially compromising drivers' privacy. Topping this list, over 85% of drivers were unaware that their data might find its way to advertising and marketing companies, and well over 70% didn't know such data could be passed to law enforcement authorities or car dealers. The most obvious organisation with access to this data is the car maker, but even so, 66% of respondents didn't appreciate this connection. Manufacturers can use it for various reasons, amongst which 63% of owners felt most comfortable with use for safety improvements.

Though there can be clear benefits for drivers, Uswitch reckons that privacy concerns arise if, as has been reported, [Ref 2] manufacturers share data with third parties, since it's not always clear who they are. It could include insurers, where data could be used to adjust premiums, [Ref 3] yet the research suggests that almost two-thirds of car owners were unaware of this possibility.

Uswitch car insurance expert, Leoni Moninska, advises "While certain sensors and systems that collect data are essential for your car's functionality, some features can be turned off for privacy protection. For example, if you don't need GPS on routine journeys, turn it off. If you're concerned about your car collecting data from your phone, don't connect to Apple CarPlay, Android Auto or Bluetooth. Use apps with caution: installing mobile apps associated with your car can be a gateway to information stored on your phone, giving car manufacturers or third parties access to even more personal data. To limit this, you can check and alter app permissions. For example, deny access to your microphone or camera, ask the app not to track, and data sharing options in the app's settings should allow an opt out of sharing. However, do weigh up the pros and cons of disabling features. Having your phone connected could be important in an emergency. Instead, you could decline access to certain elements, such as contacts or text messages."

If this is sounding a bit tech-heavily, big-brotherly complicated, it is… but like it or not, easy, reliable mobile internet connectivity has changed the way of today's automotive world. With ever more sophisticated software from the likes of Apple and Google – and car makers themselves – the gaps between once separate electronic services built into cars – summarised by today's words "infotainment" and "telematics" – are swiftly disappearing. Whether you regard seamless, closer integration of radio, audio, navigation, emergency calling, bluetooth and wi-fi connected phones, in car diagnostics and internet connections as a harmless, hugely convenient force for good, or a nosey, potentially data-stealing evil, today it's an unstoppable trend.

Utilising Artificial intelligence in this growing collection of in-car features is a new chapter in this story, which could bring enormous benefits for drivers. Equally, though, it could allow car makers and their software partners to unleash new, hidden, and ever more cunning ways to accumulate and sell your data – and take your cash – by selling more in-car services you didn't know you needed – allowing ongoing "monetising" of your new car – long after you bought it.

The big drivers of vehicle telematics adoption in Europe, according to international business services consultancy Frost and Sullivan, will be services like EV charging and security-related applications. However they also predict big prospects for car makers in offering top-of-the-line features like remote services access and in-car personalisation, which they believe will help retain customers – and enhance appeal to new buyers.

A recent report from the company predicted that vehicle telematics services could reach 90% penetration in Europe during 2025, with over 60% of vehicles gaining still-wider touch- or gesture- controlled dashboard infotainment displays – accompanied by ever-increasing numbers of artificial intelligence-based "digital assistants". The report also noted that European original equipment manufacturers are competing for top position in the "connected car" segment, where connected services and human-machine interfaces will together offer auto makers new revenue streams, unlocking tremendous growth prospects…

Thus the signs are that money is driving the race to gather and utilise dashboard data, whether hidden from the customer or not. The situation was summarised by the company's Automotive & Transportation Industry Analyst, Suhas Gurumurthy: "Automakers in the EU need to rethink their strategies and build a robust outline for connected cars, by redesigning electrical as well as electronic architectures from the ground up – to introduce services and features befitting 2025 and beyond. Marketplace and features on-demand will entice customers with a new and improved in-vehicle experience – thus providing opportunities for automakers to generate recurring revenues."

It seems, though, that drivers are presently happy for convenience to take precedence over hidden "big brother" data collection. A 2020 survey by Venson Automotive Solutions found that motorists' appetite for advanced in-car tech was growing – even if it wasn't then fitted. 67% said they would use dashboard sat-nav if it was available, and nearly 50% said they would like an emergency call button in their car. Five years on, that E-call emergency service is mandatory, and where sat-nav isn't yet standard, the ubiquitous smartphone can assist. In 2020, 43% said they would make use of technology such as assistive cruise control, lane departure warning and "speed limit exceeded" notifications; today all these systems feature in current or future legislation.

An app informing drivers about the health of their vehicle's tyres was on the wish list of 48% of motorists in 2020. It's still a dream, since accurately reliably detecting and accurately assessing tyre damage and tread depth carries big safety and legal implications. Even so, never say never – endlessly adapting AI and machine learning is now a major focus for car manufacturers as they seek ever more personalised experiences for their customers – and new business models for themselves. Such innovation has already brought us "features on demand" and "over the air" software updates. Thankfully, however, despite today's proliferation of automobile wizardry, a scenario in the 1997 science fiction movie 'The Fifth Element' presently remains unfulfilled. In the film, hero Kornen Dallas's taxi fines him for a traffic offence – and then bans him from driving…

It couldn't happen here, could it?

References in this feature:

[1] https://www.statista.com/statistics/993364/new-connected-vehicles-on-roads-uk/

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[3] https://www.kaspersky.co.uk/blog/car-manufacturers-silently-sell-user-telematics-data/27596/

Uswitch’s car insurance page is at https://www.uswitch.com/car-insurance/