'Using Someone's Facebook Profile to Assess Risk for Car Insurance Is Wrong' Claims miDrive

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UK startup miDrive raises concerns regarding car insurance companies using intrusive methods to assess new drivers.

LONDON, November 4, 2016 – miDrive, the UK's largest learner driver community, voiced concerns this week regarding insurance companies using social media profiles to influence insurance quotes.

Admiral was blocked by Facebook this week for proposing a scheme that would give new motorists discounts on their car insurance in exchange for their Facebook data. The insurer wanted the ability to view posts and likes to determine a driver's risk and to award discounts to low-risk drivers. Facebook deemed this practice an inappropriate breach of their privacy rules and prevented the scheme from being launched.

Scott Taylor, CEO at miDrive stated, "We fully support Facebook's decision. What a person likes or posts on social media does not reflect their driving ability. If I have more Facebook friends does that mean I am more of a risk? If I post a photo of myself next to a fast car, does that mean I am more likely to break the speed limit? The idea is ridiculous when there are more ethical and accurate means of collecting data."

miDrive has invested in developing a platform that avoids intrusive data collection methods and enhances the learner driver experience. The company is committed to supporting and helping a demographic of drivers that has historically been penalised financially from the moment they get their licence.

Taylor added, "Sadly, we are seeing more and more of the UK's biggest car insurers and driving schools missing the mark with their marketing and discounting methods. Their approach is antiquated, ineffective and often inappropriate. We believe that telematics data provides a clearer and more representative view, by collecting only the data that is relevant."

He went on to say that "Facebook simply cannot determine whether a person is a good or bad driver. Not only is it unreliable to assess drivers' safety on their Facebook content, but it is also unfair. It is our aim to be the voice of learner drivers throughout Europe. Therefore we feel it is far more helpful to focus on producing competent, safer and more experienced drivers to lower insurance premiums, rather than focusing on inaccurate data."

1 in 5 new drivers are involved in a road traffic collision. miDrive is not only on a mission to increase the driving test pass rate, but also to reduce the number of serious road traffic collisions that occur on the UK's roads. Using a combination of telematics and mobile apps, miDrive is able to deliver a completely interactive experience, including a 24-module curriculum, online lesson booking, detailed online lesson reports and a range of tools to prepare learners for their driving test.

About miDrive

Launched in 2013, miDrive aims to reduce the stress and hassle faced by the more than 750,000 people in the UK learning to drive each year. Their educational platform enables learners to be better prepared to pass their exams by providing them with tools such as the ability to easily track and review lessons, as well as use the miDrive Curriculum. This powerful platform also enables any of the UK's 44,000 driving instructors to attract new learners. In just the past 12 months, miDrive's network has grown to include more than 350,000 learners.

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