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Facebook snaps could prove costly

The West Australian
December 6, 2010, 11:16 am



WA News / Michael O'Brien ©

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Facebook photos could land the social network's users in hot water with insurers snooping on online activity to calculate premium costs.

UK insurers planned to introduce "predictive modelling" schemes that monitored online data about people's social life and spending, the Daily Mail said.

The plan was based on results of a trial in the United States that focusec on 6000 people and proved "useful in revealing potential health risks as sending an insurance customer for a blood or urine test".

"While the firms claim the analysis provides valuable information about customers' health and life expectancy, civil liberties organisations are likely to be concerned about its implication for people's privacy," the Mail said.

Aviva protection director Richard Verdin said an awareness of how much alcohol an insurance customer bought or how much money they spent o petrol each week would be mutually beneficial to companies and applicants.

"It call comes down to data and what you need to know about the customer to process their claim as quickly and effectively as possible," M Verdin said.

"This allows us to find out what we need to know without asking any

questions. It simplifies everything."

Mr Verdin told the Sunday Times in the UK that Aviva was also considering partnerships with banks, supermarkets, gyms and employers "to share data with a view to introducing these methods next year".

"Insurers purchase the data from online market research and data collection companies, who compile huge databases of consume information from social networking profiles as well as online sales forms, marketing polls and surveys, subscriptions, registrations and public records," the Mail said.

"Many consumers could be unwittingly releasing their private data to market research and insurance giants by simply forgetting to click boxes at the bottom of application forms."

In response to concerns about the privacy implications of the studies, firms insisted they would not use online third-party data without a customer's permission.

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1 0

"This allows us to find out what we need to know without asking any questions. It simplifies everything." Oh yes, trust an insurance company to be arrogant enough to imagine we would believe that this is for OUR benefit. It equates to spying.

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Tanysha 2 hours, 23 minutes ago | [Report Abuse](#)

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I don't get it, how would it work for seeing how much petrol I use each week? I don't go on Facebook and say, "Gee, I used \$36.90 on petrol this week..." If I say I'm going somewhere I don't say how.

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I am old fashioned. I waste my time by watching TV these days.

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