



## What automobile insurers need to know about eCall

### Bosch corrects five common misconceptions about the emergency call system

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- ▶ The eCall emergency call system is mandatory for all new car models
- ▶ As yet, not all car insurers are making the most of this automated emergency call system
- ▶ Bosch is happy to clear up some typical misconceptions with regard to providers, coverage, privacy and the effectiveness of eCall

Frankfurt am Main - Under EU regulations, the eCall automated emergency call system has been mandatory in newly registered vehicle series since March 31, 2018. This is a topic that has been on the agenda for car manufacturers for some time. However, new types of networked mobility services are becoming more and more common as networked vehicles continue to develop, and are also highly relevant for insurance companies. By no means all automobile insurers have yet investigated the extent to which an emergency call service could be a suitable option for their own product portfolio. "This may be due to a large extent to the following five common misconceptions about the emergency call system, which we frequently encounter in practice," explains Stefan Gross, Head of Mobility Services at Bosch Service Solutions GmbH.

#### **First misconception: The eCall emergency call system is only available for new car models**

This is only partially true. The EU regulation rightly only refers to systems that are permanently installed as a component in new vehicle models directly ex works. A distinction must be drawn here between two systems: the first is the 112 eCall system developed under the aegis of the EU. The second system comprises the Third Party Service Provider (TPSP) eCalls from private providers such as Bosch, which also comply with the EU standard for eCalls. These usually record more accident-related information than required by law. In the meantime, Bosch has also introduced retrofittable systems, such as an accident reporting jack for the

12-volt (cigarette lighter) socket with associated smartphone app. This means that even used cars as well as new cars from older model series can be equipped with this life-saving system. These retrofittable solutions can be used to offer an emergency call service that works just like a newly installed eCall system.

### **Second misconception: Only car manufacturers can offer an emergency call service**

Naturally this is true of integrated TPSP systems in which the car manufacturer forwards the eCall to a service provider. However automotive insurers can also offer the retrofittable solutions – including the associated service – to their customers as a product. Bosch is capable of providing all the necessary services – from IT integration and technical operation to the operational implementation of the service.

### **Third misconception: eCall transforms the car into a data-hungry monster**

Many consumers are concerned that the eCall emergency call system poses a threat to privacy. There is no basis for this worry. The eCall's SIM card is passive and is only activated in an emergency. The SIM card only dials into a mobile network in the event of an accident or manual operation of the eCall system. Here too, the EU regulation defines exactly which data may be transmitted to the service provider or the rescue coordination center. This includes the minimum data set and, in addition, only data such as vehicle type or number of occupants, i.e. information that is relevant in assessing the accident situation. It is not technically possible to use the eCall system to spy on motorists or even create movement profiles.

Retrofittable solutions and smartphone apps enable insurers to offer customers useful services in addition to eCall, such as breakdown assistance or protection against theft. Additional data has to be gathered for this purpose. This must be handled in accordance with the applicable regulations, such as the EU General Data Protection Regulation (EU GDPR). It is advisable for insurers only to offer services tailored to and approved by the user. Confidence in new mobility services and an untroubled user experience are best provided by companies with a high degree of transparency. Customers should be informed of the framework conditions and limits of data usage in advance using easily understandable materials.

### **Fourth misconception: eCall with service centers slows down the rescue process**

The fact that emergency calls in the Bosch eCall system are first received by a service center may result in a false conclusion: it looks as if more time is needed in an emergency due to a longer rescue chain. However, as the most important thing in the event of an accident is accurate information about the casualties, the

opposite is actually the case: eCall will establish a voice connection to the service center even before any first responders can make an emergency call. The service agents are specially trained to empathize with casualties and quickly to obtain all the information needed to make an initial assessment. This information is sent immediately to the rescue center, together with the record of the accident, allowing the service center to assess very accurately which and how many rescue workers are needed, and to dispatch them immediately. The service center also prevents false alarms from reaching the emergency response centers, acting as a filter. This allows rescue workers to focus on genuine accidents.

**Fifth misconception: the eCall emergency call service only works within a national network**

Many of those who are convinced of the benefits of the eCall emergency call system in theory, nonetheless believe it only works in their home country. One of the precise objectives of the EU was to develop a single, automated emergency call system that works across all member states. Anyone who has an accident abroad will also benefit from the eCall system, which automatically sends a call to the local rescue center. The Bosch eCall system scores highly for its multilingual service centers: the victim of the accident will be addressed in the language stored in the vehicle telematics, usually his native language. At the same time, another service agent forwards the accident information in the local language to the local rescue control center. Possible language barriers are eliminated, which is particularly beneficial in emotional crisis situations such as accidents.

The topic of "connected cars" is currently more relevant than ever for car insurers – as both a challenge and an opportunity. If they have not yet done so, insurers should now develop a strategy for creating attractive added value for their clients through innovative products and services. In addition to the emergency call, additional networked mobility services such as Roadside Assistance, Stolen Vehicle Tracking or a Concierge Service could be considered in this context.

Find out more about this in the free whitepaper for insurance providers entitled ["The Connected Car - Smart Assistant and Lifesaver"](#). (only in German available)

**Press photos:** #449687, #1713707

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