

# Blocking the Uninsured from Refueling

According to the prominent U.K. newspaper *The Mirror*, closed circuit television will be used to block uninsured motorists from refueling. This action is spurred by the U.K.'s attempt to curb the number of uninsured motorists in all of Europe. (One in 25 U.K. motorists is uninsured, totaling 1.4 million people. By contrast, according to a 2009 Insurance Research Council report, one in seven drivers in the United States is uninsured.<sup>1</sup>)

The technology involved uses closed circuit television images taken from automatic number plate recognition (ANPR) cameras to record the plate number of a vehicle. Software then cross references the plate number on a vehicle with the database held by the Driver and Vehicle Licensing Authority to check whether the owner of the vehicle is insured or not. A signal is sent to the pump if the driver is uninsured and prevents the pump from fueling the vehicle until the vehicle registers as insured. If the camera fails to log and check the plate number, the pump will not fuel the car.

ANPR cameras are already used on automated toll roads. Toll roads that do not require drivers to stop use the cameras to identify the plate number on the car, cross reference the plate in the relevant licensing database, and calculate the toll owed by the driver of the vehicle. The bill is sent to the address of the plate owner for tolls owed.

Advocates of ANPR camera use argue that the cameras will reduce the number of uninsured drivers and benefit those who have accidents with uninsured drivers. According to *The Mirror*, if everyone in the UK was insured, the families of the 160 people killed and the 23,000 people injured each year in auto accidents involving uninsured motorists would receive compensation as a consequence of ANPR use. They do not currently receive any compensation for those tragedies.<sup>2</sup>

Critics of ANPR camera use argue that as a consequence of the law, gas station personnel may be put at risk because the angry motorists denied gas may direct their anger toward cashiers and other station clerks. The use of ANPR cameras to shut off fuel pumps puts cashiers in the role of law enforcers, but without training and protection. Further, some argue that ANPR cameras violate privacy due to their increased usage; drivers, they argue, are increasingly recorded and tracked without having done anything wrong.<sup>3</sup>

## STUDY QUESTIONS

1. Are ANPR cameras a morally objectionable invasion of privacy, and if so, why?
2. Should ANPR cameras be used to enforce laws requiring motorists to have insurance when mandatory insurance is already a controversial requirement?
3. Would the use of ANPR cameras be morally permissible for use in aiding in the enforcement of other laws pertaining to driving or the use of automobiles?
4. Many cities in the US use ANPR cameras at stop lights. Should these cameras be permitted?

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1 <http://www.iii.org/fact-statistic/uninsured-motorists>

2 <http://www.mirror.co.uk/news/uk-news/cctv-at-petrol-stations-will-automatically-stop-758518>

3 <http://www.v3.co.uk/v3-uk/news/2284452/ico-slams-police-for-invading-motorists-privacy-with-unlawful-anpr-camera-use>

