

# Big Brother

**Supermarkets with insurance spinoffs are tracking shopping habits, giving premium discounts to customers they deem less risky. Health insurers in the US have begun offering wristbands to show how much policy holders exercise.**

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**The industry is even examining the use of home telematics: fitting sensors in boilers to check whether occupiers keep their houses at sufficient temperature to prevent burst pipes.**

**Financial Times, February 2, 2015,  
on insurance industry big data operations**