
THE MOBILE LIFE GUARD: GUARDIAN OF SAFETY OR BIG BROTHER?

Mobile Life Guard, a smartphone app developed by researchers at the University of North Texas, promises to keep an eye on drivers—just in case no one else was watching.

WHAT IS MOBILE LIFE GUARD?

It always starts the same way: well-meaning scientists and researchers developing something that they think will benefit the public and improve society. Soon enough, someone—perhaps one of the well-meaning scientists themselves—realizes that in addition to serving the public good, there is money to be made.

Then comes the inevitable sales pitch to the big corporation followed by the greedy capitalist writing a big check knowing full well they are paying pennies on the dollar. The start is always the same, but the ending differs. The question for the researchers at the University of North Texas and their team at The Mobile Life guard is simple. Financial considerations aside, are you prepared to accept the distinct possibility of a Big Brother endgame?

The Mobile Life Guard system is designed to monitor the actions of drivers. Simple enough. The system works by using an app installed on a smartphone that leverages the various sensors on the device. It is said to be able to ‘analyze’ vehicle, road, and driver behavior and record the data for future use. There is also a learning- and behavioral-correction element. If there is a sudden swerve or if there is sudden braking or acceleration, the action will trigger a verbal announcement of the event. That announcement essentially serves as both a warning and a reminder that everything you do is being recorded. This is where it gets complicated.

MOBILE LIFE GUARD ONLY HAS EYES FOR YOU

The Mobile Life Guard was recently presented at the National Science Foundation I Corps. The I Corps is a camp of sorts that helps develop research projects that have potential into a product that is marketable. The presentation at I Corps highlighted the huge potential of such a system to improve public safety—and to make money. According to documents submitted at I Corps, the team estimates that there are over 200 million licensed drivers and 84.5 million smartphone users. They project a figure of 50 million drivers who also have smartphones, setting their minimum market penetration target at an impressive 50 percent. At \$10 a pop that is a staggering \$250 million. And that’s just an initial figure that does not consider monthly fees.

So who would be interested in something like this? The team of researchers found that their first target, parents and driving schools, showed little interest in the system. However, another group did take notice, and it does not take a rocket scientist to figure why. According to the Mobile Life Guard team, they are currently working closely with what they describe as a tier-one insurance company.

The angles are obvious. Offer incentives to drivers who agree to use the app. Lower rates and premiums, lower deductibles and so on for those scoring highly on tests based on The Mobile Life Guard Score. At the same time, build up a database of dangerous drivers and adjust rates or encourage corrective actions as needed to minimize risk. Think of your credit score and superimpose the concept on your driving. The problem with that is also obvious.

Your credit score affects you in a number of intangible ways. We have all seen the ads on TV for various services that track your credit scores and the different scenarios that they can generate. Imagine the same for a driving score. Would you hire the teenager down the street to babysit your child if you found out her driving score was abysmally low? Would a company hire you if your driving score suggested to them that you were prone to making high risk decisions? The possibilities are endless.

The potential for increased public safety as a result of The Mobile Life Guard app is also tangible, but you have to ask yourself the question: Is it really worth having all eyes on you?