Car Insurance: Big Brother?

Technological advancements have led to the ability of car insurances to track every aspect of life associated with driving a car.

Tag Words: Vehicle Monitoring Devices: Invention, Selling Strategies and Effects on Consumers

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Summary (SB)

The advancement in technology has exceeded beyond our capability to maintain privacy in everyday life. No doubt technology helps us get the task done quicker and more conveniently. Yet it has intruded our life to great extent. Recently, several car companies and insurance companies have come up with Motor Vehicle Monitoring Systems. For example, Progressive car insurance has introduce a Snapshot device that claims to be useful for determining the cost of insurance and give discount to customers based on vehicle operational characteristics and driver behavior. The finding regarding the features of this device reveals that that big brother can track every aspect of life associated with driving a car.

Video Link:

Car Insurance: Big Brother?: http://www.youtube.com/watch?v=0tsDP7SMhzI
The Issue: Car Insurances

Introduction (SB, NE)
Humans have welcomed new technology with open arms since the beginning of the era. Most of the time it makes life better. But, technology of the recent century has revolutionized many aspect of human life. It has intruded into our lives to a great extent. Of course there are benefits with having new technology. But those benefits come with a price. Therefore, we always debate with ourselves whether or not to give our right for few advantages.

In these days, the technology that has taken over our life is named Telematics. It is a combination of information and communication technology. Its application is specifically found in road vehicles. With the use of this technology, some car companies and insurance companies have come up with a small portable gadget that monitors driving behavior of a driver. One such gadget is named Snapshot. Progressive Car Insurance has introduced this device. It is neatly designed to give drivers a “benefit” of a discount but also observes their driving behavior all the time.

Drivers need to worry about devices based on the Telematics technology. The two main issues consumers should have with products like Progressive’s Snapshot are invasion of privacy and false advertisement. Public opinion on those matters is fierce one of the biggest things Americans fight to preserve are their rights and privacy is one of them. There are some useful applications for these devices that shouldn’t cause too much of an uproar, when they are used for the elderly and teen drivers. The data these devices can acquire would let agencies know when the elderly have lost their ability to drive and monitor and restrict the driving of teens. This paper gives a detailed investigative report of Motor Vehicle Monitoring System that includes its purpose of invention, its selling strategies, its effects on consumer and the possible benefits of these devices.

Purpose of Invention (SB)
Several purposes are linked to the invention of motor vehicle monitoring system.

Car and insurance companies always claim the benefits that would lure the customer into it buying. For example Progressive car insurance claims that the device is useful for determining cost of insurance and gives a discount to customer based on vehicle operational characteristics and driver behavior. Following are some of the elements that the device actually measures and are listed in US Patent US5797134:

1. Total driving time in minutes by each driver of the insured vehicle;
2. Number of minutes driving in high/low risk locations(high/low accident areas)
3. Number of minutes of driving at high/low risk times (rush 40 hour or Sunday afternoon
4. Using seat belts,
5. Use of turn signals,
6. Observance of speed limits, and
7. Observance of traffic control devices;
8. Number of sudden braking situations; and
9. Number of sudden acceleration situations. Vehicle:
10. Location vehicle is parked at night (in garage, in driveway, on street); and
11. Location vehicle is parked at work (high theft locations, etc.).

http://www.google.com/patents?id=pFclAAAAEBAJ&zoom=4&dq=motor%20vehicle%20monitoring%20system&pg=PA1#v=onepage&q&f=false

Selling Strategies (SB)
Advertisement plays an important role in selling any product. It is an essential for the seller to make advertisement as attractive as possible to the buyer. For that, many times the seller has to hide certain features or manipulate features of a product that can prevent the buyer from buying it. This is the case is with Progressive car Insurance’s Snapshot product. In the video advertisement for Snapshot, Progressive claims to only monitor and record number of the miles driven, time of the day you drive and how often you make hard stop. These are only three features listed in the advertisement. As we have seen that Snapshot product have more features than that and these features can actually divert the buyer’s interest in it. Some of these features include rapid acceleration, vehicle location, and observation of traffic signals and signs.

http://www.google.com/patents?id=pFclAAAAEBAJ&zoom=4&dq=motor%20vehicle%20monitoring%20system&pg=PA1#v=onepage&q&f=false

On top of this certain information in the advertisement are manipulated to hide its features. In other words, the Insurance Company presents falsified information to the customer. For example, let’s talk about the speed driven and use of GPS navigation in monitoring the driver’s behavior. The Progressive Car Insurance Company informs customers that the machine is hooked to odometer and therefore it not linked to GPS system. According their patent article US Patent US5797134 ‘Motor vehicle monitoring system determining the cost of insurance Robert John Macmillan et al” it claims that “The vehicle is linked to an operation control center by a communications link, preferably comprising a conventional cellular telephone interconnection. A navigation sub-system receives radio navigation signals from a GPS.” Also the article claims that the one of the features of the product is to monitor and record speed driven which differ from what is actually advertise.

http://www.google.com/patents?id=pFclAAAAEBAJ&zoom=4&dq=motor%20vehicle%20monitoring%20system&pg=PA1#v=onepage&q&f=false

In addition, Progressive has almost not presented the information about the increase in insurance rate. The advertisement conveys that this device is a money saver to the buyer. That is not true the data collected regarding driver can used to increase the premium, or deny a policy if the driver is caught with aggressive driving as they are considered a high risk. Consumers should not have to choose between giving up privacy rights and getting insurance.

If driving behavior differ from their given listed of criteria than there is raise in their insurance rate up to 9%. This is indicated in the fine print on their website. Majority of the people do not read the fine print when buying any product. So what people end up with is buying a product that cannot save them money at all

http://www.progressive.com/auto/snapshot-how-it-works.aspx
Effects on Consumers: Invasion of Privacy (SB)
In America, Privacy laws are pretty well defined. With the development of new technology, people’s perception are changing regarding privacy. There is no privacy legislation that covers the driver location in telematics services. Nearly all of the telematics services are mostly dependent on the location of the vehicle. Thus any driver can be caught by law enforcement without their knowledge. Since the monitoring devices contain all the information, the driver can be arrested on the basis of suspicion. Also some people might think “so what if the snapshot does monitor and record all the above driver behavior?” This does matter as the driver’s behavior can be shared with third parties like Insurance Company to service insurance, to prevent fraud, to comply with the law and to researchers. The insurance company is not going to advertise these criteria. This information is written in fine print. http://www.progressive.com/auto/snapshot-how-it-works.aspx

There are companies that try to sell these products by changing the way of presenting the privacy disclosure. They reveal their privacy disclosure in such a way they are not sued. Thus they upfront present all the facts about it in the privacy disclosure. Very rare do people pay attention to such disclosure while buying a product because it is written in fine print. Progressive car insurance has done the same thing because they know most of consumers are interested in advantages of product they receive. The major issue about the snapshot discount program is why certain data are collected and given to third parties. When a consumer is doing business with commercial parties, it is obvious to them all the data collected are kept confidential. Most of the people do not want technology that can collect data which can be used against them. Progressive insurance has disclosed that the data collected can be when legally necessary, but they also promise a privacy preserving PAYD system in which the driver can receive a discount. Such a promise seems like a false statement and therefore its popularity is low. They are several blogs, which disapprove of the snapshot program.

The in-vehicle recording device is used to check unsafe operation of vehicle, like the presence of alcohol. This is done with an air content analyzer that detects alcohol level and it used by driver. Presence of alcohol impairs driving ability. According to NHTSA in year of 2000, estimates of 2,163,210 car crashes in US were related to alcohol. From which 2,058,400 crashes killed 12,982 and injured 448,630. The blood alcohol concentration in these individual was 0.10 and above. The 35,140 crashes in 2000 with BAC of 0.08-0.09 killed about 1,097 and injured 20,150. Those who had a BAC below 0.08 were involved in an estimated 69,400 crashes that killed 2,664 and injured 43,730. The average cost of alcohol related per fatality in the US that combines monetary and quality of life loses was estimated 3.5 million. This data reveals that consumption of alcohol related death has huge cost on the society. With the in -vehicle recording device will play essential role since it monitor alcohol level. The cost of alcohol related is one-fifth of the total accident. The cost of burden on the auto insurance of this roughly 18% accident is about 103 billion. The monitoring device will surely bring the percentages of accident down, as the driver alcohol level is being monitor.
http://www.nhtsa.gov/PEOPLE/injury/alcohol/impaired_driving_pg2/US.htm

Elderly and Teen Driving (NE)
The pay as you drive devices may be an invasion of privacy and falsely advertised there are some positive uses for them. These uses are specifically for the elderly driving population and
new drivers in their teens. These are the two most dangerous age groups on the road. After giving you the facts about how horridly these two age groups are at driving you will be presented ways that progressives’ snapshot device and similar devices can be used to monitor and help prevent accidents within these two age groups.

Elderly drivers age sixty-five and older are an ever increasing risk to themselves and other drivers on the road. People aged seventy-five and older are not only at an increased risk to get into an accident but their fatality increases severely. They are statistically responsible for 5% of all people injured in traffic accidents, 13% of all traffic fatalities, 13% of all vehicle passenger fatalities, and 18% of all pedestrian fatalities. Elderly drivers over the age of seventy-five are usually issued the following traffic citations, failing to yield to pedestrians, backing up unsafely, and failing to stop at flashing red lights. The fatality rate for drivers aged 74-85 is 3 deaths per 100 million miles driven which is the same as new drivers.


With the advancements in medical technology more and more people are reaching these ages, which increases the risk of getting into an accident across the board. The poor driving habits the elderly exhibit are poor judgment making left hand turns, drifting into and out of their lane, and their decreased ability to change behavior in response to an unexpected or rapidly changing situation. Besides these poor habits there are also medical conditions that have a higher frequency/increased risk the older you are that effect driving and these are Alzheimer’s disease, Diabetes, Parkinson’s disease, and Strokes. http://www.usatoday.com/news/nation/2007-05-02-older-drivers-usat1a_N.htm


The Elderly’s poor judgment for making left hand turns may be attributed to vision problems stemming from cataracts, Glaucoma, and Macular degeneration. All of these vision problems mostly affect the elderly and decrease their vision whether it is for nighttime driving or having good peripheral vision. They are limited in one of most important senses when it comes to driving. Also their neck stiffens up causing motion to become painful inhibiting their ability to check for traffic. Compounding the vision problems with in the inability to properly check for traffic give reasons why they have the problem of making left hand turns.


The ability to handle your vehicle and keep it on the correct side of the road is one of the most important things the instructor looks for when you go for your driver license road test. The older someone gets their ability to do this decreases severely. For example they may drift into another lane because they are unable to turn or hold the wheel due to arthritis. They also are unable to react to fast changing environments like getting cut off or cutting someone off for example. Their inability to change driving behavior quickly is due to difficulty moving their feet and knees due to stiffened joints. Another major factor is their aging mind which results in slower reaction time, confusion about where they are or what to do in high risk situations, being easily distracted and using the gas pedal instead of the brake. The more you learn here the more dangerous elderly drivers will seem to you.

http://www.usatoday.com/life/graphics/elderly_drivers_popup flash.htm
If we were to ignore their bad driving habits we would still have to face the various diseases that primarily affect the elderly and their ability to drive. Alzheimer’s disease causes memory loss, slows their reaction time and diminishes their depth perception. The three effects here should be enough to revoke someone’s driving privileged. Memory loss will cause them to forget the rules of the road or get lost. Lowered reaction time compiled with poor depth perception can cause accidents very easily in a situation where an accident could have been easily avoided. Diabetes is another disease that affects the elderly but in a different manner damaging the nerves of the eyes, hands, and feet. Having low blood sugar can cause a reduction in reaction time and possible loss of consciousness. Nerve damage to the eyes will affect their vision where the nerve damage in the hands and feet will inhibit their ability to physically drive the car. Having a slowed reaction time and possible black outs due to low sugar really needs no explanation, but if someone blacks out at the wheel they lose control of the vehicle plain and simple. The final medical risk with the elderly are strokes, the medical complications after one and the possibility of having one while behind the wheel. Strokes cause brain damage that cause balance problems, diminished vision and loss of muscle control. All have the same diminishing effect on someone’s driving ability.


Drivers in their teens and new drivers also have very poor driving skills. A lot of their failures are due to their inexperience behind the wheel and still learning how to fully control their vehicle. The factors that increase their driving risk are underestimating dangerous situations, not recognizing dangerous situations, more likely to speed, tailgating, low use of seatbelts, drinking and driving, and time of day teens drive. Accident rates for teenagers are three times higher after 9 p.m. This applies to both genders although males aged 15 to 19 are usually more risky with their driving habits and have a death rate twice that of females.

http://www.cdc.gov/Motorvehiclesafety/teen_drivers/teendrivers_factsheet.html

Distractions are a major cause of teenage accidents and fatalities. The most prevalent form of distraction is the use of a cell phone while driving whether it is making phone calls or texting. The usage of cell phone while driving is highest for people between the ages of sixteen and twenty-four. When using your cell phone while driving you forget to pay attention to the road and what’s happening there and pay attention to what’s going on with the cell phone. Besides being distracted by their cell phone they are allowed to have passengers. Passengers can be a major distraction when they are acting erratically. Half of all teenage passengers tend to encourage speeding and dangerous driving habits. They usually go about 10 miles per hour over the speed limit which can be very dangerous especially on winding roads and residential areas where pedestrians are likely to be crossing the street. These habits are also dangerous for the passengers, 63% of passenger teenage deaths happened while another teenager was driving. In 2008 81% of teenage deaths from accidents were passengers.


Using a seatbelt can make the difference of walking away from an accident and never moving again. It’s surprising that the youngest driving age group with the most to lose have the lowest seatbelt use rate. Only 65% of teenagers consistently use their seatbelt, and 60% of drivers aged sixteen to twenty that were killed in accidents weren’t wearing their seatbelts. Not only is not using a seatbelt dangerous but combined with substance abuse the results are even more deadly. Although teens are less likely to get behind the wheel after drinking than adults the problem is that when they do they tend to lose control of their vehicle more easily due to their poor driving experience. Roughly half of teenage drivers have either been under the influence of some kind of
drug or have witnessed a fellow teenagers driving after indulging in dangerous behavior.  

Teenagers have the highest rates of accidents out of any other age group except the elderly. New drivers of the age of 16 have an accident rate 3.7 times higher than that of other drivers. The following table shows the rates of fatal accidents across all age groups. Accidents are the number one cause of death of teenagers in the U.S. Their fatality rate is 4 times higher than twenty-five to twenty-nine year olds. A lot of their fatalities are from speeding on roads that have a speed limit over 45 miles per hour and not using their seat belts. During the drivers first year driving the likelihood of getting into an accident is 10 times higher. Not only do they start out as a risk with each mile per hour over the speed limit they go, the risk of getting into an accident increases incrementally. Drivers aged fifteen to twenty-four accounts for 14% of the population and account for 30% of the cost of motor vehicle injuries.  
(http://dmv.ca.gov/teenweb/more_btn6/traffic/traffic.htm)

Nobody likes getting pulled over by the police; it has the ability to ruin your day or life depending on what laws you were breaking. It comes as no surprise that drivers of age sixteen have a citation rate 1.8 higher than all other age groups. When you get to the age bracket of sixteen to nineteen the citation rate is 2.1 times higher than other age brackets. The problem with teen driving is that their parents can’t always be there telling them what to do or making sure they are abiding by the laws. Almost ¾ of teens say that they care about their parents opinions on cell phone use while driving, but they still use them. About half of teenagers learn to drive from their parents, the basics of learning how to drive isn’t difficult. It’s when teenagers get on the road by themselves or with their friends that the rules and safety get quickly forgotten. 

(http://dmv.ca.gov/teenweb/more_btn6/traffic/traffic.htm)

Devices based on the Telematics technology can be implemented into these two age groups to help save lives and make the roads safer for everyone else driving. These devices can used to help determine when an elderly person age sixty-five and older are unable to safely operate their vehicle. This can be done through monitoring their driving habits and the vast amount of data that is obtained from these devices. This data would be sent to the department of motor vehicle where it can be assessed and determine if they need to retake their road test or have their driving license revoked.

The different types of information that should be used when evaluating the elderly are seatbelt use, use of turn signals, speeding, sudden braking, follow traffic signs directions, where they are driving and when they are driving. Seatbelt use is really only for personal protection and doesn’t really give an idea on their driving ability but shows carelessness. Due to their diminishing eyesight and peripheral vision elderly drivers should always use their turn signals no matter what the situation is, so if they can’t see another car coming at least that car if they are paying attention will be able to see what the elderly’s next move will be which can avoid a deadly accident. The elderly should also not be speeding due to their slower thought processes and decaying reflexes. The faster you are driving the faster you will have to react to a sudden change in the roadway or your path since you have less and less time to react the faster over the speed limit you go. Due to the greater role distractions play with the elderly sudden braking should be used to determine how well they can pay attention to the road and what is happening in front of them rather than in the car or the alongside the road. Paying attention to stop signs, traffic signals and other signs of this type is very important for being a safe driver. The elderly have a difficult
time paying attention to these signs or just plain ignore them. Knowing when they are ignoring these signs is a good indicator of when they should be reevaluated for being able to drive. Since the elderly mostly cause accidents that involve multiple cars knowing where they are driving and what time of day they are driving can show the risk they pose for other drivers. Monitoring all of this data will be able to see whether or not the elderly driver in question is a suitable driver, if they fail to be safe behind the wheel and show that they are a danger they should be removed from the population of drivers.

Devices like these and future devices like these will also make it safer for teen drivers. Monitoring will help with the epidemic that is teen driving but it is not enough. The features need to go beyond monitoring and start placing active restrictions on what the car can do. Since the number one killer of teens in the U.S. is speeding and the devices know the speed limit of the road you are on, they should be able to electronically govern the car to not allow it to go over the speed limit. Cars already have electronic governors on them setting a maximum speed obtainable combining the two technologies cannot be that far away. This deals more with devices that can be used by parents and the government rather than car insurance companies, because they care more about raising your rates rather than increasing your safety.

Teens should be monitored in the same way the elderly are monitored but have the ability to be penalized by increasing the time they have to have a provisional license or rewarded by receiving their full license sooner. This should be determined by monitoring acceleration, since their speed limit should be capped, braking, and traffic signals/signs. The harder you accelerate the more reckless you are being which should be penalized. Braking goes the same way for teens as it does for the elderly, paying attention to the road which if they are paying attention the frequency of hard braking should be lower than if they are not paying attention. The knowledge alone of constantly being monitored in real time and having direct consequences and rewards for their driving behavior should make them safer drivers.

Conclusion (NE)
There have been many positives and negatives shown through this paper with regards to PAYD devices. The positives are the discount you may receive, safety issues concerning elderly and teen drivers, and alcohol monitoring sensors. The negatives are the way they devices are falsely advertised and having your privacy invaded. These devices are not for everyone even though they are marketed that way. The elderly and teen drivers are very unsafe and cause the most accidents out of all of the other age groups. Using devices based off of the telematics technology the risk of having them on the roads with us is greatly diminished due to the ability to monitor them and hopefully one day restrict the things they can do with their vehicle. For other drivers a possible discount of 30% should not be motivating enough to give up their privacy. As Americans we take our rights very seriously and having our every movement while inside of a vehicle being tracked is a gross violation of them. If the car insurance companies correctly advertised these products that monitor almost every single aspect of driving and make it clear that there is a possibility to have your rate increased, very few American drivers would willingly enroll in these programs that let Big Brother know everything that you are doing.
The Service Project: Questionnaire

Questions for Yahoo Answers

1. What are Pay as You Drive Devices?
   a. http://answers.yahoo.com/question/index;_ylt=AqBnb2JKdinKlZN_IJbdAG0jzKI
      X;_ylv=3?qid=20110725093926AAbfUxo

2. How can we make teen drivers safer?
   a. http://answers.yahoo.com/question/index;_ylt=AqBnb2JKdinKlZN_IJbdAG0jzKI
      X;_ylv=3?qid=20110725094130AASvBZ9

3. How can we make elderly drivers safer?
   a. http://answers.yahoo.com/question/index;_ylt=AqBnb2JKdinKlZN_IJbdAG0jzKI
      X;_ylv=3?qid=20110725094308AAHUKh7

4. How do pay as you drive devices negatively affect the consumer?
   a. http://answers.yahoo.com/question/index;_ylt=AqBnb2JKdinKlZN_IJbdAG0jzKI
      X;_ylv=3?qid=20110725094302AAuRbMT

5. What claims are made by insurance companies with regards to pay as you drive devices?
   a. http://answers.yahoo.com/question/index;_ylt=AqBnb2JKdinKlZN_IJbdAG0jzKI
      X;_ylv=3?qid=20110725095055AAb1kXn

6. Is there a presence of an alcohol monitoring sensor?
   a. http://answers.yahoo.com/question/index;_ylt=AqBnb2JKdinKlZN_IJbdAG0jzKI
      X;_ylv=3?qid=20110725094616AA97nG1

Answer for Yahoo Answers

1. PAYD are based on Telematics technology. It is combination of information and
   communication technology. Its application is specifically found in road vehicles. With
   the use of this technology, some car companies and insurance companies have come up a
   small portable gadgets that monitors driving behavior of a driver
   (SB)

2. Teens generally have the worst driving habits. They have the highest incidents for
   accidents and deaths. This is due mostly to speeding and little experience behind the
   wheel. These can be offset by devices based on the telematics technology. This
   technology makes it possible to monitor their driving habits in real time for agencies and
   parents to know how their teens are driving. An example of such a device is progressive’s
   snapshot program. In the future hopefully with monitoring and governing what the
   vehicle can do will increase the safety of having teens on the road.
   (NE)

3. The elderly driving population is the second most dangerous age group to be one the
   road. This is because of their diminished skills that come with old age, mostly vision.
   With devices based on telematics technology it is easier to determine when testing is
needed and when an elderly driver should have their driving privileges revoked.

4. **PAYD program** invades the privacy of the consumers. The driver behavior can be shared with third parties like Insurance Company to service insurance, to prevent fraud, to comply law and to the researcher. The insurance company is not going to advertise these criteria. These information is written in fine print

5. The insurance company like **progressive claims** that it monitor and record number of the miles driven, time of the day you drive and how often you make hard stop. These are only three features listed in the advertisement. But following are some of the element that device can actually measure and are listed in US Patent US5797134:
   a. Total driving time in minutes by each driver of the insured vehicle;
   b. Number of minutes driving in high/low risk locations (high/low accident areas)
   c. Number of minutes of driving at high/low risk times (rush 40 hour or Sunday afternoon)
   d. Using seat belts,
   e. Use of turn signals,
   f. Observance of speed limits, and
   g. Observance of traffic control devices;
   h. Number of sudden braking situations; and
   i. Number of sudden acceleration situations. Vehicle:
   j. Location vehicle is parked at night (in garage, in driveway, on street); and
   k. Location vehicle is parked at work (high theft locations, etc.).

6. The in-vehicle recording device is used to check unsafe operation of vehicle like presence of alcohol. This is done with air content analyzer that detects alcohol level and it used by driver
Teens generally have the worst driving habits. They have the highest incidents for accidents and deaths. This is due mostly to speeding and little experience behind the wheel. These can be offset by drivers trained on the Inheriting Technology. This technology makes it possible to monitor their driving habits in real-time for agencies and parents to know how their teens are driving. A teen program is started program in this technology. Don’t let your teen drive for a week and see what the vehicle can do with increased safety. If you notice a difference, you can consider increasing the time period.

By bowling the top speed and speed of the vehicle they are allowed to drive. The insurance companies would reduce their rates on them if their driving habits are good. For individual vehicles, for a year in the UK would be £1029 to £80 to £50 mph in 90 days and maximum speed of 75 mph, but I am sure they would not agree.

Limit the distractions, have each state start driving school (not the simple system most states have now). Instead, let them start learning before they drive a car. My best advice is to drive and taught no thing that will not be tested in the state driving tests.

Tests were necessary to hand breaking on wet pavement and dry pavement to see my reactions to what the car was doing. I did anything wrong, 3 point turning, parallel parking, etc.
Your Open Question

How do you pay as you drive devices negatively affect the consumer?

1 week ago - 1 day left to answer

Answers (1)

The insurance company like progressive claims that it monitor and record number of the miles driven, time of the day you drive and how often you take hard stop. These information are then used to calculate your rate based on your driving behavior.

Categories:
- All Categories
- Cars & Transportation
- Accidents
- Traffic & Driving
- Buying & Selling

Your Open Question

What claims are made by insurance companies with regards to how you drive devices?

1 week ago - 1 day left to answer

Answers (2)

The insurance company like progressive claims that it monitor and record number of the miles driven, time of the day you drive and how often you take hard stop. These information are then used to calculate your rate based on your driving behavior.

Categories:
- All Categories
- Cars & Transportation
- Accidents
- Traffic & Driving
- Buying & Selling
Editorials

Editorial: With any new technology there comes advantages and disadvantages. The inventor of such technology will always portray the benefit of having these gadgets as the best thing ever. Taking a closer look at all the features provided in the gadgets give us hard evidence of the disadvantages for having it. Yes, I am talking about the “smart” portable gadgets that Progressive car insurance has come up. It has not become popular like many new machines have so far. Yet, there are people who get tricked into buying it. In most of the States of US, it is given for free to Progressive car insurance customers. There are five States - Georgia, Alabama, Kansas, Rhode Island and South Carolina, in which they charged thirty dollars for this technology. The only reason people want to install it in their car is that they “can” get discount on their premium. On top of thirty dollars there is another cost to it---YOUR FREEDOM. It allows Big Brother to track your driving behavior. (SB)

Editorial: What price are you willing to pay for lower car insurance? Many insurance companies offer devices that monitor your driving habits and may reduce your insurance rate. They give you a shortened list of what these devices monitor such as miles driven, time of day you drive, hard acceleration, and hard braking. Now these features do not sound too intrusive but these devices record your location, monitor your speed, seatbelt use, turn signal use, and also know the speed limits of the roads you are on. A perfect example of this is Progressive’s Snapshot program. When enrolling into this program you are signing away your privacy for the chance to save a few dollars on your car insurance rate. Have times gotten so tough that we are willing to give away basic freedoms to try and save some money? I sure hope not, I’m afraid of our future and where we are heading and being monitored by big businesses is not the direction we should be going. We need to put a stop to the monitoring before it is too late. (NE)