



Anna Kinderman, 17, and her mother, Bette Kinderman, show off a small camera that is installed near the rear-view mirror to record unsafe "events" when the teenager drives, Sept. 23, 2007, in Madison, Wis. The monitoring device provided through Madison-based American Family Insurance Co.'s Teen Safe Driver program is one of several in-car cameras or global positioning equipment units that U.S. auto insurers have begun offering to help reduce the alarming number of crashes involving young new motorists. (AP Photo/Andy Manis)



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## Car Insurers' Devices Track Teen Drivers

By DAVE CARPENTER – 22 hours ago

CHICAGO (AP) — When 17-year-old Anna Kinderman takes a turn too fast in her parents' sedan or jams the brakes too hard, she apologizes aloud even when no one else is in the car. "Sorry, Dad," she says, looking up at the camera mounted on the rear-view mirror.

Mom and Dad will see the incident on video soon enough, after all.

Several U.S. auto insurers have begun offering in-car cameras or global positioning equipment to help parents monitor their teenagers' driving behavior, hoping to reduce the alarming number of crashes involving young new motorists.

Industry experts say it's too soon to gauge the effectiveness of programs like American Family Insurance Co.'s Teen Safe Driver, used by the Kindermans in Madison, Wis. But the case for needing to improve highway safety for teens is compelling.

Traffic accidents are by far the No. 1 killer of U.S. teenagers, with a fatality rate four times higher than drivers aged 25-69. A total of 5,288 teens died in traffic accidents in 2005, and more than 7,000 were driving cars involved in fatal accidents.

Insurance companies can benefit significantly if the initiatives catch on, according to Craig Weber, senior insurance analyst with research and consulting firm Celent.

"It's a unique opportunity for them to help change behavior, which will help them drive down rates, which will make customers happy," said Weber. Even if rates don't drop, he added, "it's a huge win in building customer loyalty and generating positive PR."

One of the programs — Safeco Corp.'s Teensurance — just announced premium discounts of up to 15 percent for its customers who participate. Others are likely to follow suit.

Under Teen Safe Driver, a camera records audio and video images of both the road and the driver when motion sensors detect swerving, hard braking, sudden acceleration or a collision. The footage goes to an analysis center where it is graded for riskiness and sent on to parents with comments and coaching tips.

Teen drivers have mixed feelings about the technology; one in 20 even cover the camera after it is first installed, according to program officials.

"It's great that you can see what you did wrong," said Anna. "But it kind of feels like a parent is in your space, especially when you get yelled at if you do something wrong."

She has been part of a pilot program at her high school for the last year. She usually sits down with her father, a police officer, to review the incidents — and explain why she was driving with a cell phone to her ear.

Her mom, Bette Kinderman, views the system as a great tool for parents. "I'd rather be able to talk to her about an issue before there's an accident," she said.

She downplayed concerns about privacy: "To me, my kids haven't earned their privacy in a car yet. Being in a car is so dangerous."

While the early data is limited, Madison-based American Family says teen drivers participating in the program have had significantly fewer crashes and injury accidents than would have been expected based on national driving statistics. It also says driving risk scores measured in the recordings analyzed drop an average 80 percent during the first 16 weeks.

Rusty Weiss of DriveCam Inc., the San Diego-based company that developed the technology, said the video captures more inattentive mistakes than aggressive-driving ones; for example, teens talking on their cell phones, listening to iPods or heeding friends' advice to run yellow lights. Private details and conversations are not shared with parents, he said, nor are individual incidents or video clips given to American Family.

"Our program is really about providing a bridge between parents supervising teenage drivers in their vehicle and being out there on their own," Weiss said.

Privacy-wise, the key is that the program is voluntary, said Joan Claybrook, president of the nonprofit group Public Citizen, which advocates for safer roads.

"I think it's very important for teenagers to get some feedback at a time when they're new to driving," she said. "As long as they're fully informed of the potential uses of it and the parents are fully informed of it and they decide to do it anyway, then that's fine."

Other programs aim to accomplish similar goals using global positioning systems technology.

Guy Thompson of Lake Oswego, Ore., gets an automated text message whenever his 16-year-old daughter Maggie drives her car more than five miles from home or exceeds 55 mph, limits he set to trigger alerts under the Teensurance plan. He also can monitor the location of her car online, or even set the device to notify him if the car arrives at a specified address.

Thompson says the extra information eases his concerns when Maggie is out and has made her more forthcoming about her whereabouts.

Maggie said she's become a more conscientious driver because she knows that if she speeds, the device — and her dad — will hold her accountable.

"I think it's generally a good thing," she said, "as long as you have a trusting relationship and you're honest. And if you don't, maybe it's a step in the right direction."

Customers of Seattle-based Safeco pay an additional \$14.99 a month for two years for the program.

While Safeco agents suggested that initial interest in the program was tepid, spokesman Matt Gertmenian characterizes nationwide sales as good so far. The main goal, he said, is to get teens to think and talk more about driving safety.

"We're trying to have them drive the way they do when Mom and Dad are in the car with them," he said.

Another new program is MobileTeen GPS, launched in April by American International Group Inc.'s AIG Auto Insurance. Like Teensurance, the GPS program sends parents an e-mail or text message if the teen's car exceeds pre-defined speed limits or strays too far from home or school.

The cost is \$19.99 a month for two years for policy holders of Wilmington, Del.-based AIG; others can buy the device for \$469 and join the program for another \$29.99 a month.

The Insurance Institute for Highway Safety is withholding a formal opinion until it can complete studies on their effectiveness. It's also unclear how widely the monitoring devices will be embraced by parents and teens, said Anne McCartt, senior vice president for research.

"We think it's quite likely that the teens' behavior would be affected, knowing that their parents are getting feedback on the risk-taking and the errors that they're making," she said. "Whether that translates into lower crashes, we don't know."

On the Net:

- Teen Safe Driver program: <http://www.teensafedriver.com>

- Teensurance: <http://www.teensurance.com>
- MobileTeenGPS: <http://www.aigteengps.com>

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