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Insurer tattles on kids who speed

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By Robert Davis, USA TODAY

Safeco Insurance (SAF) unveils a teen driving package Tuesday that notifies parents when their young driver speeds, breaks curfew or drives outside of an agreed-upon area.

Parents can also use the Internet and global-positioning satellites to find their car at any moment.

"Teensurance," available in all 44 states where Safeco provides auto insurance, is the first time that a major national insurance company has combined multiple safety programs in a single package designed to prevent teen deaths. The Seattle-based company has 4.3 million customers, according to its website.

About 19 teens die from crashes every day, according to federal data. Dave Snyder, vice president of the American Insurance Association, a trade group, called the Safeco program a major step toward reducing those numbers. "This has potential to get at one of our greatest public-health issues: death and injury among young people from vehicle crashes," he says.

Jim Havens, Safeco's vice president of consumer solutions, says parents and teens who used the \$25-a-month package in a trial run found that it helped new drivers earn trust fast.

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"It flips the conversation completely around, from the parent saying 'no' to the parent being in the know," Havens says.

Teensurance includes an online survey that helps parents identify a teen driver's weak spots and provides a contract to help parents set limits on driving time and range.

None of the driving information collected by an independent firm in California will be seen by Safeco, the company says, even if an accident leads to a claim. But the insurer will measure aggregate program data to determine if Teensurance drivers have fewer crashes than young drivers who are not in the program. Such a benefit might lower rates for Teensurance drivers, Safeco says.

Teensurance includes roadside assistance and allows parents to unlock a car remotely if keys get locked inside, a common mistake made by inexperienced drivers.

Carolyn Gorman, vice president of the Insurance Information Institute, says, "You can say, 'I hope you are driving under the speed limit,' and your child will say, 'I am, I am,' and you just have to shake your head and cross your fingers and go along with the game. If you have this kind of specificity, you are actually being an effective parent, rather than an enabler."

Safety researchers say the most dangerous time for teens is the first few months that they drive alone.

"The longer you can have that protecting influence of the parents, the better," says Anne McCartt, senior vice president for research at the Insurance Institute for Highway Safety. "It's hard to think of other ways that can be as effective as things inside the vehicle."

Mary Hanke, a single mother from Sammamish, Wash., enrolled in Teensurance when her daughter, Christina, 17, was ready to drive. "If my daughter speeds, I get a phone call," she says. "I can check at any time on the Internet where she is. She is a good kid, and I want to keep her that way."

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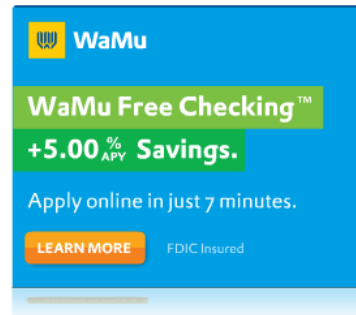
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