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Business

Tracking teen drivers

Auto insurers are offering parents in other states discounts on devices to monitor young adults

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May 8, 2007

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Electronic devices have been around for years to enable parents to monitor their teenagers' driving when the kids are out of sight. Now - tentatively - two insurance companies are encouraging their use by subsidizing the devices' costs.

The programs are the latest effort at solving the stubborn problem of sky-high accident rates of teen drivers and the horrific cost in lives. More than 3,000 teenage drivers die in car crashes each year, and more than 200,000 others are hurt. Newsday's archives show that eight teenage drivers or passengers have been killed on Long Island in crashes since Sept. 13 last year - including two in an accident April 26 on the Northern State Parkway that tore a speeding BMW to pieces and left two families in mourning.

None of the insurance company discounts on monitoring devices is available to New Yorkers, although worried parents here can - and sometimes do - buy the devices independently of their insurers and pay for them out of pocket. Typically they cost hundreds of dollars plus subscription fees.

A few weeks ago, AIG Auto Insurance, based in Wilmington, Del., announced a program in Arizona, Illinois, New Jersey, Pennsylvania, South Carolina and Washington state to provide customers discounted global-positioning-satellite-based devices that allow parents to track their teenagers' cars by computer or telephone. The device will automatically send the parent an e-mail and/or text message if the teen's car exceeds a predetermined speed limit or is driven too far from a predefined location, such as school, home or work.

AIG sells auto coverage in New York and says it will consider expanding the pilot project here.

Since March 1, meanwhile, American Family Mutual Insurance Co. of Madison, Wis., which insures cars in 18 states west of Ohio, has been offering customers in Indiana, Minnesota and Wisconsin free installation, plus a year of service charges, of a video camera with sound that records the driver if it is triggered by "g-forces" caused by sudden braking, swerves or an accident.

A flashing red light tells the driver the recorder is on and the parents get a weekly report card and can watch the video on a special Web site.

American Family customer Amy Hackworthy of Madison had the device installed in the Chevrolet Suburban her son, David, 17, is driving. He'd had two minor accidents. She and her son say it has worked out just fine, and there have been no more accidents, tickets or even many alarms from the device since then.

"We're glad to have it as long as they'll let us," Amy Hackworthy said.

Said David, "When I first got it, it was kind of distracting, but after having it on for a year now, I don't even think about it at all."

The device, marketed by DriveCam Inc. of San Diego, also is used by government and business-fleet operators to monitor their drivers' behavior. It's to be available to the general public starting this summer. Information about it is at drive.cam.com.

The GPS device being discounted by AIG - the MobileTeen GPS marketed by Wireless Installation Networks Llc of Marietta, Ga. (mobileteengps.com) - normally costs \$450 plus \$14.95 a month and is said to be easily installed by owners in 1996 and newer cars.

John Cantwell, AIG's vice president of underwriting and product development, who's been coordinating the program, says policyholders with drivers aged 15 through 17 in the household will be paying about half the usual cost in return for a two-year commitment to the program.

"We wanted to do something for our policyholders who have teen drivers," he said, adding it's a "reasonable expectation" that the program will be expanded to other states, but "we haven't made that decision yet."

Another of several systems on the market is the RS 1000 sold by Road Safely International Inc. of Thousand Oaks, Calif.; it monitors speeds and g-forces in acceleration, turns and braking, and alerts the driver if preset limits are exceeded. The company Web site is road.safely.com.

"If they ignore it, it becomes a high-pitched tone," said Donna Gompert, a manager at the company. The unit retails through Road Safely for \$295 and is user-installed in 1996 and newer cars by plugging into the on-board diagnostic data port, Gompert said. The device is installed under the driver's seat, and its information can be downloaded by parents when the car returns home.

Still other devices are sold by Alltrack USA of Smyrna, Ga. (alltrackusa.com). The simplest start at about \$115, and some units require monthly service fees as high as \$35, company owner Mark Allbaugh said. He and several Long Island dealers handling such devices say many parents install them without telling their youngsters, while others install them in plain view, which Allbaugh recommends. "I think they drive better if they know it's there," he said.

Russell Rader, a spokesman for the Insurance Institute for Highway Safety, said his group believes devices that spy and snitch on young drivers have the potential to reduce crashes.

"It's very difficult to change the attitudes and behaviors of teens," Rader said. "But one that may work is if they know Mom or Dad will find out how they've been driving."

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