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Rosen: Making the best of those teen driving years

With two children driving and a third about to get behind the wheel, I'm keenly interested in ways to keep my auto insurance costs in check.

That's why I was intrigued by a few product ideas and services that arrived in my mailbox after my recent column about Safeco's Project Teen program for policyholders, which relies on Global Positioning System satellites to track the driving habits of young, inexperienced drivers.

Like Project Teen, these safe-driving products that I just became aware of could have major implications on how much you pay to insure your student drivers.

For many parents, help can't come soon enough.

In a survey released in early July by AAA and *Seventeen* magazine, 61 percent of teens admitted risky behavior while driving, including text-messaging, talking on cell phones and speeding.

Part of the problem, the survey found, is that parents are not aware of what kids are doing when they hand over the keys, and they aren't enforcing rules about safe driving. In addition, many high schoolers are not taking driver's education classes anymore, so there are breakdowns in training time behind the wheel. And finally — and this is no surprise — youths may be imitating their parents' poor driving habits.

According to the Insurance Information Institute, people between ages 15 and 20 have the highest rate of fatal crashes of any age group. Summer is typically the deadliest stretch.

If you're worried about your young driver, here are some programs that could be beneficial:

•**Defensive driving DVD:** Instructor Scott Kuhne understands the value of training young drivers to avoid common mistakes.

"As a father, I saw the high rate of accidents that my daughter's peer group was getting into," Kuhne said.

Two years ago, he produced a 24-minute DVD called "Road Skillz," which incorporates real-life situations, professional race car drivers, a wide array of cars, animation, popular music and re-enactments showing defensive driver techniques and what to do in a crisis.

The DVD, which sells for \$19.95 at www.roadskillz.com, this year won a National Parenting Publication award.

•**Rookie tags:** The mother-and-son team of Corinne and Austin Fortenbacher of Spring Lake, Mich., has developed a line of magnets and removable vinyl stickers starting at about \$7 that identify novice teen drivers and promote safe habits.

The idea is that "identifying a teen's driver status allows experienced drivers to anticipate common new-driver mistakes," Corinne Fortenbacher said. "We know to be more cautious and forgiving when we realize a teenager is new to the road."

The products were designed by teens and can be found at www.rookiedriver.net.

•**Tracking your driver:** Similar to the "How's my driving" decal on trucks, now you can slap a sticker on your teen's car and receive e-mail alerts about bad driving.

For a yearly fee of about \$50, reportmyteen.com and tell-my-mom.com will send you a bumper sticker with the telephone number on it for an unsafe driving hot line. If your child is seen driving recklessly, for example, a person can call the number and leave a message, which will then be instantly e-mailed to the parent.

•**Lookin' Out:** That's the name of a safe teen-driving awareness program launched by Erie Insurance in Pennsylvania to reduce auto crashes and promote safe driving habits. The educational program, created by teens, covers areas such as seat-belt use, speeding or reckless behavior, and the elimination of distractions such as cell phones and loud music.

Here's how the program works. Erie Insurance provides student groups in communities where it has offices with up to \$2,000 in funding to support Lookin' Out activities. Since 2001, the program has awarded about \$130,000 to educate more than 15,000 high school students in a six-state area in the eastern U.S.

Despite some marketing hype, the truth is that none of these products and services may wind up substantially lowering your auto premiums. After all, insurance companies are in business to make a profit, and youths are the riskiest group to cover.

Still, your insurance rates might at least hold steady as long as your child maintains a clean-driving record.

Then, there's the peace of mind factor — knowing your children are more aware of the dangers of driving. As a parent facing a long road ahead with young drivers, eliminating some worry can be a good thing.

Risky driving

According to a survey by AAA and *Seventeen* magazine, 61 percent of teens admitted having risky driving habits. Of that 61 percent:

- 46 percent said they text-message while driving, and 51 percent talk on cell phones.
- 58 percent said they drive with their friends in the car, even though having other teens in the car can dramatically increase crashes.
- 40 percent said they speed.
- 11 percent admit to drinking or using drugs before getting behind the wheel.

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