



Big Brother hits road with teens

New devices let folks track driving

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A parent's order to "call me when you get there" may soon take a backseat to technology.

Several auto insurance companies are using global positioning system devices and video cameras to help parents track their young drivers.

The latest is a new program called Teensurance, which Safeco Insurance released last month, that uses an in-car device with GPS to record vehicle movements and locations.

Parents can view this online and set speed, time and area restrictions for the vehicle. If a driver breaks those rules, the parent would be notified by e-mail, phone or text message.

The parent also can choose to receive updates when the car arrives at and leaves certain locations. The system can remotely start or stop the engine and unlock doors.

"We're hoping that this will decrease teen fatalities — that's the biggest thing — and also,

that it will encourage teenagers to form better driving habits," said Joe Maupin, whose Louisville Safeco agency sells Teensurance.

The device and installation are free with a two-year contract of \$15 per month. About 20 policyholders in the Louisville area have purchased Teensurance since its June 27 release, Maupin said.

Using the system will not lower insurance premiums, Maupin said.

But he said other features may make it worthwhile, including 24-hour roadside assistance and tracking to find the car if it is stolen.

"We really attempted to build a product that would meet parents' needs," said William Tsumpes, CEO of Seaguard Electronics in Irvine, Calif., which built the GPS devices for Safeco.

AIG Auto Insurance has collaborated with MobileTEEN GPS of Marietta, Ga., to offer almost identical features as Safeco's program, excluding the remote unlocking tool.

MobileTEEN GPS is available through AIG at \$19.99 per month with a two-year con-

See **TRACK**, B5, col. 1

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Safeco Insurance

TRACK | Gadgets to trace teens abound

Continued from B1

tract. Non-policyholders may purchase the device online for \$469 with an additional \$29.95 monthly fee.

MobileTEEN GPS has sold 32 devices in Kentucky to online purchasers. Information about AIG's sales of the product cannot be released, according to Peter Tulupman, spokesman for AIG.

American Family Insurance, available to Indiana residents, also has introduced the Teen Safe Driver Program with DriveCam, a video surveillance system that records swerving, hard braking, sudden acceleration and collisions. The videos are sent wirelessly to analysts who review the film, assign a "risk score" and send a weekly report to the parents.

Policyholders will not receive insurance breaks, but can use the service free of charge for as long as a year. The company has not yet decided on what will happen after the year-long contracts are up. American Family Insurance declined to provide the number of DriveCam subscribers, according to Steve Witmer, spokesman for American Family Insurance.

The parents of Ashley Murray, 17, of Louisville, are considering the Teensurance program for their daughter.

Ashley said she would be

content if they purchased it because the device has useful features and will not hinder her freedom as a child or driver.

"I think it will take a lot of pressure off of a teenager in certain situations — there are things that I'm sure will happen to me like getting locked out or being in a car accident, and this will make them easier to deal with," she said.

But Jerome Martin, 45, of Louisville, who is not a Safeco customer, would not consider purchasing Teensurance for his 16-year-old son because for them, it would strip the sense of trust between parent and child.

"We're taking the respect and responsibility away from our kids and computerizing it," Martin said. Parents should teach responsible driving instead of resorting to minute-by-minute monitoring, he said.

"Part of growing up is giving kids some privacy so that they'll trust you and learn on their own — only then will speeding and accidents be prevented."

Maupin disagrees, saying teens are prone to collisions and costly speeding tickets, but the device would push them to be more responsible.

"This will save the families thousands of dollars in years to come," he said.

Kentucky State Police report that in the past year and a half, 105 accidents with 16- to

18-year-old drivers were caused by speeding — two of which were fatal.

A total of 2,355 other accidents were caused by drivers not paying close enough attention. Factors such as following too close and failing to yield were also frequent causes of collisions — none of which can be monitored by the device.

Ray Farmer of the American Insurance Association praised Safeco's program for its positive influence for young drivers.

"I think Teensurance is a great innovation that should relieve some of the stress of a parent with a young, inexperienced driver," Farmer said.

"It will also allow the young driver to further prove to the parent that they are capable of accepting the increased responsibility that comes along with driving," he said.

GPS tracking devices are available at most electronics stores. Parents also have the option to purchase dashboard-installed GPS systems that offer vehicle tracking, directions and emergency assistance.

Cell-phone systems that track the location of the phone via GPS are also available for parents to keep close watch over their teens.

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