

Monitor Your Teen's Driving



Automobile accidents are easily the leading cause of death for teenagers across America, according to the National Highway Traffic Safety Administration (NHTSA). For both genders, drivers between the ages of 16 and 19 have the highest average annual crash and traffic violation rates of any other age group. NHTSA data also show that unaccompanied 16- and 17-year-olds crash nine times more often than adults.

Research indicates that young novice drivers tend to underestimate the crash risk in hazardous situations. Teen drivers also tend to take more risks while driving, partly due to their overconfidence in their driving abilities. One way for parents to reduce their teen's chances of being involved in an auto accident is to use technology to monitor their driving characteristics and provide appropriate feedback.

A number of "black box" products are now available on the marketplace to facilitate monitoring drivers. These small devices (often the size of a pager and starting at around \$280) can be simply installed into the auto your teen drives by plugging them into the Vehicle Data Link Connector (on 1996 and new vehicles). They can detect and record your teen's speed, aggressive driving such as "jack-rabbit" takeoffs, failure to wear a seat belt, unsafe backing techniques, driving locations, monthly mileage, and driving times. Thus, if your teen's curfew is at midnight and they get home at 1:00 a.m., you will know it.

With some of these products, you can simply pop the memory card out of the "black box" and plug it into your PC to display the reports and graphs. You can then review the results with your teenager, providing a great educational opportunity based on solid, technology-driven evidence. Research indicates that this type of monitoring and coaching pays off big dividends in the form of safer teen driving. Numerous companies offer these products in the marketplace, with some of the more sophisticated ones costing upwards of \$1,000. A few insurers offer discounts for families who utilize these devices.

[International Risk Management Institute, Inc.](#), November 2010