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YOUR STRATEGY KIDS & MONEY

Products help cope with teen driving

Steve Rosen | The Kansas City Star
August 5, 2007

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 product ideas and services that arrived in my mailbox after my recent column about driving habits of young, inexperienced drivers.

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

1 Ads by Google [163]

Terry & Slane [164]
Holding Drunk Drivers Accountable Free Consultation, No Risk to You
www.TerryandSlane.com [165]

Driving [166]
Hand over the keys with confidence. Help your teen be a better driver.
www.TeenSafeDriver.com [167]

Minnesota DWI/DUI Defense [168]
Experienced, aggressive defense Reasonable fees
www.dwidefender.com [169]

Tips for parents of teens [170]
Learn how to teach your child to be a safe and responsible driver.
www.drivingskillsforlife.com [171]

GPS Teen Vehicle Tracking [172]
Track Vehicles / Teen Drivers. View Results on Streetmaps via Your PC.
www.gpsteentracking.com [173]

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.

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

Defensive driving DVD: Two years ago, Scott Kuhne 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 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 products were designed by teens

and can be found at 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.

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.

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