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## Is a Candid Camera The Key to Safer Teenage Drivers?

By LIAM PLEVEN

**T**HERE IS A CURVE in the road near Alexander Mougin's house near Oxford, Iowa. The high-school senior used to like to take it hard and sharp—but that was before his car was fitted with a camera capable of recording his driving habits.

Mr. Mougin, 18 years old, has been participating in a University of Iowa study to see whether the device and the data it provides can help improve teen driving. The camera, attached to the rear-view mirror, has one lens facing the road and another aimed at the driver. It runs constantly, and slips into recording mode if, for example, the car accelerates rapidly or brakes suddenly. It then preserves about 10 seconds before and after the event that triggered it.

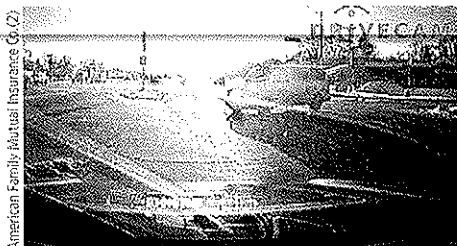
"You don't want to set it off," Mr. Mougin says. After 10 months of taking part in the study, he says, "I know I'm a safer driver."

Starting tomorrow, American Family Mutual Insurance Co., the nation's 10th largest car insurer, will offer some of its customers the same system, known as DriveCam, in an effort to improve driving behavior among teens, a population that is particularly at risk on the roads. More teenagers die in car crashes than from any other single cause.

Customers with teenage children in Indiana, Minnesota and Wisconsin will be able to request that the system be installed in their cars, free of charge. Parents will receive regular reports on incidents that trigger a recording, which they can then review with their kids.

The system, made by DriveCam Inc., a privately held firm in San Diego, is the latest in a line of tools that can help parents track their teenagers' behavior. For example, global-positioning equipment can alert parents if a car leaves a certain area. Other devices can reveal driver behavior in general. Black boxes, now standard in many new vehicles, can capture data such as how fast a car is moving.

Until now, DriveCam's system has been used in commercial fleets. The move to make these kinds of devices more available to consumers could meet resistance from



A sequence captured by DriveCam shows a driver braking sharply for traffic at a stoplight.

those concerned about an intrusion into a once-private realm.

American Family will get aggregated data from DriveCam, but won't have access to information about individuals. The company says it doesn't intend to watch the videos, though they could be subpoenaed in a legal proceeding. American Family also says it will not use the data to set rates, and doesn't have enough information to do so now, but it doesn't rule out that possibility in the future.

"It's going to make the kids safer drivers," says Jack Salzwedel, the president of American Family, which is based in Madison, Wis. The question, he says, is whether families will want to have it installed. "We need to see if this is something that parents can get engaged in," he says.

It also could be a marketing tool, since parents typically buy the auto insurance, and DriveCam is not offered directly to individuals. American Family, which operates in the Midwest and West, is the largest car insurer in Wisconsin, the second largest in Minnesota, and the fifth largest in Indiana, according to A.M. Best Co. Inc. Mr. Salzwedel sees the DriveCam program as a way for the company to differentiate itself from competitors.

If the program reduces the number of crashes, that could contribute to lower insurance payouts. In 2005, the last year for which data are available, nearly 5,700 16-to-20 year olds died on the roads, according to the National Highway Traffic Safety Admin-

istration, about 13% of all crash deaths. Another 53,000 suffered incapacitating injuries.

Mr. Mougin drives about 15 minutes each direction to and from his school near Iowa City. He says he used to trip the device about once a week, when a light went on indicating the camera had started recording. That happens rarely now, he says.

His mother, Brenda, confirms that. At one point, she saw a video of a car pulling around a farm vehicle on a gravel road and into her son's oncoming lane. He braked sharply and avoided a collision.

"He kept calm," Ms. Mougin says. "That gives you a lot more confidence."

The Iowa study includes 25 teenagers who have driven 300,000 total miles in 10 months. The researchers first let the teens drive with the device, but hid the light that lets a driver know the recording has been triggered. After several weeks, they uncovered the light, and began sending results to parents.

Those most prone to trigger a recording during the preliminary period saw a 72% drop in safety-related events after using DriveCam for the next two months, says Daniel McGehee, director of the Human Factors & Vehicle Safety Research division of the university's Public Policy Center.

American Family hasn't committed to expanding the program to the other 15 states where it operates. The company, a mutual insurer owned by policyholders, has conducted or supported three studies in which teenagers who used the system curtailed driving behavior seen as risky, including the Iowa study.

It's not clear whether a change in teen driving behavior from systems such as DriveCam would lead to fewer crashes. Experts believe teens are at greatest risk during their first year of driving by themselves. Anne McCartt, senior vice president for research at the Insurance Institute for Highway Safety, says these kinds of systems "do have some potential."

A video recording also could protect a teenager from blame in a crash and help establish who is liable for damages, says Joan Claybrook, president of Public Citizen, a nonprofit group in Washington, D.C., that advocates for, among other things, safer roads. She says it is important the device be installed on a voluntary basis, to limit privacy concerns.

Bruce Moeller, the chief executive of DriveCam, calls the system a "proactive

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behavior-modification tool." DriveCam compiles reports that analyze the video clips and compare a driver's record of triggering the camera with groups of other drivers. Parents in the American Family program will be able to access their teens' clips and reports on the Internet, through a password-protected site.

Steve Lagman, a physician in Fitchburg, Wis., says he used similar reports to talk to his son Patrick, 16, who is participating in a pilot program at his school.

"It seems a little in the Big Brother realm," says Mr. Lagman, but he adds that safety considerations trumped that concern. He says that since his son began using a DriveCam in October, he has exhibited "fewer risk-taking behaviors."

Patrick Lagman, for his part, says "I feel like I'm a better driver," and adds, "I'm pretty close to not needing it anymore."

