

Senior Drivers

Most insurance companies offer discounts to drivers over 55, and for good reason: Seniors are generally courteous drivers who obey speed limits and follow the rules of the road. They tend to be cautious, for example, taking safer back roads to avoid congestion on major thoroughfares, and steering clear of rush-hour traffic. An older person is also more likely to avoid driving altogether when weather conditions are less than ideal, such as during a rainstorm or at night when visibility will be hampered.

Many states offer approved accident prevention courses for senior drivers to help them earn an insurance discount. Such classes can help refresh driving skills and alert people to the physical changes that may affect reflexes, hearing and cognitive ability. Groups such as the AAA offer a "driving health checkup" to provide seniors with a skills tune up. And the AAA's [CarFit](#) [1] program provides a 12-point check to make sure a vehicle's interior features are perfectly matched to maximize comfort and safety for a senior driver. For example, mirrors can be adjusted for better visibility. Or the position of the steering wheel can be tweaked to improve the line of sight.

Although statistics show that, seniors do have a higher rate of fatal crashes, based on miles driven, the higher death rate is primarily due to the fact that it is harder for senior drivers to survive a serious car crash. And, because it can be difficult for seniors to give up the freedom that comes with being self-sufficient, family members often have to intervene when an aging relative's continued driving may put them and others at risk.

In many cases, senior drivers decide to stop driving when they recognize that their confidence has waned. However, there are those who may not realize that declining health has affected their driving skills. Impaired hearing, deteriorating eyesight and slower reflexes are among the obvious concerns. Prescription drugs might also contribute to a slower reaction time. Talking with a senior driver about giving up the independence of driving can work with a supportive, positive conversation focused on safety, as well as other transportation options.

The Hartford and the MIT AgeLab have produced a comprehensive handbook titled, ["We Need to Talk,"](#) [2] which provides guidance for a productive conversation with older drivers, designed to address both the facts and emotion that often arise when it's time to put the keys away. The handbook offers tips and worksheets for a frank discussion about the risks and the signals that may indicate that it is time to give up driving. It also offers suggestions on viable alternative transportation options, from public transportation to app-based ride-sharing services.

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