

Senior driving safety and insurance tips

There are advantages to being an older driver if you know the facts

Auto Insurance

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Senior drivers on the road

In general, drivers over the age of 55 are more courteous, and more likely to obey speed limits and follow the rules of the road. And those who are retirees often drive many fewer miles than when they commuted to work on a daily basis.

Perhaps because of physical changes associated with age that affect eyesight, hearing and cognitive ability, senior drivers tend to be more cautious. For example, they might take safer back roads to avoid congestion on major thoroughfares; they may steer 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.

Senior drivers can reduce car insurance costs

Because they are in the car less and generally exhibit safe driving behaviors, most insurers companies offer [auto insurance](#) discounts to drivers over 55. Some discounts are associated with age; others discounts are earned upon completion of approved accident prevention courses for senior drivers.

For example, the AAA offers a defensive driving course for seniors that can be taken online. Courses such as this one help tune up driving skills and give people tools to help compensate for slower reflexes, impaired eyesight and hearing and even the affects of medications or [how to deal with road rage incidents](#).

In addition to safe driving programs, the CarFit program (sponsored by AAA, AARP and the American Occupational Therapy Association) provides a 12-point check to make sure a vehicle's interior features are adjusted to maximize the comfort and safety for a senior driver. For example, mirrors can be tweaked for better visibility, or the position of the steering wheel can be changed to improve the line of sight.

If you're over 55, check with your insurance professional for suggestions about other courses in your state that might qualify you for older driver discounts.

When seniors should stop driving

Unfortunately, per miles driven, there's a higher mortality rate of senior drivers in car crashes. This is primarily due to the fact that it is harder for senior drivers to survive a serious collision, so knowing the right moment to stop driving is important.

In many cases, senior drivers decide to stop driving when they recognize that their confidence has waned. Others may not realize that declining health, impaired senses or medication have adversely affected their driving skills and may compromise their safety or the safety of others.

For many seniors, it can be psychologically traumatic to give up the self-sufficiency of being able to get oneself from place to place. When an aging relative's driving may put him or her or others at risk, family members often have to intervene.

Convincing a senior that he or she needs to give up the independence of driving needs to be done in a supportive, positive way that deals with the emotional aspect and offers practical transportation alternatives.

One resource that provides guidance for this difficult conversation is a downloadable PDF entitled "We Need to Talk," developed by The Hartford Insurance Company and the MIT AgeLab. From reading the signals that it's time for a senior to stop driving to tips on having the frank discussion to suggestions of viable transportation alternatives, the booklet is designed to

address both the facts and the strong feelings that may arise when it's time to put the keys away.

Additional resources

- [SeniorDriving.AAA.com](#) – general information for senior drivers
- [Links to downloadable driving resources for seniors](#) from the National Highway Traffic Safety Administration (NHTSA) and the AAA Foundation for Traffic Safety
- [AAA's Roadwise™ driver improvement courses for seniors](#) – links to courses by state
- [CarFit: Helping Mature Drivers Find Their Safest Fit](#)
- ["We Need to Talk: Family Conversations with Older Drivers"](#) – downloadable brochure

Next steps: If you're in the sandwich generation with senior driver parents *and* kids driving or about to drive—[here are some safety tips for teen drivers](#)

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