

# National Teen Driver Safety Week Highlights Dangers Facing Young Drivers and Passengers

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**NEW YORK, October 22, 2009** — Nothing kills more teenagers than car crashes, and the risk skyrockets when young drivers have teens along as passengers. Young, inexperienced drivers must focus their full attention on the challenges of driving without the distractions of teenage passengers in the back seat, warns the Insurance Information Institute (I.I.I.).

Motor vehicle crashes are the leading cause of death among 15-to 20-year-olds and insurance industry research shows that more than half of teens who die in crashes are passengers, most of whom are not wearing a seatbelt.

In addition, the data also show that a teen driver's chance of getting in a fatal accident doubles when a teen passenger is in the car. With three or more passengers, the risk quadruples.

"Immaturity and lack of driving experience are the two main factors leading to the high crash rate among teens," said Jeanne M. Salvatore, senior vice president and national consumer spokesperson for the I.I.I. "Even the best teenage drivers don't have the judgment that comes with experience. It affects their recognition of and response to hazardous situations and results in dangerous practices such as speeding and tailgating. They also engage in risky behavior—eating, talking on their cellphones, text messaging, and they often don't wear their seatbelts. The added distraction of a teen passenger just adds to the risks facing young drivers," said Salvatore.

The Insurance Information Institute recommends taking the following precautions to ensure the safety of your teen:

### **1. Pick a safe car.**

You and your teenager should choose a car that is easy to drive and would offer protection in the event of a crash. Avoid small cars and those with high performance images that might encourage speed and recklessness. Trucks and sport utility vehicles (SUVS) should also be avoided, since they are more prone to rollovers.

### **2. Have your teen take a driver education course.**

A teenager who has learned to drive through a recognized driver's education course may be viewed more favorably by insurers. In some states, teens must take a driver's education course if they want to get a license at 16; otherwise, they have to wait until they are 18. The more driving practice your teen gets, the more confident he or she will be behind the wheel and the better able to react to challenging situations on the road.

### **3. Enroll your teen in a safe driver program.**

Some insurers offer "safe driver" programs. Teen participants in these programs sign parent-teen driving contracts which outline the young driver's responsibilities and the consequences of failure to meet those expectations. Check whether your insurance company has such a program—if your teenager completes the program, you may be eligible for a discount.

In addition, insurance companies are helping to reduce the number of accidents involving teen drivers by subsidizing the cost of electronic devices, such as GPS systems and video cameras, which can monitor the way teens drive. These monitoring services are usually operated by independent companies and alert parents of unsafe driving by email, text message or phone. Some insurers now offer discounts for parents and teens who participate in these safe driving programs.

### **4. Talk to your teen about the dangers of drinking and driving.**

Alcohol and driving do not mix. Parents should impose a "no tolerance" policy when it comes to alcohol and driving.

### **5. Talk to your teen about the dangers of distracted driving.**

Accidents occur each year because a teen driver was using a cellphone, text messaging, playing with the radio or CD controls or talking to friends in the backseat. Also, teens should be careful not to create distractions and to exhibit safe behavior when they are passengers in their friends' cars. New drivers should wait 1,000 miles or six months before picking up their first teen passenger.

### **5. Be a good role model.**

New drivers learn by example, so if you drive recklessly, your teenage driver is very likely to imitate you. Always wear a seatbelt and never drink and drive.

### **6. Institute a graduated licensing program for your teen.**

Many states have been successful in reducing teen accidents by enacting graduated drivers license (GDL) legislation. These laws, which include a three-phase program, allow teen drivers to develop more mature driving attitudes and gain experience behind the wheel. New drivers are restricted from certain activities, such as driving with passengers, until they have had their licenses for a set period, such as six months. A number of states have also reduced teen accidents by restricting the amount of time new drivers may be on the road without supervision.

You can institute the same policies with your own children even if your state does not have such a program. Introduce privileges gradually. Allow independent driving only after continued practice including night driving and driving in inclement weather. Keep in mind teens do not all reach the appropriate level of maturity to handle a drivers license at the same time. Parents should consider whether their children are easily distracted, nervous or risk takers before allowing them to get a license or even a learners permit.

You can protect yourself financially and lower the cost of insuring your teen by doing the following:

#### **1. Talk to your teen about the relationship between having an accident and insurance costs.**

Teens often forget that the cost of driving includes auto insurance. Explain to them how a driving infraction or accident can drive up insurance costs.

#### **2. Shop around.**

Insurance companies differ dramatically in how they price policies for young drivers, so spend some time researching online and by phone.

#### **3. Insure your son or daughter on your own policy.**

It is generally less expensive for parents to add teenagers to their own insurance policy than for teens to purchase their own. By insuring your teenager's car with your insurance company, you may also qualify for a multi-vehicle discount.

#### **4. Increase your liability insurance.**

State minimums for liability insurance will not be enough to fully protect you from a lawsuit should your teen get into an accident. Many vehicles today are worth more than \$15,000 and medical bills for injuries could easily exceed \$20,000 for one person. If your teen is found negligent in an accident and the damages exceed your insurance limits, you will be held financially responsible and can be sued in court for those amounts not covered by your insurance.

Consider an umbrella liability policy. An umbrella policy kicks in when you reach the limit on your underlying liability coverage in a homeowners, renters, condo or auto policy. It will also cover you for things such as libel and slander. For about \$150 to \$300 per year you can buy a \$1 million personal umbrella liability policy. The next million will cost about \$75 and \$50 for every million after that. Most insurers will want you to have underlying coverage of \$250,000 of liability insurance on your auto policy and \$300,000 on your homeowners policy before selling you an umbrella liability policy for \$1 million of additional coverage.

#### **5. Find out how your insurer assigns drivers to cars.**

Some insurers will assign the driver who is the most expensive to insure (generally the teenager) to the car that is the most expensive to insure. If possible, assign your teen to the least valuable car. Some insurers will allow policyholders to do this if the number of automobiles equals or exceeds the number of insured drivers on a policy. With this kind of arrangement there can be no exceptions; your teen must use only the car to which he or she is assigned, even in an emergency. If your teen is involved in an accident with an unassigned car, penalties could be imposed and your premiums might increase.

#### **6. Raise your deductible.**

Going from \$250 to \$500 or \$1,000 deductible can save you 10 percent to 20 percent on your premium. You can use those savings to increase your liability insurance.

#### **7. Let your insurer know if your teenager is going away to school.**

You may be eligible for lower premiums once your teen heads to college, providing he or she leaves the car behind. Many insurers will reduce rates for students attending a school at least 100 miles away from home and who do not have a car on campus.

#### **8. Encourage your teen to get good grades and to take a driver training course.**

Most companies will give discounts for getting at least a “B” average in school and for taking a recognized driver training course.

“Contact your insurance agent or company representative when your teen is about to get his or her learners permit,” said Salvatore. “Your agent will explain the costs involved in insuring a teen driver. The good news is, as your teenager gets older, insurance rates will drop—providing he or she has a good driving record.”

For more information, go to [Issues Updates: Teen Drivers](#).  
The I.I.I. also provides facts and statistics on [teen drivers](#).

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