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Insurance Education Seminars

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HOW TO SURVIVE TEENAGE DRIVERS

The Statistics

A teenager is involved in a collision every 12 seconds (310 per hour, 7,425 every day, 52,116 every week, or 2,710,000 every year)

A total of 6,100 teenagers (13 - 19) were killed in motor vehicle collisions in 1992.

A teenager is killed in a collision every 1.5 hours.

45 % of the deaths of all 16 and 17 year old girls are a result of a collision. Among boys of the same age, 36% of deaths are collision related.

Drivers ages 16 and 17 are 3 times more likely to be killed in a collision than drivers ages 25 - 64.

More than 25% of drivers killed on roadways have a blood alcohol content of .10 or higher.

Teenagers comprise only 5 % of the driving population, but are involved in 12% of all fatal traffic accidents.

But wait; don't give up hope. There are some things you can do as a young driver or the parent of a young driver to improve the odds of surviving the teenage driving years. Read on.

Keeping Teenage Drivers Safe

1. Choose a "safe" car. Keep in mind large cars are safer than small ones.
2. **Always** use a safety belt.
3. Parents should place some restrictions on nighttime driving for teenagers.
4. Take Driver Training & Defensive Driving.
5. Allow the teenage driver to be a "part-time" driver of one of your cars before they become a "full-time" operator of their own vehicle.
6. Enforce no-drinking-and-driving rules. If you drive, don't drink. If you drink, don't drive. Despite the rules, if a teenager makes a mistake, parents and teenagers need to be sure there is a way to get home without driving.

Insurance premiums are high for teenage drivers. ***Schedule a meeting with your insurance agent and your teenage driver.*** In the meeting the agent should provide the premiums for:

1. A part-time driver on the family car.
2. A full-time driver on a separate car.
3. Driver Training credits.
4. Good Student Discount credits.
5. The cost with a moving traffic violation.
6. The cost with one accident.
7. The cost with two accidents.