



Teenage Drivers

Keep your new driver safe

Mile for mile, teenage drivers are at greatest risk of being involved in motor vehicle accidents. Sixteen-year-olds, who have the least driving experience and tend to take chances, are particularly vulnerable. Below are some characteristics of fatal crashes involving 16-year-old drivers.

Percentage of fatal crashes by characteristic, 2006

Driver Age	16	17-19	20-49
Driver Error	76%	71%	56%
Speeding	39%	34%	24%
Single Vehicle	52%	48%	41%
3+ Occupants	31%	24%	17%

Compared to other drivers, fatal accidents involving 16-year-olds are more likely to:

- > be the result of **driver error**
- > involve **speeding**
- > involve a **single vehicle**
- > occur when **other teens** are in the car

The fatal crash rate of 16-year-olds is about twice as high at night compared with during the day and most teenagers killed in crashes aren't using their safety belts.

What is a graduated driver's license?

An effective way to reduce the toll of fatal teenage auto accidents is to enact graduated licensing. This lets young drivers improve their skills and fosters safe driving behavior while lowering risk situations. Restrictions imposed on a young driver at the permit stage are gradually lifted, so teenagers are more experienced and mature when they get their full, unrestricted licenses.

Many states have mandatory graduated license provisions required by law. The **best graduated licensing systems** include a learner's stage that begins at age 16, lasts 6 months, and then specifies a minimum amount of supervised driving, limits night driving and teen passengers, and sets alcohol tolerance at zero. Graduated licensing laws have reduced teens' crash rates in the United States, Canada, and New Zealand.

What parents can do.

With or without a graduated licensing law, parents can set rules. For instance:

Don't rely on driver education alone.

Skills don't matter as much as teens' attitudes and decision-making. Most teens killed in crashes are not using their safety belt, and they tend to seek such thrills as speeding. Training and education don't change these tendencies. But you can. Get involved. And make a potentially life-saving difference.



Know the law.

Learn about restrictions on young drivers. Enforce the rules. To learn about the laws in your state, go to www.iihs.org/laws/state_laws/grad_license.html.

Restrict night driving.

Since most young drivers' nighttime fatal accidents happen between 9 p.m. – midnight, they shouldn't drive too much later than 9:00 p.m.

Restrict passengers.

Teen passengers in a vehicle can distract a beginning driver and increase risk-taking. That's dangerous for everyone. About 6 out of 10 teenage passenger fatalities occur in crashes with teen drivers.

Supervise practice driving.

Practice a variety of situations, including night driving. Gradually work up to driving in heavy traffic or on the freeway. Spread practice sessions over at least six months, and keep it up after they have their license.

Be a good role model.

New drivers learn by example, so drive safely. Teens with accidents and violations often have parents with poor driving records.

Make them buckle up.

Just because you make your teenager wear a seat belt when you're in the car doesn't mean they will when you're not there. Make it a rule, and enforce it.

Protect your teen driver with Progressive.

Progressive offers services and discounts to you and your teen driver from the day they start the graduated licensing program.

- **Permit drivers** can be added to your Progressive policy at no additional cost.
- When you've been with Progressive for two years and your child has a **provisional license**, we offer a **Minor Child Discount of up to 25%**.
- If your child goes away to college and leaves the car at home, the driver can receive a **Distant Student Discount of up to 10%**.
- If your teen driver's car breaks down, runs out of gas, or needs a jumpstart, help is just a phone call away with Progressive's **Roadside Assistance Coverage**.

Best of all, we recognize that your teen improves with each year they drive. So instead of waiting for them to turn 25, we offer rate reductions every year.

For more information on Progressive and your state's graduated license requirements, consult your local independent agent.

Do you find this information beneficial? Contact your local independent agent for our Insurance Basics and Frequently Asked Questions brochures.

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