



## Tips for Teen Drivers

Safe driving is everyone's responsibility. Consider that over half of all motor vehicle accidents could be avoided if drivers make intelligent driving decisions. As new drivers, you are most at risk because you lack the experience (and sometimes the maturity) to make intelligent decisions at critical times. Strive to form good driving habits early, and they'll last a (long) lifetime!

We want to help you think about things that you can do to make your driving as safe as possible. Consider the following:

### Consider these sobering statistics on teen driving:

- Automobile accidents are the number one killer of our nation's youth.
- Drivers under the age of 20 were involved in 13% of all accidents, yet they account for only 5% of all drivers.
- 5,000 teenagers die each year from auto accidents.
- Alcohol is responsible for almost half of all teen motor vehicle deaths.
- 25% of all teen accidents involve speeding.
- Half of all teenage traffic fatalities occur between 6:00 p.m. Friday and 3:00 a.m. Sunday.
- In one year, drivers 19 and under were involved in close to 3 million motor vehicle accidents.
- The price of a bad decision can include injury to yourself or others, loss of life, loss of life style or loss of personal freedom.

### Ways to Prevent Accidents

While no one has full control over the circumstances surrounding a motor vehicle accident, there are things that can be done to reduce your chances of being the cause or being involved in one. Here are some smart decisions you can make while you're behind the wheel:

- Drive *defensively*. If you assume that other drivers are not as skilled and thoughtful as you are, you will instinctively become more careful and cautious when on the road.
- Try not to speed. When you speed, you have less time to react, less time to make the right decision.
- Never drink and drive. Alcohol can seriously impair your decision-making skills and reaction time.
- Take the keys away from friends who have been drinking.
- Give friends rides home if they have been drinking.
- Adults can set an example by practicing safe driving habits.

### Ways to keep insurance premiums for teens as low as possible

A number of factors are taken into consideration when insurance companies set rates for automobile policies. Among those factors are the type of vehicle and the age, gender and driving record of the insured. Companies pay close attention to the number of accidents a driver has had and the traffic tickets (from speeding, running a stop sign, etc.) received. In their view, past performance serves as a meter for future behavior -- therefore, these drivers pose a higher risk.

While you have no control over your age or gender, you can influence your driving record by forming and maintain good driving habits. Here are some other ways you might be able to save on premiums:

- Are you a good student, B average or better? Most companies offer discounts for these students.
- Complete a driver's training course. Teens who take Driver's Ed are considered safer drivers than the average teen.
- The longer you drive, the more experienced you become.