

Teen Driving Hazards

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AUTOMOBILE ACCIDENTS are the number one killer of young people. (www.impactteendrivers.org). The CDC (Centers For Disease Control and Prevention) reports that drivers between the ages of 16 and 19 are three times more likely than drivers 20 and older to be in a fatal crash (www.cdc.gov). Helping clients understand how to prevent teen driving tragedies is a sign of the true insurance professional.

A number of factors contribute to the fact that teen drivers have three times as many accidents as adult drivers. (www.pemco.com) These include inexperience, distractions and impaired driving. There are no "practice roads" for new drivers. Their practice is in the real world. Driving late at night and on two lane roads can be dangerous for a young driver.

The probability of having an accident increases with distractions, including having passengers in the car, listening to music, and talking on the phone or texting. Statistics indicate that 11% of teen drivers involved in accidents were distracted. It is estimated that texting while driving results in the death of 11 teens per day. Engaging in manual/visual tasks such as texting, dialing the phone or tuning a radio increases the chance of accidents threefold. (www.stoptexts-topwrecks.org). While these factors alone lead to more accidents, the addition of alcohol and/or drugs while driving compounds the risk.

The combination of impaired driving and failure to use seatbelts is an especially lethal mix. The National Highway Traffic Safety Administration (www.nhtsa.gov) reports that in 2012 there were 184,000 injuries and 1,875 fatalities between the ages of 15 and 20. In this age group, 28% of the victims had a blood alcohol level of .01 or higher and 24% had a blood al-

cohol level of .08 or higher. 71% of the impaired drivers killed were not wearing seatbelts.

There are steps that have been taken by states to help teen drivers learn safe driving. One important factor is Graduated Driver Licensing (GDL). All states and the District of Columbia have three stage GDL laws. The laws include a supervised learner permit stage, intermediate license with restrictions and full licensure. The Insurance Institute for Highway Safety (www.IIHS.org) reports that these licensing systems have reduced teen crashes. States with stronger laws have a greater reduction of 30% in teen deaths. The IIHS advocates a minimum intermediate license age of 17 with strong nighttime driving restrictions and a ban on all teen passengers. Parents should be aware of the restrictions in their state and require compliance by their young driver.

Additional informational materials to assist parents in educating their teens are available from varied sources. Parents must be involved in education and monitoring their young drivers to help reduce the risk of accidents and injury. A sampling of these includes: a Parent/Teen Driving Agreement offered by the CDC (www.cdc.gov), which could serve as the basic template for teens' driving privileges. The National Highway Transportation Safety Association (NHTSA) toolkit is meant to help parents teach their teens about safe driving. (www.nhtsa.gov). In addition, the American Automobile Association (AAA) has resources for parents and teens on a state specific



link, 'Keys2Drive', available through their website. (www.aaa.com)

Practice may not always make perfect, but it can help a teen driver learn how to deal with varying traffic, road and weather conditions. The CDC suggests at least 30 to 50 hours of supervised driving on all types of roads, traffic and weather. IIHS recommends 70 hours and AAA recommends at least 100 hours of parent supervised driving beginning in lower risk situations and gradually moving up to more complex conditions. It goes without saying that parents must be good role models for safe driving. If parents speed, text while driving, drive under the influence or don't wear a seatbelt, they are sending the wrong message to their child.

Teen driving accidents can be prevented. A new driver in the household is exciting, nerve wracking and a sign that a child is becoming an adult. With the assistance of parent and teen education resources, close parental supervision and the advice of an insurance professional, this hazardous milestone will be safely negotiated. Educating clients on ways to keep teen drivers and their passengers safe is another value-added service of the true insurance professional.

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