

Real Teen DRIVING

Teens and their driving habits

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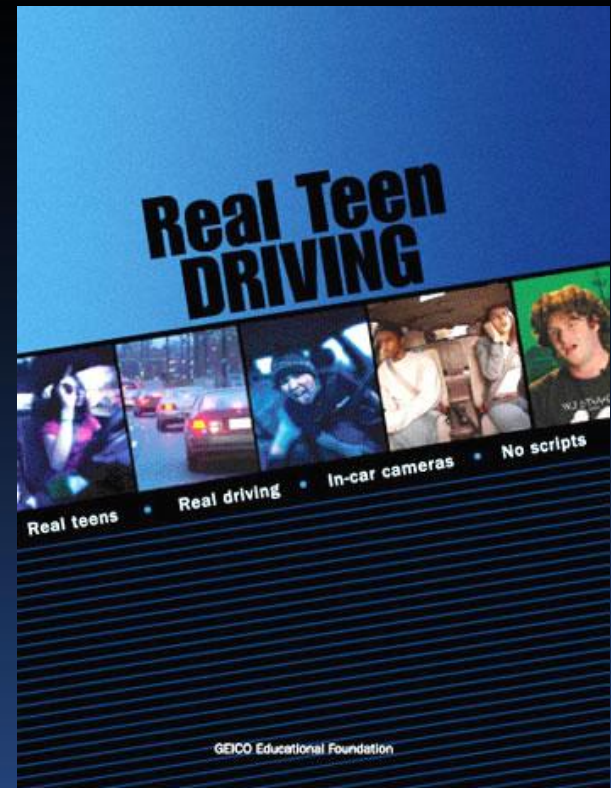
GEICO is:

- proud to be the nation's fastest growing auto insurer
- proud to serve more than 10 million policyholders
- proud to help spread the message on safe driving to new drivers and their families



**Real Teen
DRIVING**

GEICO produced DVD REAL TEEN DRIVING



- 4 real teens in real driving situations
- in-car cameras
- no scripts
- it's all very, very real

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- 2 months of taping by our video crew
- captured day-to-day driving situations
- teens not bad drivers ... but inexperienced

- new drivers make mistakes
- some mistakes are scary
- some mistakes are careless



- we showed them how they were driving
- they were pretty surprised themselves
- now, let's take a look at
REAL TEEN DRIVING...

SHOW VIDEO





These are great young people ...
smart, good grades, & class leaders

... and 3 out of the 4 of them got
traffic tickets shortly after we made
the video



What are your reactions to the video?

- does it look real?
- does it look familiar?



While researching the video, we learned some sobering facts:



- motor vehicle crashes are the number one cause of death among 13- to 19-year olds

- in their first 6 months of getting their license, 1 out of every 5 16-year-olds has an accident.

- more than 1/3 of fatal teen crashes are speed-related

- approximately 1 million teenage drivers were involved in vehicle crashes in 2009



Teens and safety belts:

More than half of teens killed in passenger vehicles in 2009 were not wearing their safety belts



Top 10 Tips

- experts believe the following tips can help save young drivers from being in a serious crash

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TOP 10 TIPS FOR PREVENTING TEEN ACCIDENTS

- 1 Develop the right attitude about driving.**
Many teen auto accidents are a result of attitude and maturity. Make a commitment to yourself to practice a responsible attitude about driving. You're controlling over 3,000 pounds of fast-moving metal, and you owe it to yourself, your passengers and other drivers to drive responsibly.
- 2 Get as much supervised practice driving as possible.**
Your parents should take an active role in your practice driving. Make a firm schedule with them and stick to it. And keep it up until you take your test to get a license.
- 3 ALWAYS wear your safety belt.**
Get into the habit of wearing your safety belt whenever you drive or ride - no exceptions.
- 4 Underage drinking and drug use is illegal.**
Even if you've consumed only one drink or smoked one joint, there is a theoretical effect on your brain that can impair judgment and reaction time. Driving under the influence of alcohol, marijuana or other illegal drugs can cost you your license - or your life. Visit www.freevibe.com for more facts on drug use.
- 5 Limit your passengers.**
Your risk of a fatal crash increases with every additional passenger. When you're a new driver, it's best to limit your number of passengers.
- 6 Limit your night driving.**
Your risk of a fatal crash is three times higher if you drive in the dark for every mile driven. It is better to avoid nighttime driving until you're comfortable driving during the day.
- 7 Keep it slow and safe for starters.**
Fast-moving, high volumes of traffic can make you feel uncomfortable, so avoid them until you can get enough supervised driving experience. Then you can gradually introduce more difficult driving situations, like highway driving, merging off ramps and driving in cities.
- 8 Train for poor weather conditions.**
Even when you begin to feel confident driving on dry pavement, it's best to avoid driving in bad weather conditions whenever possible. Keep it simple at first, and get as much supervised practice driving in poor weather as you can before trying it on your own.
- 9 Cell phones are for emergency use only on the road.**
One of the worst habits anyone can get into is talking on a cell phone while driving. Keep a cell phone with you in the car for emergency situations only. If you have to use a cell phone, pull safely over to the side of the road.
- 10 Drive a safe vehicle.**
If you are thinking of getting your own car, look for one with high safety ratings. Avoid small cars, trucks and sport utility vehicles. Check out www.safercar.gov and consumer report (car) to help to evaluate the safety ratings of a car or truck. The Insurance Institute for Highway Safety (the group which by crash tests) offers valuable vehicle safety fact sheets and brochures. Just do it. www.highwaysafety.org.

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Top 10 Tips

- 1) Develop the right attitude about driving
- 2) Get as much supervised practice driving as possible
- 3) ALWAYS wear your safety belt
- 4) Underage drinking is illegal--drug use is ALWAYS illegal
- 5) Limit your passengers
- 6) Limit your night driving
- 7) Keep it slow and safe for starters
- 8) Train for poor weather conditions
- 9) Cell phones are for emergency use only
- 10) Drive a safe vehicle

(You can go to www.trafficsafety.com for vehicle safety ratings)



We believe 3 important things:

1) Driving is a privilege ... not an entitlement



2) Good, safe driving takes real skill and mastering it comes down to practice, lots and lots of practice



3) We support state graduated licensing programs



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GRADUATED Driver Licensing

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- graduated driver licensing (GDL)
allows new drivers to get practice in
different driving situations

- GDL eases new drivers onto roadways by limiting their exposure to progressively more difficult driving experiences

- graduated licensing **SAVES LIVES**
- a 2006 study conducted by the National Highway Traffic Safety Administration shows an 11 percent decrease in teen crashes after GDL components were adopted

GDL consists of three stages :

- learner's permit
- intermediate (provisional) license
- full licensure

- All 50 states have enacted some form of graduated driver licensing



To view information on local GDL laws, visit the following sites:

- www.iihs.org
- www.nsc.org/

- crashes in states with night-time GDL restrictions have been reduced by 60 percent

- For example, Michigan's GDL laws have shown a 26 percent reduction in crashes involving 16-year-old drivers

- Another example: North Carolina's GDL laws have shown a 25 percent reduction in crashes involving 16-year-old drivers

- it is the best way to help teens get the experience and discipline they need when learning to drive

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CONSEQUENCES

for unsafe driving behavior



- license suspension or revocation
- fines
- community service
- jail time
- possible detention

- probation may include:
 - restricted use of car
 - limited access to certain places or people
 - mandatory submission to searches
 - mandatory permission to travel
 - a curfew

Costs add up:

- legal fees
- fines
- high insurance premiums

Let's review:

Q: What is the number one killer of young people age 13-19?

**A: It's not drugs and it's not violence.
The number one killer is auto
crashes.**

Q: Do teens use their safety belts?

A: Less than 50% of teenagers killed in crashes were wearing their safety belts.

Q: What are the greatest risks for young drivers?

A: Two major risks for new drivers are:

- 1) having multiple passengers in the car--the more passengers, the greater the risk**
- 2) driving at night--the risk of a fatal crash is three times higher at night, for every mile driven**

Q: What's one of the best things a young driver can do to stay safe?

- A: Slow down--besides limiting passengers and night time driving, teenagers need to slow down**
- More than 1/3 of teenagers who died in car crashes last year died in a speed-related crash**

- one last tip: cell phones--respect them
- the most common distraction for teenagers while driving is probably cell phones
- pull over to the side of the road or into a parking lot when using your phone

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INSURANCE 101

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- How many of you know what auto insurance covers?
- How many know what affects the cost of auto insurance?
- How many of you pay for your own insurance?



There are 4 primary auto insurance coverages:





- bodily injury
- property damage
- comprehensive
- collision coverage



Key Terms

Limit:

The maximum amount of protection purchased by the insured for a specific coverage.



Limits of Liability:

The amount specified in your policy up to which the insurance company will protect you.

Condition:

The portion of the insurance contract which outlines the duties and responsibilities of both the insured and the insurance company.



Bodily Injury Liability Insurance

Pays damages for bodily injury or death resulting from an accident for which you are at fault and provides you with a legal defense. This coverage is subject to the terms, limits and conditions of your policy contract.





Property Damage Liability Coverage

Pays for damage to someone else's property resulting from an accident for which you are at fault and provides you with a legal defense. This coverage is subject to the terms, limits and conditions of your policy contract.





Comprehensive Physical Damage Coverage

Pays for damage to your car from theft, vandalism, flood, fire or other covered perils. This coverage is subject to the terms, limits and conditions of your policy contract.





Collision

Physical Damage Coverage

Pays for damage to an insured vehicle when it hits or is hit by another car or object, or if the car overturns. This coverage is subject to the terms, limits and conditions of your policy contract.



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Team Safe Driving **CONTEST**

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Rules:

- designate one player on your team as the spokesperson
- when a question comes on the screen, work with your team to choose an answer

- when you know the answer, your spokesperson should raise their hand
- the team with the first hand up gets an opportunity to answer

- if they get the answer wrong, the team that put their hand up second gets an opportunity to answer, and so on
- one correct answer = one point
- the team with the most points at the end of the game wins a prize

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Let's Begin

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Question 1

Which roads are most dangerous for drivers?

- Urban
- Rural

Answer 1

Rural

Question 2

What month has the highest number of crash deaths?

- January
- February
- March
- April
- May
- June
- July
- August
- September
- October
- November
- December



Answer 2

August



Question 3

What day of the week has the highest number of crash deaths?

- Sunday
- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday



Answer 3

Saturday



Question 4

What day of the year typically has the most crash deaths?

- New Year's Eve
- Memorial Day
- 4th of July
- Labor Day
- Christmas Eve



Answer 4

4th of July



Question 5

What is the peak time during which most driving fatalities take place?

- 12 midnight to 2 a.m.
- 5 to 7 p.m.
- 7 to 9 p.m.
- 9 to 11 p.m.

Answer 5

5 to 7 p.m.

Question 6

Which group has the highest police-reported crash rate?

- Uninsured motorists
- Elderly drivers
- Teenagers
- Illegal residents



Answer 6

Teenagers



Question 7

What is the #1 cause of death among teenagers?

- Drug use
- Congenital health problems
- Vehicle crashes

Answer 7

Vehicle Crashes

Question 8

How many teenage drivers are involved in vehicle crashes each year?

- 80,000
- 800,000
- 1 million
- 1.6 million
- 3 million

Answer 8

1 million

Question 9

Among teenagers, what age group is most likely to die in a crash with a teenage driver?

- 19-year-olds
- 18-year-olds
- 17-year-olds
- 16-year-olds
- 15-year-olds



Answer 9

18-year-olds



Question 10

What are important factors that cause teenage car crashes?

- a) **Driving small or older cars**
- b) **Driving SUVs**
- c) **Driving at night**
- d) **Driving over the speed limit**
- e) **Driving under the influence of alcohol or drugs**
- f) **Little driving experience**
- g) **All of the above**

Answer 10

g) All of the above

Question 11

What is the legal driving Blood Alcohol Content (BAC) level for teenagers?

- a) 0.02
- b) 0.06
- c) 0.08
- d) There is no legal BAC level

Answer 11

d) There is no legal BAC level for teenagers. Any use of alcohol or drugs is illegal.

Extra Credit

What is the Gecko's name?



Extra Credit

Gecko!





Teens can go to
www.geicoteendriving.com to view
GEICO's complete library of teen safe
driving material, as well as the Real
Teen Driving video



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All of us at GEICO hope this information will help keep our young drivers safe on the roads





THANK YOU
and
DRIVE SAFELY

