



TEEN DRIVERS- The First 6 Months



Teen Driving - The First 6 Months Presentation

What is the most dangerous thing your teen will ever have to face?

As an insurance company, GEICO would like everyone to drive safely. That's a very broad message and a very big wish. And in terms of safety we think one audience in particular needs special attention ... new teen drivers ... those drivers that just got their license and are out on the road all alone for the first time.

We rely on scientific data when it comes to traffic and highway safety information and we work with the Insurance Institute of Highway Safety (IIHS) and the National Highway Traffic Safety Administration (NHTSA) to get that important data to you.

This presentation describes what we've learned from them about our newest and youngest drivers and how to help protect them.

Let's begin by asking again: What is the most dangerous thing your teen will ever have to face?

Drugs?

Violence?

Gangs?

While they are all huge worries for parents, those aren't the most dangerous elements in a teenager's life.

Driving is the most dangerous thing your teen will ever have to face.

Safety experts, including those at GEICO, recognize that years of scientific research are indisputable. Car crashes take more young lives than all other causes, and teens die in car crashes in larger proportion than any other driving group.

Car crashes are the leading cause of death for teenagers

In 2005, nearly 5,300 teens ages 13-19 died in motor vehicle crashes.

And it is during the first six months of solo driving that teen drivers are at the highest risk for car crashes.

Why is this? It's due primarily to lack of experience.

New teen drivers haven't had a chance to develop their driving skills or their road and highway knowledge, and they haven't developed a mature driving attitude yet.

That is why it's important for parents to be particularly cautious during this period of the learning-to-drive process.

What factors cause the most teen crashes and injuries?

1. Not wearing safety belts
2. Too many passengers (1 is too many when it comes to teen drivers)
3. Night driving
4. Drowsy driving
5. Distractions such as text messaging
6. Speeding
7. Driving errors from inexperience
8. Alcohol

As parents, what can you do to help?

Your job just begins when your teen gets a license.

Emphasize to your teens that when they are behind the wheel, they **must** have their passengers wear safety belts.

Limit the number of passengers, especially fellow teenage passengers.

Limit your teen's driving time, especially at night. It is important for them to practice night driving but during the beginning driving period there should be restrictions.

Do not allow your teen to use their cell phone in the car. If it is an emergency, teach them to pull safely off to the side of the road to make or receive a call. And, absolutely no text messaging.

Teens need rest. Encourage them not to drive when they are drowsy or allow friends to drive when they are tired.

Practice driving with your teen in bad weather conditions. While it is important for them to learn the basics, they have to learn how to drive in all conditions.

And of course, no drinking or drugs.

What else can parents do?

Set a good example for your teen while YOU are driving:

- Wear your safety belt
- Don't speed
- Practice defensive driving techniques
- Do not use a cell phone while driving
- Don't run red lights

Develop a parent-teen driving contract

Even after a teen has his or her drivers license, parents have the authority to require more practice driving hours, more driving in bad weather, to limit passengers or to enforce a no cell phone rule. By insisting on a driving contract you as the parent have the ability to control the learning process for your teen and make sure they have a lot of opportunities to build their skills and confidence.

GEICO has created a sample parent-teen driving contract and I have copies for you to look over. As you can see, driving privileges are restricted for the first 6 months of licensure when teens are at the highest risk for crashes. You can also find others online or draft your own agreement.

Graduated driver licensing

We'd like parents to reinforce graduated state driver licensing programs so teens must have a longer period of supervised driving and more restrictions in the early months. GDL has saved lives and reduced crashes among young drivers.

To learn more about your state's graduated driver licensing laws, please visit the Information Institute for Highway Safety's page on state driving laws for teens:

http://www.iihs.org/laws/state_laws/grad_license.html

We also encourage you to visit GEICO's online Auto Safety library on geico.com. This library is full of information for teens and parents to help stay safe on the road. We have various brochures and DVDs that appeal to both teens and parents available to download, watch online, or order free copies.

Our Real Teen Driving DVD showcases real teen drivers, making real mistakes and discussing their opinions on how they and their friends drive. It's all very real.

We hope this information will help you help your teens to drive smart and drive safe.

Teen Drivers - The First 6 Months Presentation with slides (Separate CD provided)



What is the most dangerous thing your teen will ever have to face?

As an insurance company, GEICO would like everyone to drive safely. That's a very broad message and a very big wish. And in terms of safety we think one audience in particular needs special attention ... new teen drivers ... those drivers that just got their license and are out on the road all alone for the first time.

We rely on scientific data when it comes to traffic and highway safety information and we work with the Insurance Institute of Highway Safety (IIHS) and the National Highway Traffic Safety Administration (NHTSA) to get that important data to you.

This presentation describes what we've learned from them about our newest and youngest drivers and how to help protect them.

Let's begin by asking again: What is the most dangerous thing your teen will ever have to face?



Drugs?



Violence?



Gangs?



While they are all huge worries for parents, those aren't the most dangerous elements in a teenager's life. Driving is the most dangerous thing your teen will ever have to face. Safety experts, including those at GEICO, recognize that years of scientific research are indisputable. Car crashes take more young lives than all other causes, and teens die in car crashes in larger proportion than any other driving group.



Car crashes are the leading cause of death for teens.



In 2005, nearly 5,300 teens ages 13-19 died in motor vehicle crashes.



And it is during the first six months of solo driving, that teen drivers are at the highest risk for car crashes.



Why is this?



It's due primarily to lack of experience.



New teen drivers haven't had a chance to develop their driving skills or their road and highway knowledge, and they haven't developed a mature driving attitude yet.

That is why it's important for parents to be particularly cautious during this period of the learning-to-drive process.



What factors cause the most teen crashes and injuries?



1. Not wearing safety belts
2. Too many passengers (1 is too many when it comes to teen drivers)
3. Night driving
4. Drowsy driving
5. Distractions such as text messaging
6. Speeding
7. Driving errors from inexperience
8. Alcohol



As parents, what can you do to help?



Your job just begins when your teen gets a license.



Emphasize to your teens that when they are behind the wheel, they **must** have their passengers wear safety belts.



Limit the number of passengers, especially fellow teenage passengers.



Limit your teen's driving time, especially at night. It is important for them to practice night driving but during the beginning driving period there should be restrictions.



Do not allow your teen to use their cell phone in the car.

If it is an emergency, teach them to pull safely off to the side of the road to make or receive a call. And, absolutely no text messaging.



Teens need rest. Encourage them not to drive when they are drowsy or allow friends to drive when they are tired.



Practice driving with your teen in bad weather conditions. While it is important for them to learn the basics, they have to learn how to drive in all conditions.



And of course, no drinking or drugs.



What else can parents do?

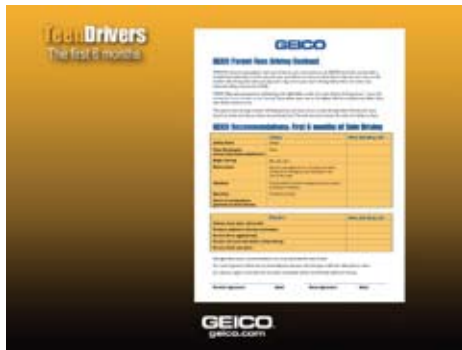


Set a good example for your teen:

- Wear your safety belt
- Don't speed
- Practice defensive driving techniques
- Do not use a cell phone while driving
- Don't run red lights



Develop a parent-teen driving contract with your teen. Even after a teen has his or her drivers license, parents have the authority to require more practice driving hours, more driving in bad weather, to limit passengers or to enforce a no cell phone rule. By insisting on a driving contract you as the parent have the ability to control the learning process for your teen and make sure they have a lot of opportunities to build their skills and confidence.



GEICO has created a sample parent-teen driving contract and I have copies for you to look over. As you can see, driving privileges are restricted for the first 6 months of licensure, when teens are at the highest risk for crashes. You can find others online or draft your own agreement.



We'd like parents to reinforce graduated state driver licensing programs so teens must have a longer period of supervised driving and more restrictions in the early months. GDL has saved lives and reduced crashes among young drivers.



To learn more about your state's graduated driver licensing laws, please visit the Information Institute for Highway Safety's page on state driving laws for teens: http://www.iihs.org/laws/state_laws/grad_license.html



We also encourage you to visit GEICO's online Auto Safety library on geico.com.



This library is full of information for teens and parents to help stay safe on the road. We have various brochures and DVDs that appeal to both teens and parents available to download, watch online or order free copies.

Our Real Teen Driving DVD showcases real teen drivers, making real mistakes and discussing their opinions on how they and their friends drive. It's all very real.



We hope this information will help you help your teens to drive smart and drive safe.



GEICO Parent-Teen Driving Contract

PARENTS: If you've just added a new teen driver to your auto policy, we at GEICO know this can be both a stressful and rewarding time for you and your teen. Here are some practical tips to help put your teen on the road to safe driving. And since you play such a big role in your teen's driving habits, there are some very important things you can do to help.

TEENS: Take extra precautions and develop the right habits at the very start of your driving career—especially during the first 6 months of solo driving. This is when teens are at the highest risk for accidents and when most new driver crashes occur.

This parent-teen driving contract will help parents and teens focus on safe driving habits. Parents and teens should sit down and discuss these recommendations. This way everyone knows the rules and sticks to them.

GEICO Recommendations: First 6 months of Solo Driving

| | Teens | How did they do? |
|--|---|------------------|
| Safety Belts | Always | |
| Teen Passengers (check local state regulations) | None | |
| Night Driving | Not after 9pm | |
| Distractions | No text messaging and no cell phone use while driving (In an emergency pull off safely to the side of the road) | |
| Weather | Parents need to provide adequate practice sessions in all types of weather | |
| Speeding | Prohibited entirely | |
| Other Considerations (parents need to decide) | | |

| Parents | How did they do? |
|---|------------------|
| Always wear your safety belt | |
| Practice defensive driving techniques | |
| Do not drive aggressively | |
| Do not use your cell phone while driving | |
| Do not drink and drive | |

We agree that these recommendations are very important for new drivers.

As a teen, I agree to follow the recommendations because safe driving is a skill that takes time to learn.

As a parent, I agree to provide the necessary leadership and to demonstrate defensive driving.

Parent signature

Date

Teen signature

Date