



NOVICE TEEN DRIVERS



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...novice 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), the National Safety Council (NSC), and the National Highway Traffic Safety Administration (NHTSA) to get that important data to you.

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

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

Is it Drugs? Violence? Gangs?

The answer is: Driving

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

GEICO is focused on teen safe driving. We realize that teens face many problems; drugs...gangs...violence. While they are all huge worries for parents, automobile crashes are proven the highest risk to teens today. 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

Statistics from IIHS tell us that car crashes are the leading cause of death for teens.

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

According to a study by IIHS, during the first six months of solo driving, novice drivers are at the highest risk for car crashes.

In fact crash rates are four times higher for 16-19 year old drivers than for older drivers.

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

Even though crash rates dramatically decline during the first six months of solo driving, they still remain significantly higher through the teen years relative to adults.

The first six months of driving are the riskiest for teens. They show the highest incidents of auto-related crashes and injuries.

That is why it's important for parents to be especially cautious during this period of the learning-to-drive process. Teens are at the highest risk of getting into an auto accident due to many reasons, including:

- Skills
- Knowledge
- Experience
- Maturity
- Driving environment

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 begins when your teen gets a license. To help ease your teen into the driving process, parents should be aware and take extra precautions

Set a good example for your teen while 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

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 novice 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.

Develop a parent-teen driving contract with your teen.

Their new freedom shouldn't be abused and you 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 ease them into driving.

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. 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.



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Drugs?



Violence?



Gangs?



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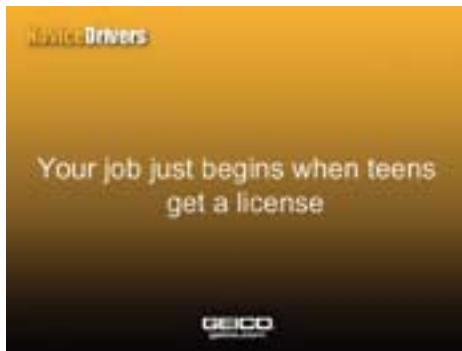
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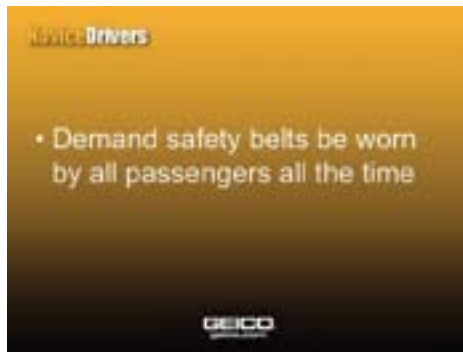


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