Real Teen Driving
Teens and their driving habits

GEICO
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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
GEICO produced DVD
REAL TEEN DRIVING

• 4 real teens in real driving situations
• in-car cameras
• no scripts
• it’s all very, very real
• 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
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
GRADUATED Driver Licensing
• 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
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
• 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.
Real Teen Driving

Team Safe Driving CONTEST
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
Let’s Begin
Question 1

Which roads are most dangerous for drivers?

• Urban
• Rural
Answer 1

Rural
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
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.
All of us at GEICO hope this information will help keep our young drivers safe on the roads.
THANK YOU
and
DRIVE SAFELY