

Dear Mr. John Doe

You have a new driver in your family. Congratulations! This letter is not about insurance; it's about helping your child stay safe.

New drivers don't have enough experience or maturity to appreciate the responsibility we all share as drivers on public roads. The Registry of Motor Vehicles posts accident rates on its Junior Operator web page, which we've reproduced here. It contains eye-opening statistics to share with . One lesson that we take from these is that experience matters. With so little experience, new drivers must take extraordinary care not to become a statistic. The first 25,000 miles are where lifetime habits are made, and also when new drivers are at the greatest risk of injury – to themselves, and to others.

We're proud to be supporters of In Control's Advanced Driver Training and strongly encourage you to consider this half day program. All Gordon customers will receive a 10% discount. In order to take advantage of this, visit <http://driveincontrol.com/agordoninsurance/>.

Another thing parents and children can do to reinforce good habits is to agree to certain ground rules about use and responsibilities of a car. We have a generic "Parent—Driver Contract" which we also have enclosed. If you think it may be helpful in your home, we hope you'll use it. Edit as you please. In any case, we think it's a great entrée to have a serious discussion with your newly independent teenager about driving.

Good luck, and good, safe, driving.

From the Staff of

**Andrew G. Gordon, Inc.**

Source: Massachusetts Registry of Motor Vehicles Junior Operator Law Web site:

<b>In 2005, the following number of original licenses were issued to Massachusetts teens:</b>			
<b>Age</b>	<b># of Original Licenses Issued</b>		
16	44,378		
17	15,411		
18	9,857		

  

<b>2005 Statistics on violations by Massachusetts's junior operators by violation:</b>			
<b>Type of Violation</b>	<b>Number of Citations</b>	<b>% Found Responsible</b>	<b>% Found Not Responsible</b>
Passenger Restriction	1398	74%	25%
Time Restriction	79	6%	94%

  

<b>Massachusetts Junior Operator Crash Data for the year 2004:</b>				
<b>Age</b>	<b>Number of Licensed Drivers</b>	<b>Number of Crashes</b>	<b>Number of Fatalities</b>	<b>% of Drivers Involved in Crashes</b>
15	0	258	2	
16	11,819	4,018	8	33.9%
17	50,896	9,387	19	18.4%
18	62,272	8,746	19	14%

**National Statistics:**

- Two out of five deaths among U.S. teens are the result of a motor vehicle crash (CDC 2004).
- In 2002, more than 5,000 teens ages 16 to 19 died of injuries caused by motor vehicle crashes (CDC 2004).
- The risk of motor vehicle crashes is higher among 16 to 19 year olds than among any other age group. Per mile driven, teen drivers ages 16 to 19 are four times more likely than older drivers to crash (IIHS 2005).
- In 2003, teenagers accounted for 10% of the U.S. population and 13% of motor vehicle crash deaths (IIHS 2005).
- In 2002, the estimated economic cost of police-reported crashes (both fatal and nonfatal - involving drivers ages 15 to 20 was \$40.8 billion (NHTSA 2003).

Source: <http://www.mass.gov/rmv/jol/accrates.htm>

For details on penalties for violations, visit: [http://www.mass.gov/rmv/jol/jol\\_penalties\\_chart.htm](http://www.mass.gov/rmv/jol/jol_penalties_chart.htm)

## JOL License and Permit Violations and Penalties

<b>LICENSE HOLDERS - JOL Violations and Penalties - Changes Effective March 31, 2007</b>			
<b>Violation</b>	<b>1st Offense</b>	<b>2nd Offense</b>	<b>3rd Offense</b>
<b>Passenger Restriction</b>	60 day suspension \$100 reinstatement fee	180 day suspension Driver Attitudinal Retraining Course \$100 reinstatement fee	1 year suspension Driver Attitudinal Retraining Course Full Exam \$100 reinstatement fee
<b>Time Restriction Violation  12:30 am-5 am</b>	60 day suspension \$100 reinstatement fee	180 day suspension Driver Attitudinal Retraining Course \$100 reinstatement fee	1 year suspension Driver Attitudinal Retraining Course Full Exam \$100 reinstatement fee
<b>Operating to Endanger / Recklessly or Negligent</b>	180 day suspension \$500 reinstatement	1 year suspension Full exam \$500 Reinstatement	1 year suspension Full exam \$500 Reinstatement
<b>Drag Racing</b>	1 year suspension Driver Attitudinal Retraining Course & SCARR Full Exam \$500 reinstatement fee	3 year suspension Driver Attitudinal Retraining Course & SCARR Full Exam \$1000 reinstatement	3 year suspension Driver Attitudinal Retraining Course & SCARR Full Exam \$1000 reinstatement
<b>Speeding</b>	90 day suspension Driver Attitudinal Retraining Course & SCARR \$500 reinstatement fee Full Exam	1 year suspension Driver Attitudinal Retraining Course & SCARR \$500 reinstatement fee Full Exam	1 year suspension Driver Attitudinal Retraining Course & SCARR \$500 reinstatement fee Full Exam

## New Driver – Parent Agreement

I \_\_\_\_\_ (driver) understand that driving is a privilege involving great responsibility. It is not a right granted by the state to all 16 year olds. This agreement sets forth some of the rules under which I will maintain driving privileges. I understand further that my parent(s) first concern is my safety and well-being. This contract has been drafted in full understanding that this is the primary issue.

I \_\_\_\_\_ (driver) for vehicle(s) \_\_\_\_\_ understand that more is at stake to developing good driving habits than the value of the vehicle. Vehicles are replaceable, but life or good health are not. Poor or inexperienced driving endangers our lives, and the lives and health of others, including drivers, passengers and pedestrians. Since the accident rate is over 40% for 16-year olds I will do my very best to avoid joining that category. I understand also that developing good driving habits early makes lifelong sense.

I agree to operate the vehicle within the law. This includes that while under the Junior Operator License restrictions, I will not allow non-family member passengers in my vehicle. I understand that other passengers create distractions that may compromise my attention to the road. Also, while under the Junior Operator restrictions, I will not operate any vehicle when restricted. Fatigue that may not be apparent to me at those hours may still inhibit my ability to operate a vehicle safely. I understand the penalties at [http://www.mass.gov/rmv/jol/jol\\_penalties\\_chart.htm](http://www.mass.gov/rmv/jol/jol_penalties_chart.htm)

I agree not to operate any vehicle not specifically permitted under this agreement. Different vehicles drive differently, and until I have the experience to know how to make adjustments to my driving to suit the vehicle, I will drive only specifically permitted named vehicles, and I will not allow anyone else drive a vehicle entrusted to me. I understand that other people make personal decisions about the amount of insurance they buy, and won't assume that a friend or friend's family will buy insurance adequate for my or my family's protection.

I will under no circumstance operate a vehicle while texting or talking on a cell phone. If I must make a call, or receive a text, I agree to pull over to a safe parking place, and do so from a parked position. Hands-free operation of a cell phone does not change this, as the mere action of talking while driving can take my mind from the road.

I will never operate a vehicle under the influence of alcohol or drugs. I understand operating under the influence severely compromises anyone's ability to drive safely, and most especially an inexperienced operator.

I will obey all traffic laws, and accept full responsibility for fines, insurance surcharges, insurance deductibles and other consequences of tickets or at-fault accidents, financial or other.

Cars need ongoing maintenance. I accept responsibility for any vehicle entrusted to my control to maintain fluid levels, including oil, wiper fluid, transmission fluid, and coolant.

Seat belts will be worn by all passengers, at all times, no exceptions.

If I am in a place or situation where circumstances may result in violation of the above agreement, and I need a ride, I agree to call my parent for a no-questions-asked pickup.

If in the sole opinion of the parent my driving does not meet standards considered safe or appropriate, I agree to give up the wheel without argument.

### Parent Agrees:

To pick up \_\_\_\_\_ at any place or hour without question if any circumstances exist which could inhibit driving abilities in any way.

That restriction of driving privileges seriously limits \_\_\_\_\_'s independence, and will not be imposed lightly or without good reason.

\_\_\_\_\_  
Driver

\_\_\_\_\_  
Parent



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