



**BEGINNING**  
**teen**  
**drivers**



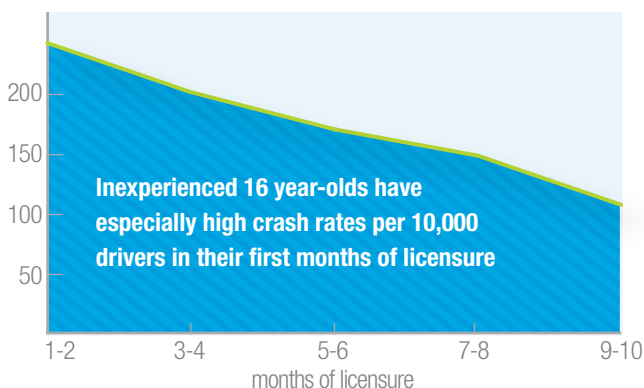
Insurance Institute for Highway Safety  
Highway Loss Data Institute

# BEGINNING DRIVERS AND CRASH RISK

Getting a license is an important milestone for teens and parents, but being a beginning driver carries special risks. Per mile traveled, teenage drivers are more likely to be involved in a crash than all but the oldest adult drivers. During their first months of licensure, teens have a particularly high risk of crashing. One reason is inexperience. Another is immaturity.

When teenage drivers crash, the contributing factors are typically different than adult drivers' crashes. Characteristics of teens' fatal crashes include:

- ▶ **Driver error.** Compared with adults' fatal crashes, those of teens more often involve driver error.
- ▶ **Speeding.** Excessive speed is a factor in about a third of teens' fatal crashes.



- ▶ **Single-vehicle crashes.** Many fatal crashes involve only the teen's vehicle. Typically these are high-speed crashes in which the teenage driver loses control.
- ▶ **Passengers.** Teens' fatal crashes are more likely to occur when young passengers are riding with them. This risk increases with the addition of every passenger. Just over half of teen passenger deaths occur in crashes with teen drivers.



- ▶ **Alcohol.** Teens are less likely than adults to drive after drinking alcohol, but their crash risk is substantially higher when they do. About 1 in 5 fatally injured teen drivers have blood alcohol concentrations of 0.08 percent or more.
- ▶ **Night driving.** Per mile driven, the fatal crash rate of 16-19 year-olds is about 4 times as high at night as it is during the day.
- ▶ **Low safety belt use.** Most teens who are killed in crashes aren't using their safety belts.

## HOW GRADUATED LICENSING CAN HELP

Crashes are the **leading cause of death** among American teens, accounting for nearly a third of all deaths of 16-19 year-olds. Graduated driver licensing (GDL) laws help to reduce this toll by slowly introducing teenagers to more complex driving tasks as they mature and gain skills. Driving privileges are phased in to restrict beginners' initial experience behind the wheel to lower risk situations. The restrictions gradually are lifted, so teenagers are more experienced and mature when they get their full, unrestricted licenses.

Graduated licensing laws have reduced teenagers' crash rates in the United States, Canada and New Zealand. All U.S. states have such laws, but they aren't all strong.

The **toughest graduated licensing provisions** in the U.S. are a minimum permit age of 16, at least 70 hours of supervised practice driving during the learner's stage, a minimum intermediate license age of 17, and during the intermediate stage, a night driving restriction starting at 8 p.m. and a ban on driving with other teens in the vehicle. No state currently has all of them. An online calculator developed by the Insurance Institute for Highway Safety



**Teens have a particularly high risk of crashing during their first months of licensure. GDL helps reduce crash rates.**

shows the effects for every state and the District of Columbia of strengthening or weakening the five key provisions: permit age, practice driving hours, license age, and night driving and passenger restrictions. To see estimates for your state, go to [iihs.org/gdl](http://iihs.org/gdl).

## WHAT PARENTS CAN DO TO HELP

With or without a strong graduated licensing law, parents can establish effective rules. In particular:

- ▶ **Don't rely solely on driver education.** High school driver education may be a convenient way to introduce teens to the mechanics of driving, but it doesn't produce safer drivers. Poor skills aren't always to blame for teen crashes. Teenagers' attitudes, experience and decision-making matter more. Young people

tend to overestimate their skills and underestimate their vulnerabilities. Training and education don't change these tendencies. Peers are influential, but parents have much more influence than typically is credited to them.

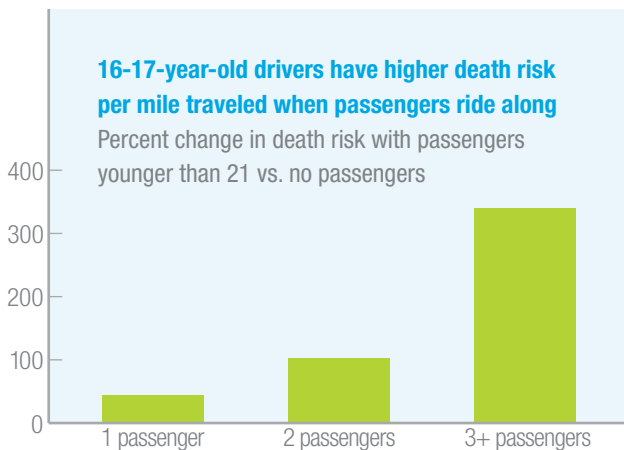


For an overview of teen driver laws in your state and to see how they could be improved, go to

 [iihs.org/gdl](https://www.iihs.org/gdl)

- ▶ **Know the law.** Become familiar with your state's restrictions on young drivers, and feel free to set tougher rules. To review state laws, go to [iihs.org/laws](https://www.iihs.org/laws).
- ▶ **Restrict night driving.** About 2 of 5 young drivers' fatal crashes occur between 9 p.m. and 6 a.m. The problem isn't just that driving in the dark requires more skill behind the wheel. Late outings tend to be recreational, and even teens who usually follow the rules can be easily distracted or encouraged to take risks. Consider setting an early curfew for your teen, even if your state has a later one.

- ▶ **Restrict passengers.** Teenage passengers riding in a vehicle with a beginning driver can distract the driver and encourage greater risk-taking. While driving at night with passengers is particularly lethal, many of the fatal crashes involving teen passengers occur during the day. The best policy is to restrict teenage passengers, especially multiple teens, all the time.



Source: AAA Foundation for Traffic Safety

- ▶ **Supervise practice driving.** Take an active role in helping your teen learn to drive. Plan a series of practice sessions in a variety of situations, including night driving. Give beginners time to work up to challenges like driving in heavy traffic, on freeways, or in snow and rain.
- ▶ **Require safety belt use.** Don't assume that your teen will buckle up when driving alone or out with peers. Insist on belts.
- ▶ **Prohibit driving after drinking alcohol.** Make it clear that it's illegal and dangerous to drive after drinking alcohol or using any other drug.
- ▶ **Consider a monitoring device.** Various types of in-vehicle devices are available to parents who want to monitor their teens' driving. These systems flag risky behavior such as speeding, sudden braking, abrupt acceleration and non-use of belts. Research shows a monitoring de-



Looking for a vehicle for your teen driver? A current IIHS *TOP SAFETY PICK+* or *TOP SAFETY PICK* award winner is ideal ([iihs.org/ratings](https://www.iihs.org/ratings)). If a new model isn't in your budget, consult the IIHS list of recommended used vehicles for teens ([iihs.org/teenvehicles](https://www.iihs.org/teenvehicles)).

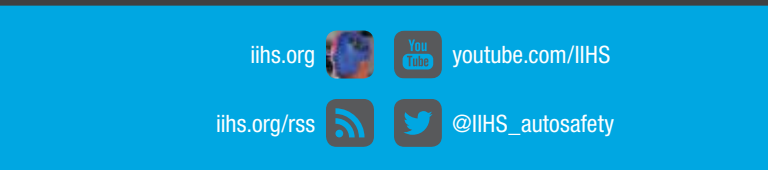
vice can reduce teens' risks behind the wheel. Some insurers offer discounts for using one.

- ▶ **Choose vehicles with safety in mind.** Teens should drive vehicles that reduce their chances of crashing in the first place and then protect them from injury in case they do crash. Bigger, heavier vehicles are safer. Small and mini cars don't offer the best protection in a collision compared with larger vehicles, and IIHS doesn't recommend them for teens. Avoid high-horsepower models that might encourage teens to speed. Look for vehicles that have the best safety ratings. Two musts are side airbags to protect people's heads in crashes (standard on most 2008 and later models) and electronic stability control to avoid crashes (standard on 2012 and later models).
- ▶ **Be a role model.** New drivers learn a lot by example, so practice safe driving yourself. Teenagers who have crashes and violations often have parents with similar driving records.





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- Auto Club Group
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- CSE Insurance Group
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- Erie Insurance Group
- Esurance
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- Farm Bureau Insurance of Michigan
- Farm Bureau Mutual Insurance Company of Idaho
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- GEICO Corporation
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- Grange Insurance
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- Hanover Insurance Group
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- ICW Group
- Imperial Fire & Casualty Insurance Company
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- Infinity Property & Casualty
- Kemper Corporation
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- Louisiana Farm Bureau Mutual Insurance Company
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- MMG Insurance
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- Nationwide
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- Pekin Insurance
- PEMCO Insurance
- Plymouth Rock Assurance
- Progressive Corporation
- Pure Insurance Group
- The Responsive Auto Insurance Company
- Rider Insurance
- Rockingham Group
- Safe Auto Insurance Company
- Safeco Insurance Companies
- Samsung Fire & Marine Insurance Company
- SECURA Insurance
- Sentry Insurance
- Shelter Insurance Companies
- Sompo Japan Insurance Company of America
- South Carolina Farm Bureau Mutual Insurance Company
- Southern Farm Bureau Casualty Insurance Company
- State Auto Insurance Companies
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