



Example of teenSMART driving simulation

### What teens say

“teenSMART is a great tool that helped me become a much better driver. Also, it is great that insurance companies realize how much this helps young drivers and offer discounts once you complete the program.” – J.G.

“The program was interesting and I ended up having fun completing it which was not what I was expecting. The simulations were also great and I enjoyed them a lot.” – S.S.



### What parents say

“My husband and I enjoyed completing this program with our son. It reinforces all of the same rules, guidelines and techniques we are trying to teach him, so he is hearing it from more than just us. We will definitely use teenSMART with our two younger sons when they learn to drive.” – L.A.

### The Silver Lining

West Bend Mutual Insurance Company was founded in 1894 in West Bend, Wisconsin and has been providing comprehensive insurance coverages and The Silver Lining for 125 years.

At the core of everything we do lies a simple premise. A sincere desire to help our customers through problems and adversity. To make sure that positives come from negative situations. To step up, when they need us. To do the right thing.

The worst brings out our best.<sup>®</sup>  
That's The Silver Lining.



**ADEPT DRIVER**<sup>®</sup>  
THE SCIENCE OF DRIVING

**Phone:** 877-233-7879  
**Email:** info@teensmartdriving.com  
**Web:** www.teensmartdriving.com/wbmi.

# teenSMART<sup>®</sup> Safe Driver PROGRAM



Striving to keep your most precious cargo safer





## teenSMART® – The Science of Driving®

West Bend is committed to promoting safety through education.

We've partnered with ADEPT Driver® to offer teenSMART and help our newest drivers become more informed and safer behind the wheel.

teenSMART is a computer-based training program that's proven to reduce teen driver crash frequency and severity. It teaches new drivers to anticipate dangerous situations, recognize how risk changes as they drive, increase situational awareness, and expect the unexpected. As a result, teenSMART graduates have up to **30% fewer collisions** and **51% fewer bodily injury claims** than teens who don't complete the program.

In addition, teenSMART participants report a greater sense of confidence behind the wheel and an increased ability to refrain from distracting activities while driving.



### The teenSMART difference:

**Interactive computer-based lessons and practice**  
Realistic and challenging driving simulations address the six leading causes of teen driver crashes, helping young drivers develop key crash avoidance skills!

**Parent-teen activities**  
Safe-driving discussions, videos, and in-car driving exercises reinforce the computer-based lessons.

**Auto insurance discounts**  
Complete the course and you'll **automatically** qualify for a discount on your auto policy with West Bend!

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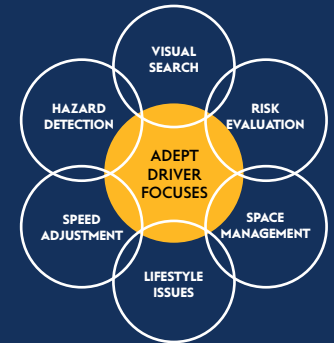
**More than 90% of  
all vehicle collisions  
are preventable.**

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## Not Just Behind the Wheel ... Ahead of the Curve®

ADEPT Driver programs work because they address the proven factors behind auto collisions.

By using advanced behavioral science, research, and testing, ADEPT Driver focuses on altering driver behavior and reducing their risk of collisions.



### How to get started:

Go to [www.teensmartdriving.com/wbmi](http://www.teensmartdriving.com/wbmi) to purchase teenSMART directly from ADEPT Driver. Because you're a West Bend policyholder, you'll save \$50 off the purchase price.

The teen installs and completes the program on their computer. Registration requires your West Bend policy number, the teen's driver's license or permit number, and at least one email address to communicate to both parents and teens.

To encourage program completion, email reminders are sent to the teen and parent after ordering and registration. After successfully passing the certification test, the teen receives a certificate of completion via email, which you should save for your records.

Certification information is sent directly to West Bend each week so the teenSMART discount can *automatically* be applied to your insurance policy.