

Teen Driving Issues

INVEST CLASS



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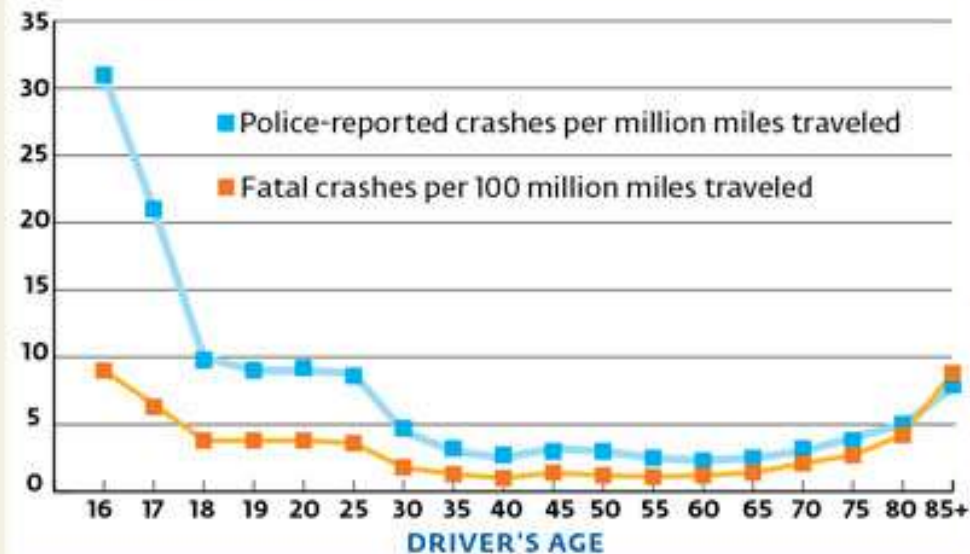
Young operators of vehicles are disproportionately affected by automobile accidents. Their accident rates are higher, fatality rates higher, and the incidence of alcohol-related deaths is higher than the general population.



Young Drivers are Most Vulnerable to Accidents

Dangerous curves: Plotting the problem

The youngest and oldest drivers have much higher rates of highway crashes and deaths than any other age group, according to 2008 government mileage data, the latest available. Drivers ages 16 and 17 are involved in more crashes, and fatality rates rise steeply for those older than 65, with drivers older than 80 being most vulnerable.



Source: National Highway Traffic Safety Administration and Insurance Institute for Highway Safety.

Male vs. Female Drivers

- About 2 out of every 3 teenagers killed in crashes in 2011 were males.
- Male teenagers tend to drive riskier than their female counterparts.



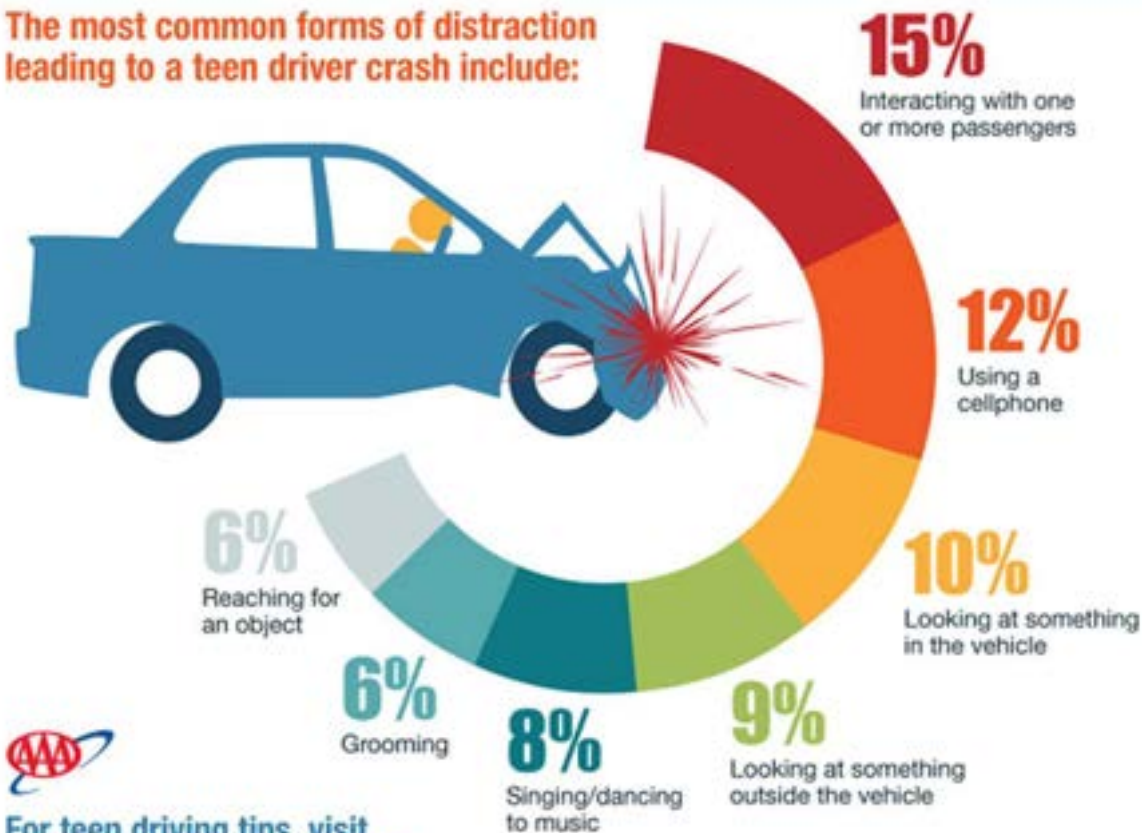
Distracted Driving

In 2011, 11 percent of all drivers 15 to 19 years old involved in fatal crashes were distracted at the time of the crash. Among the distracted drivers 15 to 19 years old, 21 percent were distracted by the use of cellphones at the time of the crash.



6 OUT OF 10 teen crashes involve driver distraction.

The most common forms of distraction leading to a teen driver crash include:



For teen driving tips, visit
TeenDriving.AAA.com

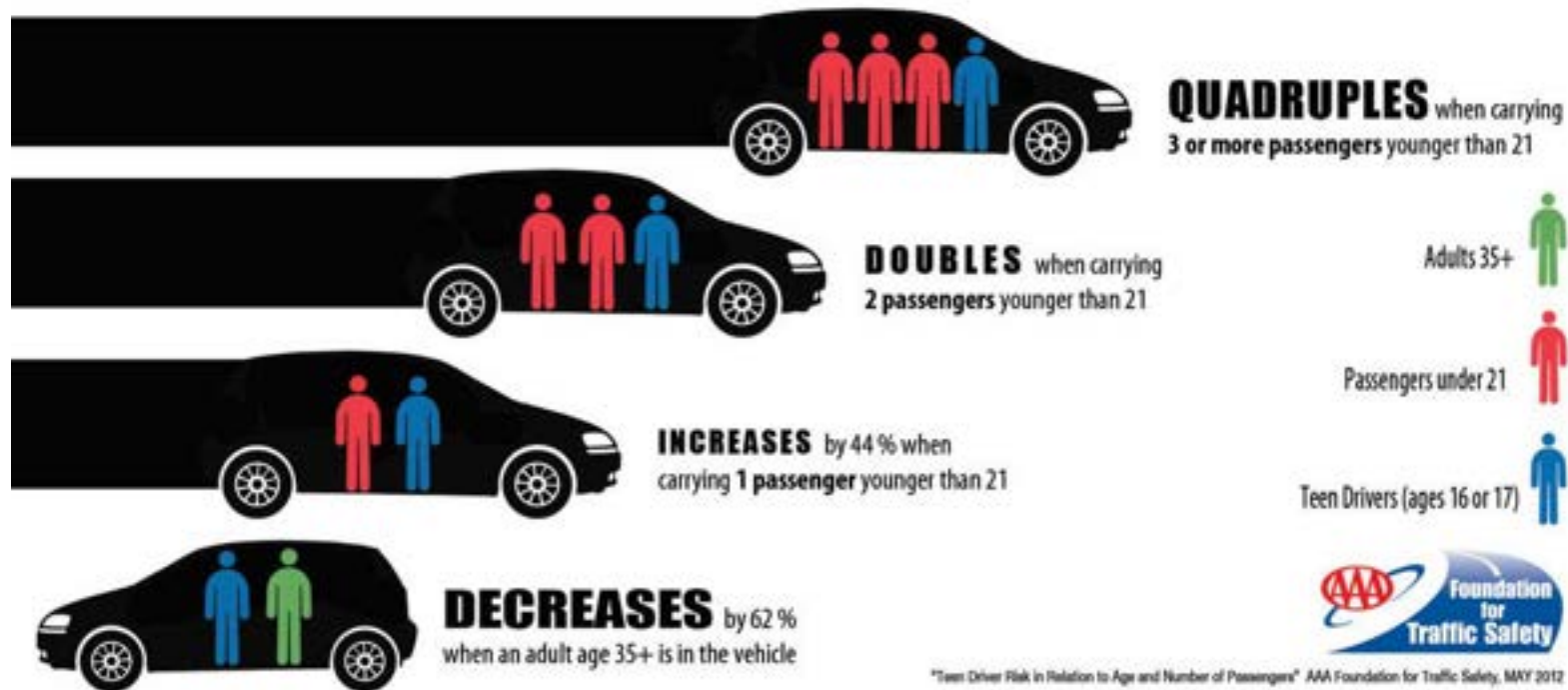


Driving with Passengers

Teen Drivers Risk Death with Young Passengers

A 16- or 17-year-old driver's **RISK OF BEING KILLED IN A CRASH** increases when there are young passengers in the vehicle.

Compared to driving without any passengers, **THE RISK:**



Texting and Driving

- While it may take only a few seconds to send a quick text, when you're driving a vehicle at fast speeds it can be deadly.



Texting and Driving

- If you send a text that takes five seconds to write, while driving 55 MPH, you've traveled the length of a football field while not looking at the road.



Texting and Driving

- You are 23% more likely to get into an accident while texting.
- Using a cellphone while driving delays a driver's reaction as much as driving with an alcohol level of .08 (the legal limit in most states).



Cellphone Use While Driving Laws

- **Hand-held Cell Phone Use:** 12 states, D.C., Puerto Rico, Guam and the U.S. Virgin Islands prohibit **all drivers** from using hand-held cell phones while driving. Beginning in October 2013, all laws are **primary enforcement**—an officer may cite a driver for using a hand-held cell phone without any other traffic offense taking place.
- **All Cell Phone Use:** No state bans all cell phone use for all drivers, but 37 states and D.C. ban all cell phone use by **novice drivers**, and 20 states and D.C. prohibit it for **school bus drivers**.
- **Text Messaging:** Washington was the first state to pass a texting ban. Currently, 42 states, D.C., Puerto Rico, Guam and the U.S. Virgin Islands ban text messaging for all drivers. An additional 5 states prohibit text messaging by **novice drivers**.
- 3 states restrict **school bus drivers** from texting.



Graduated Licensing

- Teenage motor vehicle crash deaths in 2011 occurred most often from 9 pm to midnight (16%) and midnight to 3 am (16%).
- Graduated licensing laws help limit the exposure of young people during their most risky time.



Auto Insurance for Young Drivers



- Because of the higher accident rate for young drivers, insurance premiums tend to be higher
- This increases if the insured is a male teenager
- Many insurance companies offer good student discounts