



NW Insurance Council

Consumer Alert

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National Teen Driver Safety Week

Parents: keep your teenage driver safe and your auto insurance affordable

What to Know

- *Two main factors that lead to high crash rates among teens ages 15 to 19 are immaturity and lack of driving experience, according to the [Insurance Information Institute](#) (III).*
- *Enrolling your teen in a [graduated driving licensing program](#) (GDL) can reduce your teen's crash risk by as much as 50 percent..*
- *Adding a teenager to your auto policy can mean adding 50 percent or more to your auto insurance premium, but there are ways to manage your insurance costs.*

BOISE, October 21, 2020– The most dangerous time in most teenagers' lives is when they start driving. As a parent, you are in the best position to coach your teen about safe driving practices, provide them the driving experience they need and protect them and your family with adequate auto insurance for the new drivers in your household.

The week of October 18 is “[National Teen Driver Safety Week](#)” and offers a reminder for both parents and teens to assess what can be done to help reduce teen injuries and deaths on roadways.

It’s also a great time to teach your teen about auto insurance as well as find ways to keep your premiums manageable once you have a teen driver in the family, because having a teenager on your auto policy can mean adding 50 percent or more to your auto insurance premium.

“There’s nothing quite like that moment – exhilarating for every teen and terrifying for every parent - when a freshly-licensed young driver is able to take the keys and make their first solo trip behind the wheel,” said Kenton Brine, NW Insurance Council president. “For parents, preparing your teens to drive responsibly and having the right insurance coverage – just in case – can make that moment just a bit less stressful.”

New, young drivers lack the skills, experience and often the maturity needed to recognize and respond to risk. A few significant factors in crashes involving teen drivers include speeding, alcohol and/or drug impairment, distraction and nighttime driving, according to the [Washington Traffic Safety Commission](#) (WTSC).

Parents hold the keys to helping teens get the driving experience they need. [AAA](#) reports that teens with more involved parents, both behind the wheel and in general, get fewer tickets and engage in less risky driving behaviors. For more information about driver education and licensing requirements in your state, visit AAA’s [Keys2Drive](#) website.

Parents may also wonder how adding teen drivers in your household will affect auto insurance premiums. Auto insurance rates for teenage drivers will be higher than other drivers because as a group, teenagers pose a higher risk of being involved in crashes. However, there are ways to manage those costs.

The [NW Insurance Council](#) offers the following tips to keep your teenage driver safe and your auto insurance premiums down:

- Enroll your teen in a [Drivers Education Course](#) and a [Graduated Drivers License Program](#). Every state has a graduated drivers license law that includes a three-phase program to help teens gain experience behind the wheel and develop better driving skills and habits.
- **Pick a safe vehicle** for your teen that offers protection in the event of a crash. Avoid small cars, sports cars and older SUV's, which crash tests show are prone to rollovers. Organizations like the [Insurance Institute for Highway Safety](#) provide crash test data and rate vehicle safety.
- **Discuss the dangers of drug and alcohol use** – your teen driver should know he or she must never drive after consuming any amount of alcohol or illegal drugs.
- **Remind your teens never to phone or text while driving** and tell them to keep distractions, such as listening to the radio and chatting with friends in passenger seats, to a minimum. Also, require your teenager to **wear a seat** belt at all times.
- **Always be a good driving role model** for your teenager. New drivers learn by example. If you exceed the speed limit or drive recklessly, your teenage driver is likely to imitate you.
- **Shop around for the best insurance rates.** Rates for younger drivers can differ dramatically, so ask agents, brokers or insurance companies for price comparisons.
- **Adding your teenager to your own auto insurance policy** is generally less expensive than a stand-alone policy for your teen. Also, you may qualify for a multi-vehicle discount if you previously had only one car in your household.
- **Find out if your insurance company offers a “safe driver” program.** If your teenager completes the program you may be eligible for a discount. Also, some insurance companies will subsidize the cost of electronic devices, such as video camera and GPS systems, to monitor the way teens drive and will alert parents of unsafe driving by email, text message or phone.

- Some insurance companies offer a **Good Student Discount**, which is generally available to students who have a 3.0 grade point average or higher.
- **Consider increasing your liability insurance limits** or purchasing an umbrella liability policy. If your teen is found negligent in an accident and the damages exceed your insurance limits, you will be held financially responsible for those amounts not covered by your insurance. An umbrella policy kicks in when you reach the limit on your underlying liability coverage in a Homeowners, Renters or Auto policy.
- **Raising your deductible can save you 10 percent to 20 percent** on your premium. That savings could go towards purchasing more liability coverage.
- **If your teen driver is attending college away from home**, you may be able to reduce the auto policy premium for their vehicle by listing them as a “student living away.” Ask your insurance company or agent for more information.

For more information and tools on how you can keep your teenager safe behind the wheel, visit the website [Drive It Home: Helping You Keep Your Teen Driver Safe](#). For more information about teen driving and Auto Insurance, contact [NW Insurance Council](#) at 800-664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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