



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

- *Traffic collisions remain one of the top causes of death among teenagers. In 2023 alone, more than 800 teen drivers lost their lives and over 2,600 were involved in fatal crashes, the [National Highway Traffic Safety Administration](#) (NHTSA) reports.*
- *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 teen 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.*

SEATTLE, WA, October 22, 2025– The most dangerous time in many teenagers' lives begins when they start driving. As a parent, you play a vital role in coaching your teen about safe driving, helping them gain experience, and protecting your family's finances with the right auto insurance.

The week of October 19 is [National Teen Driver Safety Week](#), a reminder for parents and teens to take steps to help reduce crashes, injuries, and deaths on the road. In Washington, 45 young drivers were killed in traffic crashes in 2023, and young drivers were involved in nearly 15 percent of all traffic fatalities, according to [NHTSA data](#).

“There’s nothing quite like that moment – exhilarating for every teen and nerve-wracking 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 often lack the skills, experience, and maturity to respond safely to risks. According to the [Washington Traffic Safety Commission](#) (WTSC), the most common factors in teen crashes include speeding, impairment, distraction, and nighttime driving.

Parents are the most effective teachers behind the wheel. Research from [AAA](#) shows teens with more involved parents receive fewer tickets and take fewer risks. For resources on driver education and licensing, visit AAA’s [Teen Driver Safety](#) webpage.

It’s also a good time to talk with your teen about auto insurance and how to manage costs. Adding a teen driver can increase your premium 50 percent or more, but there are ways to keep rates in check while maintaining strong coverage.

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.

- **Choose a safe vehicle** for your teen. Avoid small cars, sports cars, or older SUVs prone to rollovers. Organizations like the [Insurance Institute for Highway Safety](#) provide crash test data and rate vehicle safety.
- **Set clear rules.** No drugs, alcohol, texting, or phone use while driving, and seat belts are non-negotiable..
- **Be a good role model.** Teens learn driving habits by watching their parents.
- **Shop and compare for auto insurance.** Rates vary widely for young drivers. Ask your agent about discounts and programs for safe drivers or good students.
- **Bundle and save.** Adding your teen to your own policy is usually cheaper than a separate policy and may qualify for multi-vehicle discounts.
- **Consider more coverage.** Increasing liability limits or adding an umbrella policy can better protect your family's assets.
- **Raise your deductible.** This could save 10 to 20 percent on your premium, savings that could go towards purchasing more liability coverage.
- **Ask about “student away” discounts** if your teen attends college without a car..

For more resources to help keep your teen safe behind the wheel, visit the National Safety Council's [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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