



NW Insurance Council

Consumer Alert

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Parents: keep your teen driver safe – and your auto insurance affordable

Teen-driver-involved crashes spike during ‘100 Deadliest Days’

What to Know

- The [National Highway Traffic Safety Administration](#) (NHTSA) reports that 2,320 people were killed in crashes involving teen drivers in 2024.
- Parents play a critical role in helping teens develop safe driving habits through supervised practice and clear expectations.
- Adding a teenager to your auto insurance policy can increase premiums by 50 percent or more, but there are ways to help manage costs.

BOISE, ID, May 28, 2026 – Summer is the most dangerous time of year for teen drivers. The stretch between Memorial Day and Labor Day, often called the “100 Deadliest Days”, brings a sharp increase in fatal crashes involving young drivers.

While driver education programs are important, experts say parents remain the most influential factor in helping teens become safe and responsible drivers. Consistent supervision, clear rules, and leading by example can significantly reduce risky driving behaviors.

The National Highway Traffic Safety Administration ([NHTSA](#)) reports that 2,320 people were killed in crashes involving teen drivers ages 15 to 18 in 2024.

“There’s nothing quite like that moment – exhilarating for every teen and terrifying for every parent - when a freshly licensed young driver takes the keys to 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.”

Research shows teens with involved parents receive fewer traffic tickets and engage in fewer risky driving behaviors. Parents can learn more about driver education and state licensing requirements through AAA’s [Driver Education](#) resources.

Parents should also be prepared for the financial impact of adding a teen driver to the household auto policy. Because teenage drivers are statistically more likely to be involved in crashes, premiums often rise substantially when teens are added to a policy.

The [NW Insurance Council](#) offers the following tips to keep your teenage driver safe and insurance costs more manageable:

- **Enroll teens in [driver education](#) and [graduated licensing programs](#).** These programs help young drivers gain supervised experience and develop safer driving habits over time.
- **Choose a safe vehicle.** Avoid small cars, sports cars, and older SUVs that may perform poorly in crash tests or be more prone to rollovers. Organizations like the [Insurance Institute for Highway Safety](#) provide safety ratings and recommended vehicles for teen drivers.
- **Talk openly about impaired driving.** Teens should understand they should never drive after consuming alcohol, illegal drugs, or medications that may impair judgment or cause drowsiness.

- **Limit distractions behind the wheel.** Remind teens not to text or use phones while driving (it's the law!) and to minimize distractions from passengers, music, or other devices. Seat belts must always be worn by everyone in the vehicle (it's the law!).
- **Model safe driving behavior.** Teens often mirror what they see from parents and other adults behind the wheel.
- **Shop around for the best insurance rates.** Rates for younger drivers can differ dramatically, so ask agents, brokers or insurance companies, or shop online for price and product comparisons.
- **Add teens to an existing family policy when possible.** This is often less expensive than purchasing a separate policy for a teen driver.
- **Ask your insurer or agent about discounts.** Some insurers offer discounts for good grades, safe driving programs, or monitoring technology that encourages safer driving habits.
- **Review liability limits.** Families may want to consider higher liability limits or an [umbrella policy](#) for added financial protection.
- **Consider adjusting deductibles.** Higher deductibles can lower premiums, though families should make sure they can comfortably cover out-of-pocket costs if a claim occurs.
- **Ask about “student away” discounts.** Families with [college students](#) living away from home may qualify for lower premiums.

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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