



NW Insurance Council

Consumer Alert

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Release Date: 6-1-2023

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

Teen-driver involved accidents highest during ‘100 Deadliest Days’

What to Know

- *The National Highway Traffic Safety Administration ([NHTSA](#)) reports that 14.8 percent of auto crashes that resulted in fatalities in Washington in 2020 involved a young driver.*
- *Parents hold the key to making sure their teen gets the supervised training needed to become a safe and responsible driver.*
- *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.*

SEATTLE, WA, June 1, 2023 – The most dangerous time in most teenagers’ lives is when they start driving, and statistically speaking, the summer months – the “100 Deadliest Days” – are when the risk of a motor vehicle crash involving a teen is highest.

Drivers’ education programs are required and helpful, but parents are in the best position to teach, coach and reinforce safe driving practices. It’s critical for parents, as much as possible, to provide new young drivers in their household with the supervised driving experience they need – and to protect them with required and adequate auto insurance in case of a collision or other damage.

The “100 Deadliest Days” is the period between Memorial Day and Labor Day when teen-driver involved crashes increase 15 percent compared to the rest of the year, according to the Washington Traffic Safety Commission’s (WTSC) [Target Zero Program](#).

The National Highway Traffic Safety Administration ([NHTSA](#)) reports that motor vehicle traffic crashes are a leading cause of death for 15- to 20-year-olds. 1,885 young drivers died in traffic crashes in 2020, a 17percent increase from the 1,616 young drivers who died in 2019. NHTSA also found that of the total number of auto crash fatalities in Washington state, 14.8 percent of those crashes involved a young driver.

“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 judgment needed to recognize and respond to risk as well as older, more experienced drivers. The most significant factors in crashes involving teen drivers include speeding, alcohol and/or drug impairment, distraction and nighttime driving, according to the [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 [Driver Education](#) webpage.

Parents may also wonder how adding teen drivers in your household will affect your 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. Adding a teenager to your auto policy can mean a 50 percent or more increase in your auto insurance premium. 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 affordable:

- **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 and recommend the safest vehicles for teen drivers.
- **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. It is also wise to consider any prescription medications your teen driver may be taking, in case they cause drowsiness or distraction.
- **Remind your teens never to phone or text while driving** (phone users or parents can set most newer smart phones to be inoperable for calls/texts while driving) and warn 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 (it's the law!)
- **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 could 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. Those savings could reduce your premium – or go toward purchasing more liability coverage.
- If your teen driver is headed off to college in the fall, 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 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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