



NW Insurance Council

Consumer Alert

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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](https://www.nhtsa.gov)) reports that 2,514 people were killed in crashes in 2022 that involved a teen 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.*

PORTLAND, OR, May 31, 2024– The most dangerous time in most teenagers’ lives is when they start driving, and statistically speaking, the summer months between Memorial Day and Labor Day – 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 National Highway Traffic Safety Administration ([NHTSA](#)) reports that motor vehicle traffic crashes were the leading cause of unintentional death for 15- to 20-year-olds in 2020. In 2021, over 2,100 drivers ages 15 to 20 were killed in auto crashes, and an estimated 203,256 were injured.

“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.”

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, texting and running red lights, according to [AAA](#).

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 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 **always wear a seat belt** (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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