



## *West Virginia Offices of the Insurance Commissioner*

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### *National Teen Driver Safety Week October 20<sup>th</sup> – 26<sup>th</sup>*

#### **Prepare your teens for safe driving**

If you are a parent of a teenage driver, your child's safety is your first concern. Though you cannot always be by their side, there are things you can do to help keep them safe behind the wheel. Educating yourself and your new teen driver about the risks and insurance implications of unsafe driving can save lives and money.

#### **Teen Driver Facts**

According to the American Academy of Pediatrics, one-third of deaths of people ages 16 to 20 are due to motor-vehicle accidents. That's more than 5,000 teens a year. Faced with those statistics, it's important to view teen driving as a privilege, not a right.

#### **Lay the Ground Rules**

While teen driving statistics are troubling, [research](#) suggests parents who set rules cut accident risk in half. Talk openly about your expectations for behind-the-wheel behavior.

- )] Draw up a formal [Teen Driving Contract](#) that clearly defines the rules and consequences associated with driving privileges.
- )] Set a driving curfew. More than 40 percent of teen auto deaths occur between the hours of 9 p.m. and 6 a.m.
- )] Limit the number of passengers allowed in your teen's car. For teenagers, the relative risk of a fatal crash increases as the [number of passengers](#) increases.
- )] Make all cell phone use off-limits while driving. Texting or talking on a cell phone can double the likelihood of an accident.
- )] Encourage your teen to exercise his or her rights as a passenger. Only 44 percent of teens say they would speak up if someone were driving in a way that scared them.

## Keep Costs Down

Adding a teen driver to your auto insurance policy can be costly. Make sure you and your teen driver understand how even minor fender-benders can drive up costs. Consider the following tips:

- ) Try to keep both you and your teen's driving records free from accidents and moving violations. Many companies grant discounts to drivers whose records have been clean for three or more years.
- ) Enroll your teen in a defensive driving course. Some companies offer discounts if your teen completes one.
- ) Encourage your teen to uphold a good grade-point average. Many insurance companies offer discounts or preferred rates for teens who maintain good grades.
- ) Ask your insurance company about an "accident forgiveness" clause that guarantees premiums will not increase after one minor accident.
- ) Consider raising your policy's deductible and only allowing your teen to drive the family's oldest, least expensive car. In most states, auto insurance premiums are linked to the type of vehicle driven. SUVs, convertibles and sports cars typically cost more to insure.
- ) Install a smartphone application that limits or prevents texting and driving.

## Managing Accidents

While education and preparation can help, accidents still happen. In the event of an auto accident, make sure everyone knows what steps to take to stay safe and protect their identity. NAIC's free WreckCheck app for [iPhone®](#) and [Android®](#) walks you through what to do — and not do — after an accident. The app helps users collect necessary information on the spot, then immediately email a report to your home and your insurance agent.

If you need assistance with any type of insurance, or have a concern, please call the West Virginia Offices of the Insurance Commissioner Consumer Services Division at 1-888-879-9842, or visit our webpage at [www.wvinsurance.gov](http://www.wvinsurance.gov).