

Teen Drivers. Scary, Isn't it?

By Janet Tillman, CLU, State Farm® agent

So, your teenage son or daughter wants to drive! Suddenly, driving has become one of the most important things in your child's life. Scary, isn't it?

Naturally, you may dread the increase in your auto insurance premiums. However, there is a lot more at stake than higher premiums. As parents, we all share the fear of our children becoming involved in an automobile accident. These concerns are all too often confirmed by the reality of teen crash statistics. Although premiums are derived from the monetary cost of auto accidents, lives are priceless.

No amount of premium can ever bring back a life or reverse disabilities.

- ▶ Teenage passenger deaths occur more frequently when a 16-year-old is driving than when a person of any other age is at the wheel.
- ▶ Thirty-nine percent of all 16-year-old drivers involved in fatal accidents in 2004 were speeding or going too fast for road conditions. This compares with only 23 percent of drivers between 20 and 49 years old.
- ▶ Clearly, the numbers show teens have more accidents.

Let's look at how to reduce these accidents:

- ▶ Drive defensively. Watch out for the other person.
- ▶ Obey the speed limit. Speed increases the likelihood of an accident. And adjust your speed according to the road conditions. Drive more slowly on wet or icy pavement.
- ▶ As important as your driving skill, or aptitude, is your attitude. Always act responsibly behind the wheel.
- ▶ Auto insurance is designed to protect our financial well-being. And in many states it's required by law.
- ▶ Without it, most of us couldn't afford to drive. Replacing a dam-

aged car and paying an injured person's medical bills can cost hundreds of thousands of dollars.

So how do insurance companies pay for auto accidents? By collecting premiums and investing them. Among the factors that determine the price you pay for auto insurance are your vehicle, your age and your driving record. The price you pay for the collision and comprehensive coverages in your policy (which cover damage to your vehicle) is based on the value of the vehicle and the claim costs it produces. That's why, all things

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being equal, you pay more to insure a brand new Camaro than a 10-year-old Blazer.

As we've discussed, there's no doubt your age has a lot to do with your chance of being in an accident. A study by the California Department of Motor Vehicles, for example, found that although teen-agers drive only half as many miles as adults, their accident rate per mile is four times the adult rate. That's why insurance companies charge more money to insure younger drivers. They know teens have a much greater likelihood of being in an accident. Most insurance companies will raise your rates - or even cancel your insurance - if you have too many accidents or traffic violations.

We'd all like to pay less for auto insurance. Here are a couple of ways that your child can help:

1. Many insurance companies offer lower rates to young, single drivers who are better-than-average students in high school or college. They do that because statistics show good students have considerably fewer accidents than students whose grades are average or below average.
2. Obey all traffic laws. You can't always avoid an accident, but you can avoid traffic tickets, which can cause your insurance premiums to go up.

For more information and statistics, review these websites: www.nhtsa.dot.gov or www.hwysafety.org



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Janet Tillman is a native of NE Florida and a long time resident of St Augustine. She received her appointment as an agent to State Farm Insurance Companies in November 1980 and currently holds Florida Insurance licenses, 2-20 and 2-15, Florida Mortgage Broker License and CLU® designation."