

The dangers of teenage driving



Teenagers are not good drivers. They're great people, but they are not good drivers. They can't be. They're beginners. There's a lot to learn, and only experience can teach it.

In families insured by PEMCO, teenagers have *three times* as many accidents as adults. They have two to three times as many accidents as our 70- and 80-year-old drivers. Statistically, we would rather insure an 80-year-old driver than your teenager, because the 80-year-old will have fewer accidents.

This presents a dilemma for PEMCO, because we want to insure families. Entire families, not everyone *except* the teenagers. So we need to get those teenagers safely through their first years as drivers, without accidents and tickets, and keep them as policyholders.

What parents can do. Review the following information and select ideas that you think will create a lasting impression with your teenager. Remember: You won't be in the car when your child is driving with friends, when he or she is in the most danger of having an accident. When the moment of truth arrives, what messages will stay with your teenager when you aren't there to reinforce them?

Share those messages in whatever way is productive for you. Sit down and talk with your child. Set rules and enforce them. Use positive rewards, negative consequences – whatever motivates your child. Here are some talking points:

There is no "intermediate" driving level. Ski slopes typically have a variety of runs, ranging in difficulty from the "bunny slope" to expert "double diamond" runs. Swimming lessons can be divided into as many as ten levels, from "jellyfish" to "marlins" and "porpoises." As you learn more strokes and can swim farther, you move to the next level. There are 14 weight classifications in high school wrestling, from 101 pounds to 275. A 155-pound boy does not have to wrestle a 215-pound boy.

Your children are beginners and intermediate drivers, but you are entering them in an "advanced" tournament. There are no "beginner" roads just for teenagers, painted green, with fewer hills, wider lanes, gentler turns, better lighting, and no trees. So it's not surprising that teenagers have three times as many accidents as adults. And accidents are precisely what you'd expect if you sent a beginner or intermediate skier up to the expert slope.

The typical serious accident for 16- and 17-year-olds. Beginning drivers don't have the same kinds of accidents as older drivers. The typical serious accident for a 16- or 17-year-old driver is a one-car accident, due to speed or inattention, where the driver loses control and hits a pole or a tree. Alcohol is typically *not* involved. However, one or more of these factors usually is:

- Teenage passengers
- Late at night
- Two-lane road
- Music playing
- No seat belt on.

(continued)

The more of those factors your children can avoid, the better their odds. Parents and teenagers should develop their own strategy for adding distractions *one at a time*, and for practicing *months* at a time before adding the next one. How soon will you allow your child to drive with the music on? At night? With a teenage passenger? With two? How will you enforce those rules? What will you do if the rule is broken?

Your teenager will think that one month without passengers is an eternity. PEMCO suggests an entire year without teenage passengers. What will you be able to enforce?

Graduated-licensing laws help, but they're not a complete answer. Both Washington and Oregon have graduated-licensing statutes aimed at easing teens onto the road more safely.

The laws require 50 hours of parent-supervised driving time as teens practice to get their licenses, including 10 hours of night driving in Washington. In Oregon, that 50-hour requirement jumps to 100 hours if the student driver has not participated in a state-approved driver's education program. (In Washington, driver's education is required for all driver's license applicants under age 18.)

Laws in both states prohibit young drivers from having teenage passengers for the first six months with the license. In Washington, they're not allowed to drive between the hours of 1 and 5 a.m. In Oregon, it's midnight and 5 a.m., unless they're with a licensed passenger older than 25.

However, both states allow up to three teenage passengers *after* six months. This happens just at the time overconfidence tends to set in. And the law allows night driving *before* midnight (when many accidents occur), on any kind of road, in any weather, with music and other distractions. That's a lot for any young driver to contend with.

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