**Driving excitement.** If you tell your teenage children they can’t have teenage passengers, music, night driving, etc., you’ll likely hear something like this: “What’s the point of even having a license if I can’t drive with my friends and listen to music? What’s the point if I can’t have fun?”

We’ve all been brainwashed by a lifetime of ads and movies to think that driving should be exhilarating, exciting, and fun – an emotional experience. Well, it shouldn’t be. If it is, you’re doing it wrong. (When was the last time you felt exhilarated during your morning commute?) Emotion is what sells cars. But we’re really not supposed to drive emotionally. This point gets lost on people, especially teenagers.

Driving should be no more emotional than a bus ride. Getting from point A to B is the objective. Driving is a means of transportation, not entertainment. Discuss this with your children, and at least get them thinking about it. Their emotional level while driving is a good measurement of their driving maturity.

Your kids can monitor this themselves. If they feel they’re getting “pumped up” by being behind the wheel, that should be a warning flag to you and to them. Can you eliminate or reduce whatever is creating the emotion – the music, the friend in the front seat, the type of car?

**Overconfidence after 6-12 months of driving.**
Among PEMCO policyholders, 16-year-olds have a higher accident rate than adults, but not that much higher. However, at age 17, 18, and 19, we see the rate jump to three times the adult rate. One reason is that teenagers get overconfident. They’ve driven from home to school to home repeatedly, and they begin to think they’ve mastered driving.

They haven’t. They’ve only mastered their “regular” trips, where they know every curve, intersection and lane change. That doesn’t mean they’re good at judging new situations for the first time, especially if it’s under difficult conditions (other teens in the car, dark outside, bad weather, etc.). They’re still “intermediate” drivers playing in an “advanced” tournament, and they have a long way to go before they can perform at that level.

**Overconfidence when driving a different car.**
Any car that isn’t your child’s regular car is potentially a hazard. Your friend’s car. Another car in the family. A Sport Utility Vehicle or another vehicle that is bigger, heavier, and takes longer to turn or stop. Sensitize your teenagers to this. They will need to focus harder. The car will handle differently. The dashboard will be different. The light switch and wiper controls might be unfamiliar. There will be a number of distractions they aren’t used to.