

A parent's guide to *teen driving*

No other nation grants full driving privileges to 16-year-olds. In the United States, turning 16 is regarded as the age when independence begins. No longer do teens have to rely on their parents for a ride.

Unfortunately, statistics show that most 16-year-olds may not be up to the new challenge.

Experts agree that most teen accidents and fatalities are caused by inexperience, recklessness and risk-taking behaviors, poor judgment and overconfidence. Teens often are slower to perceive danger and may not relate it to themselves -- the feeling that "I'm immortal."

Most accidents involving teens can be attributed to driver error. Speed often is involved, and many incidents are single-vehicle crashes.

According to the Kentucky State Police, 290 teen drivers were involved in alcohol-related collisions across the state during 2014. Of those 290, 13 were fatal. Licensed teenage drivers represent only 7 percent of Kentucky drivers; however, they are involved in 14 percent of all collisions.

The financial reality of teen driving becomes obvious when parents add a teen driver to the family insurance policy. Some tips for reducing the cost of insurance are:

- » Let your teen drive the safest car you own. Safety features like air bags, anti-lock brakes and larger cars reduce the risk of injury. In addition, rates will be lower if the teen is driving a "family" car and not a high-performance model.
- » Make it clear that drinking and driving is unacceptable. In addition to the obvious dangers, your child needs to realize that a DUI most likely will mean the only insurance option will be a high-risk carrier with corresponding higher rates. Also remind your teen driver of the future importance of a clean driving record.
- » Look for "good student" discounts.
- » Remind your teen that seat belts must be worn and this includes seat belts for all passengers. Not only is this common sense, it's Kentucky law. Besides increased safety, this limits the temptation to pile too many teens into a car.
- » Establish house rules for driving hours. About 40 percent of teen driving fatalities occur at night, especially weekend nights.
- » Ease your child into challenging situations and add driving privileges as the skill level improves.



Accidents involving teen drivers typically are single-vehicle crashes, "run-off-the-road" accidents, driver error and/or speeding.

Based on crashes of all severities, the rate per mile driven among those 16-19 years old is four times the risk among older drivers. The risk is highest at age 16.

(Statistics from Insurance Institute for Highway Safety and Highway Loss Data Institute, the Kentucky State Police and the Kentucky Transportation Cabinet)

Tips to share with your teen driver

- » Your car is a deadly weapon. Respect this fact.
- » Do not drink and drive. Never get in a car with someone who has been drinking. The same rules apply to drugs.
- » Always wear your seat belt and be sure your passengers buckle up, too.
- » Obey the speed limit.
- » Keep the radio turned down so you can hear any emergency sirens and react appropriately.
- » Don't do other things while driving. This is not the time to use a cell phone, put on make-up, eat, change the radio station, etc. If it is necessary to do any of these things, find a safe place (such as a parking lot) to pull off the road and stay parked until you are finished.
- » Make sure your car is well-maintained. Keep the windshield clean and the tires properly inflated.
- » In every driving situation, have a way out. Always be aware of what is going on around you.
- » In bad weather, adjust your speed and driving habits accordingly. You will not be able to stop as quickly on wet or snowy pavement and will need extra distance between your car and the ones in front of you. Use headlights as appropriate.



Kentucky's graduated licensing program

In 1996, the Kentucky General Assembly passed the Graduated Driver's License law aimed at reducing Kentucky's teenage vehicular fatality rate. It includes a "zero alcohol tolerance" for drivers under 21, a lower point system threshold and a six-month "permit period" in which drivers must be accompanied by a licensed adult who is at least 21 years old. In addition, permit holders under 18 are restricted from driving between midnight and 6 a.m.

If you have additional questions about teen driving or other issues, you may contact the Kentucky Department of Insurance's Division of Consumer Protection through the website (<http://insurance.ky.gov>) or by phone at 800-595-6053 (in Kentucky) or 502-564-3630 (out of state). The TDD number for the deaf/hard of hearing is 800-648-6056.



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