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APCIA and IIHS announce public education effort to reduce teen fatalities

WASHINGTON — Parents of teenagers who are starting to drive can turn to a new resource for expert advice on safely navigating this milestone. The American Property Casualty Insurance Association (APCIA) and the Insurance Institute for Highway Safety (IIHS) are launching [Navigate to Safety: Roadmaps for Parents of Teen Drivers](#), a series of downloadable guides on everything from choosing the right vehicle for your teen to understanding state laws and setting appropriate rules. The guides can be requested at ihs.org/teen-roadmaps.

"Driving carries extra risk for teenagers. Per mile driven, they are nearly [4 times as likely as drivers ages 20 and older](#) to crash," says David Harkey, president of IIHS. "Parents need clear information to help kids stay safe and develop good driving habits from the beginning. This program is designed to address the key risk factors and simplify some of the tough decisions parents face when it comes to their teen driver."

"Insurers are proud to be at the leading edge of auto safety and resiliency in the 21st century. The *Navigate to Safety* program is a tool that can improve teen driver safety and make parents more prepared to support their teen drivers during their first years behind the wheel," says Robert Passmore, vice president of auto and claims policy at APCIA.

"America's insurers have long been at the front lines of historic safety advancements like seat belts and airbags; helping teens develop responsible habits from the moment they begin to drive is the key to creating a generation of safe drivers and safer roadways for all Americans."

The three roadmaps each highlight a key part of parenting a teen driver: Choosing a Vehicle, Embracing Safety Tech and Laying Down the Law.

"Choosing a Vehicle" highlights key principles, including avoiding very small or old vehicles and vehicles with too much horsepower. Electronic stability control, which helps prevent loss-of-control crashes, is a must-have feature, and good crashworthiness ratings are also important. Specific recommended models at varying price points can be found in an [annual list](#) of used and new teen vehicles compiled by IIHS and Consumer Reports.

"Embracing Safety Tech" highlights driver assistance and teen monitoring features that may be unfamiliar to many of today's parents, who didn't grow up with them. Advanced driver assistance features, including automatic emergency braking, lane departure prevention and blind spot detection, are designed for all motorists, but may be particularly relevant to teens. That's because young drivers are typically worse at recognizing hazards and controlling the vehicle, more prone to losing focus and less likely to lower their speed to compensate for slick roads or poor visibility. Other technologies can help parents set limits and keep an eye on teenagers even when they are driving alone.

Taken together, advanced crash avoidance features and teen-specific features have the potential to prevent or mitigate up to three-quarters of fatal crashes involving teen drivers, IIHS research shows. Understanding these benefits can help inform purchase decisions and help parents incorporate the features into driving lessons.

"Laying Down the Law" summarizes the extensive research on teen driving restrictions. It points parents to an IIHS webpage where they can familiarize themselves with the graduated licensing law in their state and explains the benefits of imposing additional rules. Limits on driving at night and with other teens can improve safety, as can requiring your child to delay licensure by a few months or years. Ensuring teens are always buckled up and are not distracted by electronic devices are also important. A customizable contract that parents and teens can sign is included with the guide.

Families who request the guides will be notified when the annual list of recommended vehicles for teens is updated or other teen driving resources become available from IIHS.

See the following pages for the *Navigate to Safety* content.

For more information from IIHS, go to iihs.org

The Insurance Institute for Highway Safety (IIHS) is an independent, nonprofit scientific and educational organization dedicated to reducing deaths, injuries and property damage from motor vehicle crashes through research and evaluation and through education of consumers, policymakers and safety professionals. IIHS is wholly supported by auto insurers.

For more information from APCIA, go to apci.org

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions — protecting families, communities, and businesses in the U.S. and across the globe.

NAVIGATE TO SAFETY

Roadmaps for parents of teen drivers

Driving carries a lot of risk for teenagers, but, as a parent, you can do a lot to minimize that risk.

This series of roadmaps, based on decades of highway safety research, can help you choose an **appropriate vehicle** for your teen, understand the **available safety technology**, and set **rules for your new driver**.



Choosing a vehicle

Choosing a vehicle is perhaps the most consequential decision you'll make as the parent of a teen driver. It can be tempting to put your kid in a beater that's older than they are or a cute minicar, but doing so leaves them more vulnerable to serious injury in a crash. Fortunately, there are a range of options between these choices and a brand-new, top-of-the-line SUV.

Your new driver's first vehicle should have a curb weight of at least 2,750 pounds. That excludes all minicars and some small cars. In a crash with another vehicle, **a heavier model will provide greater protection for its occupants**.

Avoid sports cars or anything marketed for power, which can tempt teenagers to test the limits. Beware of high-horsepower versions of mainstream models, which make it too easy speed.

Electronic stability control is a must. The technology, which has been required on most passenger vehicles since the 2012 model year, substantially reduces fatal crash risk due to loss of control of the vehicle.

A safe vehicle will have **four or five stars** from National Highway Traffic Safety Administration (NHTSA) and, at a minimum, **good ratings in four IIHS crash tests**: moderate overlap, side, roof strength and head

restraints. Ideally, you want a vehicle that also has a good or acceptable rating in the IIHS driver-side small overlap test, which was introduced in 2012.

A very old car won't meet these criteria, but that doesn't mean your teen needs the latest model. In fact, you might have a good option sitting in your garage already. But if you're planning to buy a vehicle for your teen, check out the **annual list of recommended used and new vehicles for teens** compiled by IIHS with Consumer Reports at iihs.org/teenvehicles.

As a rule, **the newer the vehicle, the greater the crash protection** offered. IIHS continually raises the bar for its *TOP SAFETY PICK* and *TOP SAFETY PICK+* awards, spurring manufacturers to make improvements. If you're purchasing a new vehicle for a young driver — or a new family car that you expect your teen will drive at some point in the future — make sure it's a current award winner.

Choosing a newer vehicle will also let you **consider headlight performance**, which IIHS started evaluating in 2016. Since 2020, *TOP SAFETY PICK+* winners are required to have good or acceptable headlights as standard equipment. Nighttime crash rates are substantially lower for vehicles with good or acceptable headlights than for vehicles with poor ones.

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Embracing safety tech

Technology has changed many aspects of childhood and adolescence, and that includes driving. Your child may have access to safety features that weren't available when you learned to drive.

Many newer vehicles have **advanced driver assistance** features. These include automatic emergency braking (AEB), lane departure prevention, blind spot detection and other systems shown to reduce crashes.

Some parents are reluctant to introduce this technology because they worry their young drivers will become dependent on it. But IIHS research has shown that **these features have the potential to save many teen lives**.

Teen drivers often have trouble recognizing hazards and staying in control. They're more prone to losing focus and less likely to lower their speed to compensate for slick roads or poor visibility. Judging following distances and gaps for turning can be challenging with lack of experience.

Because of these factors, **crash avoidance features are particularly helpful for teenagers**, even though they're designed for everyone. An IIHS study found that AEB, lane departure prevention and blind spot monitoring could be relevant to about a third of teen driver deaths and a quarter of teen driver injuries.

Such features have become common on new vehicles. AEB that can prevent or mitigate both front-to-rear crashes with other vehicles and crashes with pedestrians is required for the IIHS **TOP SAFETY PICK** and **TOP SAFETY PICK+** awards. Under a voluntary commitment by automakers, almost all new vehicles will be equipped with standard AEB by the 2023 model year. If your teen's vehicle doesn't have this technology, an aftermarket collision warning system can provide a safety boost.

Features aimed specifically at teen drivers are also worth considering. Several automakers offer technology suites that include tools to help parents monitor driving and set limits from afar. These include parent-controlled speed limiters and gearshift or sound system interlocks that activate when occupants aren't buckled. A variety of apps, including some offered by insurers, provide parents with driving report cards or alerts. Such features could prevent or mitigate nearly a third of teen driver injuries and as many as two-thirds of teen driver deaths, IIHS researchers found.

Parents may want to think twice about automated driving features. Systems that control steering or even change lanes automatically are convenient, but they require the driver to stay attentive and ready to take over at a moment's notice. We don't know yet how safe they are for young drivers.

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Laying down the law

As the parent of a teen driver, establishing and enforcing rules is one of your most important jobs. Make sure you know the laws in your state, but don't hesitate to set stricter limits.

For effective rules, parents can look to **decades of research on graduated licensing laws**. These laws, which differ from state to state, are designed to ease beginners into driving under conditions that minimize risk.

The strongest laws require a minimum intermediate license age of 17, a minimum permit age of 16, at least 70 required hours of supervised practice driving, and, for the initial period of licensure, a night driving restriction starting at 8 p.m. and a ban on all teen passengers. Each of these restrictions reduces crashes and fatalities, but no single state has all of them.

As a parent, get familiar with the graduated licensing provisions in your state so that you can enforce them. See iihs.org/laws for a summary of graduated licensing requirements in all 50 states and the District of Columbia.

And consider going further. For example, you don't have to allow your teen to get their learner's permit the minute they turn the required age. When they do get

their permit, keep a log of the time they spend driving under your supervision, and set a goal at or close to 70 hours even if your state requires far less.

Once they are licensed, **set an early curfew, and don't allow them to drive friends**, at least at first. **Make sure they know you expect them to obey the speed limit and avoid distractions** behind the wheel. When it comes to cellphones, you can require them to use blocker apps such as Apple's Do Not Disturb While Driving. Many monitoring apps include this feature too.

Setting a good example is key. Even when your kids are young, keep in mind as you drive the around that future teen drivers are watching you.

Once you've established the rules for the newly licensed driver in your family, **put it in writing**. Use the teen driver contract on the next page or create your own. Make sure your teen understands the reasons for each of the rules.

After you and your teen sign the document, hang it on the fridge or somewhere where you can both refer to it. Check in every now and then to ensure you are each holding up your end of the bargain. You can revisit it and make modifications as your teen gains experience or new challenges arise.

TEEN DRIVING CONTRACT

I, _____, (teen), agree to abide by the following rules:

I will always tell a parent or guardian where I am going and when I expect to return.

I will not drive any nonadult passengers. After I have my license for _____ months, I may drive with one nonadult passenger with specific permission from my parent or guardian.

I will always use a seat belt, whether I'm the driver or a passenger. When I am allowed to have passengers, I will only drive if everyone is buckled.

I will call my parent or guardian for a ride if I ever feel unsafe to drive or ride with another driver, no matter the reason.

I will always obey posted speed limits, signs and all traffic laws. I will adjust my driving based on weather and road conditions, including rain, snow and/or high winds.

I will never eat, drink or use my phone — including hands-free — to make or answer calls, send or read texts, take pictures or use social media while driving, even at a stop sign or red light. If I need to call home, I will find a safe place to park first.

I will only program GPS and music when the car is in park, never when at a stop sign or red light.

I will not drive while impaired, including by drugs (prescription or otherwise), alcohol or fatigue.

I will never drive anyone else's car or allow anyone to drive my car without permission from my parent or guardian.

I will only drive between the hours of _____ and _____. This rule may be revisited and possibly revised in _____ months.

I/We, _____, (parent[s]/guardian[s]), agree to abide by the following rules:

I/We will stay involved as my/our newly licensed teen gains more driving experience, checking in with them and occasionally riding with them.

I/We will be patient and encouraging.

I/We will follow the rules of the road and refrain from distracting behaviors while driving.

I/We will make arrangements to get my/our teen home if it is unsafe for my teen or someone else to drive, no matter the reason.

Additional rules for our family (who pays for what, e.g., gas/tickets/insurance, consequences for breaking this agreement, etc.):

Signature of teen: _____ **Date:** _____

Signature of parent(s) or guardian(s): _____ **Date:** _____