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John R. Kasich, Governor

Mary Taylor, Lt. Governor/Director

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National Teen Driving Safety Week:
State Officials Provide Parents and Teens Safe Driving and Insurance Tips
Car accidents are leading cause of death for U.S. teens

COLUMBUS – National Teen Driving Safety Week is Oct. 19-25 and top State of Ohio officials are reminding parents and teen drivers the dire importance of establishing clear rules and expectations focused on safety. Car accidents are the leading cause of death for U.S. teens.

Lieutenant Governor Mary Taylor, who is also Director of the Ohio Department of Insurance, and John Born, Director of the Ohio Department of Public Safety, which includes the Ohio State Highway Patrol, said research indicates parents who set rules with their driving teens cut accident risk in half.

“Driving a vehicle is an important part of our daily lives which is why I encourage all Ohioans to use caution and common sense when behind the wheel,” Taylor said. “When it comes to our teen drivers, parents and family members should outline their expectations on how to behave behind the wheel with a focus on obeying traffic laws and eliminating distractions.”

Mile for mile teens are involved in three times as many fatal crashes as all other drivers, according to the National Highway Traffic Safety Administration. In Ohio, from 2011-2013 teen drivers were involved in 135,473 crashes (and were at fault in 73 percent of these accidents) that resulted in 288 fatalities and 43,785 injuries, according to the Ohio Department of Public Safety.

“Through our education, enforcement and awareness efforts, we are committed to keeping our young drivers safe,” Born said. “However, we need everyone across Ohio to take action in their communities as we cannot do it alone.”

Inexperience and immaturity combined with speed, not wearing seat belts, distracted driving (such as cell phone use, loud music, and too many passengers), drowsy and night-time driving, and alcohol and drug use can be contributing factors in teen driving accidents.

Taylor urges parents and teens to use the web-based teen driver contract provided by the National Association of Insurance Commissioners (NAIC) at www.insureuonline.org/teen_driver_certificate.htm. The contract can help teens stay safer and avoid common mistakes that can also increase insurance rates.

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Parents should set aside time with an agent to ensure the family has adequate insurance protection, Taylor said. Most insurance companies consider unmarried drivers under the age of 25 a higher-risk, which can translate into higher auto insurance premiums.

To assist parents, Taylor and Born offered tips to help physically and financially protect driving teens:

Lay the Ground Rules: Establish driving rules for safe driving, such as not speeding, seat belt usage, maximum number of passengers, no mobile phone texting, (now illegal for teens in Ohio as is talking on the phone for those 17 and under), and the amount and time of day driving is permitted. Consider these items as part of your teen driver contract. You can create one online at www.insureuonline.org/teen_driver_certificate.htm. Review Ohio's distracted driving law at www.bmv.ohio.gov/texting_ban.stm.

Shop Around: Ohio has a competitive personal auto insurance market, however, no two insurance companies charge the same rates. Compare costs and coverages between insurers since having a teen driver in the household does affect the family's auto insurance premium. Consider discounts that various insurance companies offer, such as good student discounts. In addition, most insurers offer discounts for having more than one car on a policy or having both your auto and homeowners insurance with the same company.

Purchasing a Vehicle for your Teen Driver: The difference in the cost of auto insurance for a teen driving a more expensive sports car compared to a modestly priced economy car with liability coverage can be significant. If you're shopping for a vehicle for your teen driver, the cost of insurance should be part of the conversation. Discuss options with your insurance agent. They can provide quotes on the cost of insurance for the various vehicles you may be considering to purchase.

Consider Revising Deductibles, Coverage: Whether purchasing an additional car or sharing the family car with your teen driver, you can reduce your auto insurance premium costs by raising the deductibles on physical damage (collision and comprehensive) coverages. Determine if you can afford to absorb a larger portion of your loss in the event of an accident. Also, consider eliminating physical damage coverages on older vehicles — unless a lienholder, such as a bank, requires the coverage to be maintained.

Ohioans with insurance questions can call the Department's consumer hotline at 1-800-686-1526. The Department's auto insurance consumer guide and young drivers guide to auto insurance at www.insurance.ohio.gov are helpful resources. You can follow the Ohio Department of Insurance on Facebook and Twitter. Important preparing your teen(s) for safe driving information is also available at www.insureuonline.org/insureu_special_teendriving.htm.

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Media Note:

- See the attached statistical document to assist in localizing your story.

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