

High Risk? Studies back up the traditional belief teens are unsafe drivers

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Oscar Nunez's insurance is \$350 a month.
(Photo By Alex Krebs, Teen Page
Photographer)

Many teenage drivers resent the stereotype of the unsafe teen driver, and all dread the pinch of sky-high teen insurance rates.

But studies show that teen drivers are more likely to have wrecks than older drivers.

Consider these facts from the Insurance Institute for Highway Safety (IIHS):

- Car wrecks are the leading cause of death for American teens - more than drugs, guns or any disease.
- Thirty-nine percent of all deaths of 16- to 19-year-olds in 2001 were vehicle related.
- For their first 500 miles of driving, a teen is 10 times more likely to have an accident than an adult.

- The wreck rate for 16- and 17-year-olds is three times greater than that of 18- and 19-year-olds.

- North Carolina has more deaths among drivers who are between the ages of 16 and 20 than any other state (104 for each 100,000) according to the National Safety Council and the group End Needless Death on Our Roadways.

The high rate of teen wrecks isn't because of physical capabilities. Teens are among the most physically capable of all age groups. But, according to the IIHS, teen drivers are more likely to wreck because they lack driving experience.

Statistics show that teenage drivers are more likely to endanger themselves and others than any other age group. According to information on the IIHS Web site (iihs.org), teenagers take the most risks and have the lowest probability of wearing seat belts than any age group. Their wrecks are more likely to involve speeding or other forms of driver error. And although the probability that they will drink and drive is lower, their risk of a wreck when they do drink is substantially higher, according to IIHS.

"What we find whenever we investigate teen accidents is that the contributing factors are almost always inexperience, inattention and speed," said David Richardson, an officer with the Winston-Salem Police Department. Richardson is part of the unit that presents the Impact Program for safe driving to students at local high schools.

"When teens talk on their cell phones, listen to the radio or talk to their friends in the car, they pay less attention to their driving and that can lead to accidents," Richardson said. "A momentary lapse of attention is all it takes for an accident to occur."

Richardson says that many teens also speed. "We're the motorcycle guys," he said. "When we go out there around the high schools we see speeding every day. We often see more speeders than we can ticket."

When teenagers drive with friends as passengers, the risk of having an accident is even greater.

"Just about always the really serious wrecks and fatalities involving teens have two or more teenagers in the car," Richardson said.

Bruce Simons-Morton, the chief of the Prevention Research Branch at the National Institute of Child Health and Human Development, recently completed a study that shows that teen drivers are more likely to engage in risky driving when they have another teen in the car with them. Both male and female teen drivers were more likely to exceed the speed limit and tailgate if there was a male teenage passenger in the front seat, according to the study.

"The most important thing that a parent of a teen can do is limit the driving conditions of their novice teen driver," Simons-Morton said in an interview on the National Institutes of Health radio news service. "The two most important driving

conditions that are related to crashes are nighttime driving and driving with teen passengers. Each teen passenger increases the risk of a crash."

N.C. Graduated Drivers Licensing law, which restricts night driving and the number of passengers for the first six months for new drivers under the age of 18, has been in effect since 1997.

"It definitely has a positive effect," Richardson said.

Parental restrictions on teen driving also have a positive effect. Teen drivers with fewer restrictions on their driving were four times more likely to have traffic violations, and seven times more likely to have car wrecks than those who have a parent-teen driving agreement, according to research by the National Institute of Child Health and Development.

"The first year of driving is the trouble year," said Doug Masters, the owner of Masters Insurance Agency in Winston-Salem. "Often teenagers don't notice potential dangers that would alert more experienced drivers."

The cost of auto insurance for teens reflects this high level of risk, according to the Insurance Information Institute. Adding a teenage driver to a parent's insurance policy usually means a 50 percent to 100 percent increase in the cost of a policy. That can increase by another 300 percent or 400 percent if the teenager gets a ticket. If the parents drive an expensive car, the insurance costs even more.

"If teenagers can get through the first year without an accident or traffic violation," Masters said, "their insurance rates will go down."

Masters offers these tips for keeping teen premiums low:

- Avoid moving violations and at-fault accidents and your rates will go down after one year. They will continue to go down for two additional years before leveling off.
- If you can, drive an older car that requires only liability insurance and no collision insurance. This can save up to 50 percent on rates.
- If you share a car with your parents, you can get an Occasional Operator rate that could save 25 percent or more.

Teens also need to know what to do if they do get into a traffic accident.

"The first thing they should do is to call 911," Richardson said. "When they call 911, it comes to the police department. The dispatcher will then dispatch the police, ambulance, fire department, whatever is needed. The most important thing is to get help to the scene of the accident immediately."

Drivers need to get an accident report from the police to collect insurance money.

"All too often people say 'Well, let's just take care of this ourselves' when one of them is at fault and one is not," Masters said. "But without a police report you can't prove anything. It's really important to get one."

"Also make sure you get the names and telephone numbers of unbiased witnesses - not your friends or anybody that was in your car - because that's what insurance companies rely heavily upon if an accident is in dispute," Masters said. "Who's at fault can be disputed even if the accident report indicates who's at fault. And there can be many thousands of dollars involved, especially if there is an injury."

- Tristan Morris is a junior and is home-schooled.

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