

The Sally Taylor Insurance Group

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Sally's Blog

A coming of age story: teen drivers

A colleague and his wife are getting ready to hand their teenage son a set of car keys, assuming he passes his driver's test later this month. No question, they're ready to give up driving him to every practice, rehearsal and game. But tucked alongside No More Chauffeuring is nagging fear and trepidation. They've read the sobering stats on first-year teen drivers:*



- One in five 16-year-old drivers has an accident the first year of driving.
- 16-year-olds have higher crash rates than drivers of any other age.
- 6 out of 10 teen crashes involve distraction.
- More than half of all teens surveyed say they talk on the phone while driving.
- And then there's texting.
- Each additional passenger in the car increases the driver death rate for 16- and 17-year-olds.
- More than 40% of teen auto deaths occur between 9 PM and 6 AM.

Despite the risks, teen drivers take to the streets and highways in big numbers every year. Research conducted by the Institute for Highway Safety (IIHS) found that a lot of these teens are driving vehicles that won't protect them in a crash and lack the safety technology in a newer car. The Institute came up with helpful recommendations for parents, including how to choose the safest car possible for a teen driver.

Teen car safety criteria

If you're springing for a new or used car, the Institute recommends using four principles to guide your choice of vehicle for a teen:

- Avoid high horsepower; it tempts a young driver to test the limits.
- Bigger and heavier offers better protection in a crash.
- ESC is a must; this is the feature that helps a driver maintain control on curves and slippery roads.
- Look for vehicles with the best safety ratings possible.

Recommended vehicles based on safety ratings

To help parents make better and safer choices, IIHS compiled a list of recommended used-car vehicles for teens (in a national survey, 83% of respondents bought a used car for their teen, not a new vehicle). [Go here for IIHS used-car recommendations](#) based on safety ratings. The vehicles are categorized by year.

Contact your agent

Due to the incidence of accidents among teen drivers, insuring your teen is expensive. Good grades and driver's education can lower the rates, but those rates vary depending on the insurance company. Contact your agent as soon as your teenager receives their license. Give a holler to Sally Taylor Insurance Group at (303) 768-0000. We'll get you and your teen insured with the necessary coverage at the best rates possible.

*Stats collected from various sources on teen driving and safety.

Questions? I've got answers. (303) 768-0000

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