

# It isn't easy being a teenager — or the parent of one.

Most teens would rather get the keys to the family car than listen to a lecture about safe driving. But parental concern over letting a teenager get behind the wheel is grounded in harsh reality.

Automobile crashes are the leading cause of death for teenagers. Young drivers also have an accident rate higher than any other age group. The Insurance Institute for Highway Safety reports that 16-year-old drivers get in wrecks nearly nine times more often than those age 20 and over. For 17-year-olds, the rate is six times higher than the adult rate.

Based on these grim statistics, many insurance companies view teenagers as “high risk” drivers. The accident and fatality figures dramatize why teenagers often pay twice as much for auto insurance than do adult drivers. Many parents assume that having a teenage driver in the family automatically means sky high insurance premiums. This is not necessarily true.

The good news is that (depending on your insurance company and state regulations) you may be able to reduce your premiums by taking advantage of certain policy provisions. The Michigan Association of Insurance Agents has some advice for parents and teenagers to help them hold down insurance costs.

## Reducing Insurance Costs

- Don't allow teenagers to have their own car right away. Insurance costs are affected not only by the driver, but by how much he or she drives and whether he or she is a “principal” or “occasional” driver.
- List the teenage driver on the policy with his or her parents (it is usually more economical).
- Inquire whether your insurance company offers a good-student discount. Often insurance companies offer premium reductions of 10-30 percent for students maintaining a grade average of B or better.
- Consider dropping collision and comprehensive coverage on an older car with limited retail value.
- Consider raising deductibles and paying for minor damage out-of-pocket.
- Keep a clean driving record. Avoid speeding tickets and other moving violations.
- Contact your local Independent Insurance Agent to find out what discounts are available.

## Safe Driving Tips

Parents can play an important part in helping to reduce the number of accidents involving teen drivers. Parents should:

- Enroll their teen driver in a state certified driver education course.

- Supervise their teen's driving time, and limit teen's exposure during times of increased risk such as severe weather and weekend nights.
- Insist that the teen driver wear his or her seat belt.
- Minimize the amount of time a teenager drives alone. An adult driver with a good driving record should accompany the new driver on most trips.
- Have your teen driver avoid carrying passengers if possible until he or she has demonstrated a safe driving record over an extended period of time. Passengers, to the new driver, represent a source of distraction and an increased responsibility and liability (Note: This liability may, under some circumstances, extend to the parent).

## Graduated Licensing In Michigan

Since 1997, teenagers seeking a driver's license have been subject to graduated licensing requirements (Public Act 387 of 1997) approved by the Michigan Legislature. Here are the major provisions contained within Michigan's Graduated Licensing Law:



### Level I

Before a young driver can obtain driving privileges at Level 1, written approval from a parent or legal guardian is required, and the driver must complete segment one of a driver education course approved by the Department of Education, including six hours of on-the-road driving with an instructor.

### Level II

To obtain a Level 2 license, the young driver must complete six months of practice driving at Level 1; have no conviction/license suspensions or accidents during the 90-day period immediately prior to applying for a Level 2 license; complete at least 50 hours of behind-the-wheel practice driving, including 10 hours of nighttime driving; and pass a road test conducted by an independent testing agency approved by the Secretary of State.

### Level III

To obtain a Level 3 license, the driver must be at least age 17; hold a Level 2 license for six months; and complete 12 consecutive months of driving without a moving violation, an at-fault accident that resulted in a moving violation, a license suspension or a violation of the graduated licensing restrictions. The graduated licensing program ends for all young drivers when they reach age 18.

This Auto Safety & Teenage Driver brochure has been produced by the Michigan Association of Insurance Agents with the intention of helping parents and teenage drivers work together in reducing serious accidents and deaths.



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Driver

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