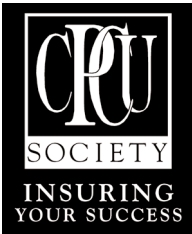


ROAD TO SAFETY

Safety Tips For Teen Drivers

(NAPSA)—Automobile accidents are the leading cause of death of teenagers and young adults. One National Highway Safety Administration study indicated that 16- to 24-year-old drivers accounted for 25 percent of all traffic deaths. However, parents



can help their teenagers stay safe behind the wheel in a number of ways.

“While adults drive to get somewhere, teens often see

driving as a social event,” explains Jim Kaster, CPCU, an expert with the Chartered Property Casualty Underwriters Society. “That attitude can contribute to the likelihood of a crash. But there are ways parents can help.” He offers these tips to help parents keep their teens safe behind the wheel:

- Limiting distractions is a key factor in driving safely. This should include no cell phone usage while driving as this is as dangerous as drunk driving. The list of potentially dangerous distractions also includes teenage passengers, iPods, eating food and putting on makeup.

- Consider the maturity of your teen. Not all teenagers should receive their license the minute they become eligible. Not getting a license at age 16 is not the end of the world. Remember that teens mature at different ages.

- Teens tend to learn driving habits by observing their parents and, as a result, we become the behind-the-wheel role model for

our teen long before he or she reaches driving age. If the parent drives fast and reckless, what is this telling the young driver?

- The fact that your teenager received a driver’s license does not mean he or she has become an expert. The more parents stay involved, teaching and encouraging good habits, the more they lower risk. Parents should set

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clear rules and consequences and stick with them.

- Create ownership in the vehicle they drive by having them pay half or all of the cost of insurance, gas or maintenance.

Robin K. Olson, CPCU, an employee of the International Risk Management Institute, Inc. (IRMI), and a CPCU Society member says that supporting a statewide graduated drivers licensing (GDL) system could help, too. The system, already in place in a number of states, requires a teen to pass through three driving stages before an unrestricted license is issued. According to the Insurance Institute for Highway Safety, GDL laws have reduced automobile accidents involving young drivers.

To find an insurance agent who has the CPCU designation, visit www.cpcusociety.org and access the Agent & Broker Locator—a database of CPCU Society members searchable by location or company. You can also call (800) 932-CPCU to learn more.