

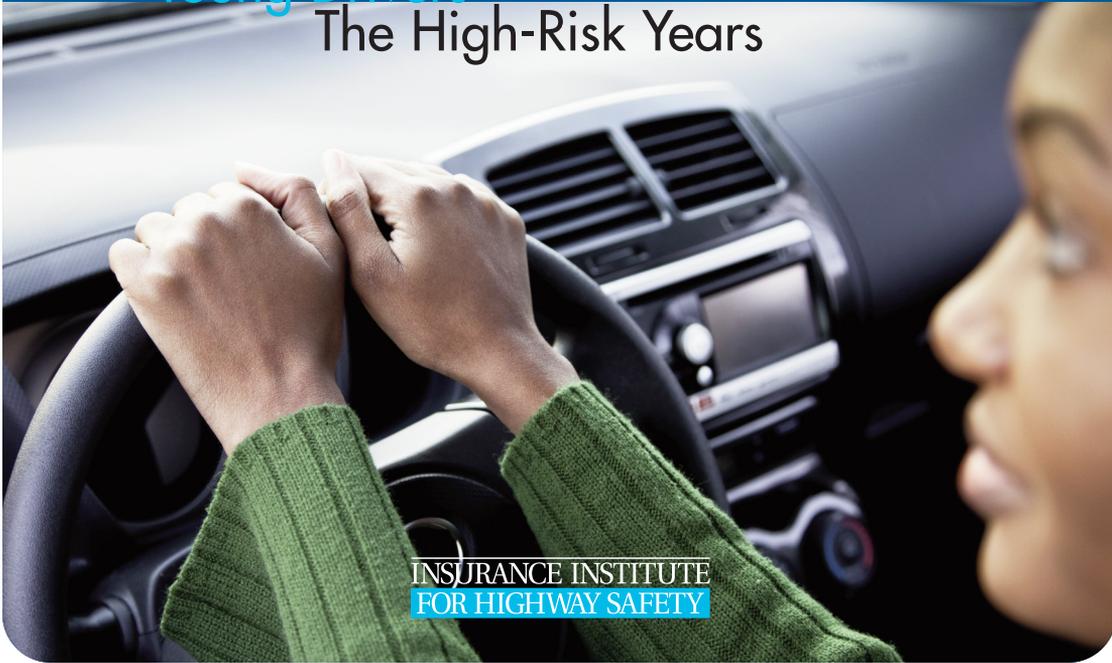


CHUBB  
PERSONAL  
INSURANCE

*Masterpiece*<sup>®</sup>  
AUTO PREFERENCE<sup>®</sup>

Young Drivers

The High-Risk Years



INSURANCE INSTITUTE  
FOR HIGHWAY SAFETY



## Our Valued Customer,

Obtaining a driver's license for the first time is certainly exciting for many teenagers, but seeing a son or daughter behind the wheel can also cause anxiety among many parents.

The information contained in this booklet and the enclosed DVD is provided by the Insurance Institute for Highway Safety (IIHS) and is endorsed by Chubb Personal Insurance. The compelling and sobering data that the IIHS has compiled indicates that parents are right to be concerned.

We strongly recommend that you take some time to read the enclosed information and view the DVD with your son or daughter. You'll learn that there are simple rules you can reinforce which can reduce the likelihood that your child will be involved in a serious accident. The video is also available on our YouTube page at [www.youtube.com/chubbinsurance](http://www.youtube.com/chubbinsurance).

As a parent myself, as well as a board member of the IIHS, I believe you'll find this to be valuable information. We at Chubb would like to congratulate your child on beginning this exciting new journey. Drive safely.

Regards,

A handwritten signature in black ink, appearing to read "Paul W. Franklin".

Paul W. Franklin  
Senior Vice President, Chubb & Son

# Beginning drivers' crashes differ

Teenage drivers have the highest crash risk per mile traveled, compared with drivers in other age groups. The problem is worst among 16-year-olds, whose driving experience is the most limited and whose immaturity often results in risk-taking. Characteristics of the fatal crashes of 16- to 19-year-old drivers include the following:

**DRIVER ERROR.** Compared with older drivers' fatal crashes, those of 16- to 19-year-olds more often involve driver error.

**SPEEDING.** Teen drivers have a high rate of fatal crashes in which excessive speed is a factor.

**SINGLE-VEHICLE CRASHES.** Many fatal crashes of 16- to 19-year-olds involve only the teen's vehicle. Typically these are high-speed crashes in which the driver lost control.

**PASSENGERS.** The fatal crashes of teens age 16 to 19 are more likely to occur when passengers are riding in the vehicle. This risk increases with the addition of every passenger.

**ALCOHOL.** Although this is a problem among drivers of all ages, it's actually less of a problem for 16-year-olds. About 1 in 10 fatally injured 16-year-old drivers have blood alcohol concentrations of 0.08 percent or more, but alcohol becomes more of a problem in later teen years.

**NIGHT DRIVING.** This is a high-risk activity for beginners. Per mile driven, the fatal crash rate of 16- to 19-year-olds is about four times as high at night compared with during the day.

**LOW BELT USE.** Most teens who are killed in crashes aren't using their safety belts.

## PERCENTAGE OF FATAL CRASHES BY CHARACTERISTIC, 2010

|   | Driver Age: 16 | 17-19 | 20-49 |
|---|----------------|-------|-------|
| Driver error  | 56             | 52    | 44    |
| Speeding  | 36             | 33    | 25    |
| Single vehicle  | 42             | 47    | 43    |
| 3+ occupants  | 28             | 24    | 17    |
| Drivers killed with 0.08+ Blood Alcohol Concentration | 11             | 26    | 45    |

“During the learner permit, when teens are doing practice driving with their parents in the car, crash rates are really low. That’s a very safe way for teens to drive.”

“Parents have a very strong influence on how their teens learn to drive.”

Anne T. McCartt  
*Senior Vice President, Research*  
Insurance Institute for Highway Safety



## How graduated licensing can help

Teenagers perceive a driver's license as a ticket to freedom. It's momentous for parents, too. Although they often are aware of 16-year-olds' high crash risks, they're relieved not to have to chauffeur their children around anymore. But the price is steep. Crashes are the **leading cause of death** among American teens, accounting for more than one-third of all deaths of 16- to 18-year-olds.

An effective way to reduce this toll is to enact graduated licensing, under which driving privileges are phased in to restrict beginners' initial experience behind the wheel to lower risk situations. The restrictions gradually are lifted, so teenagers are more experienced and mature when they get their full, unrestricted licenses.

The **best graduated licensing systems** require 50 or more hours of supervised driving during the learner's stage, licensure at 16-1/2 years or older, and limitations on night driving and driving with other teenagers in the vehicle until a beginning driver is 18.

Graduated licensing laws have reduced teens' crash rates in the United States, Canada, and New Zealand. All U.S. states have such laws, but they aren't all strong.

## What parents of teenagers can do

With or without a strong graduated licensing law, parents can establish effective rules. In particular:

**DON'T RELY SOLELY ON DRIVER EDUCATION.** High school driver education may be the most convenient way to learn skills, but it doesn't produce safer drivers. Poor skills aren't always to blame. Teenagers' attitudes and decision-making matter more. Young people tend to rebel, and some teens seek thrills like speeding. Training and education don't change these tendencies. Peers are influential, but parents have much more influence than typically is credited to them.

**KNOW THE LAW.** Become familiar with restrictions on young drivers. Then enforce the restrictions. To learn about the law in the state where you live, go to [www.ihs.org/laws/state\\_laws/grad\\_license.html](http://www.ihs.org/laws/state_laws/grad_license.html).

**RESTRICT NIGHT DRIVING.** Most young drivers' nighttime fatal crashes occur between 9 p.m. and midnight, so teenagers shouldn't be driving much later than 9. The problem isn't just that such driving

requires more skill behind the wheel. Late outings tend to be recreational, and even teens who usually follow the rules can be easily distracted or encouraged to take risks.

**RESTRICT PASSENGERS.** Teenage passengers riding in a vehicle with a beginning driver can distract the driver and/or lead to greater risk-taking. About 6 of every 10 deaths of teenage passengers occur in crashes with teen drivers. While driving at night with passengers is particularly lethal, many of the fatal crashes involving teen passengers occur during the day. The best policy is to restrict teenage passengers, especially multiple teens, all the time.

**SUPERVISE PRACTICE DRIVING.** Take an active role in helping your teenager learn to drive. Plan a series of practice sessions that include a wide variety of situations, including night driving. Give beginners time to work up to challenges like driving in heavy traffic or on the freeway. Continue to supervise practice driving by your teenager after graduation from a learner's permit to a restricted or full license.

**REMEMBER THAT YOU'RE A ROLE MODEL.** New drivers learn a lot by example, so practice safe driving yourself. Teenagers who have crashes and violations often have parents with poor driving records.

**REQUIRE SAFETY BELT USE.** Don't assume that belt use when you're in the car with your 16-year-old means a safety belt will be used when your child is driving alone or out with peers. Insist on using safety belts all the time.

**PROHIBIT DRIVING AFTER DRINKING ALCOHOL.** Make it clear to your child that it's illegal and highly dangerous for a teenager to drive after drinking alcohol or using any other drug. While alcohol isn't a factor in most of the fatal crashes that involve 16-year-old drivers, even small amounts of alcohol are impairing for teenagers.

**CHOOSE VEHICLES WITH SAFETY, NOT IMAGE, IN MIND.** Teens should drive vehicles that reduce their chances of crashing in the first place and then offer protection from injury in case they do crash. For example, small cars don't offer the best occupant protection in case of a collision. Avoid vehicles with performance images that might encourage a teenager to speed. The best vehicle choice for your teenager, and for everyone else in your family, is one that's equipped with the latest safety technology including electronic stability control and side air bags that protect people's heads.



“Distractions are a common factor in the crashes of newly licensed teen drivers. Cell phones and texting, for example, are a problem for teens, because it takes their attention away from the driving task.”

Anne T. McCartt  
*Senior Vice President, Research*  
Insurance Institute for Highway Safety

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Chubb, P.O. Box 1600  
Whitehouse Station, NJ 08889-1600

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