

Your independent agent is looking out for you.

Independent agents are an important part of the Travelers in-synch philosophy. As insurance becomes increasingly complex, it is more important than ever to have an independent agent actively looking out for you and your family. Independent agents will listen to your needs. They represent many companies offering a wide range of products. So whatever your situation, they'll help you find the coverage that's just right for you. Talk with your agent about Travelers insurance today.

Help your teenager become a responsible driver



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

Responsible driving from the start

Travelers cares about you and your family. With a new teenage driver in the household, we would like you to consider some important facts so that you can help your teenager become a safe driver.

Young Drivers: The Statistics

Young drivers, in the age group 16-20, have one of the highest fatality rates of all drivers. In fact, motor vehicle related injuries are by far the leading public health problem among teenagers today. In 2006, 5,156 teenagers died from crash related injuries, and 62 percent of teenage passenger deaths occurred in crashes which another teenager was driving.

There are five principal reasons contributing to teenage driving problems:

Drinking and Driving

In 2006, among fatally injured teenage vehicle drivers, 31 percent of males and 17 percent of females had a high blood alcohol content. (0.08 percent or higher — legally intoxicated in all states).

Speeding

Teenagers' crashes and violations are more likely to involve speeding than those of older drivers, and teenagers are more likely than drivers of other ages to be in single-vehicle fatal crashes.

Driving at Night

44 percent of all fatal crashes involving teenagers occurred between 9:00 p.m. and 6:00 a.m.

Seat Belts

Teens have the lowest seat belt use rate of all drivers, and this rate becomes worse when there are other teens in the car.

Accidents

54 percent of teenagers' fatalities in motor vehicle related crashes occurred on Friday, Saturday or Sunday.

What's a Parent to Do?

- Choose vehicles for safety, not image. Ensure that the car has airbags and antilock brakes.
- Provide new drivers with plenty of supervised driving practice, even after they have obtained a license, including night driving and driving under hazardous road conditions.
- Mandate safety belt usage.
- Even if your state's graduated licensing law doesn't already mandate it, restrict the number of passengers allowed to ride with your teenage driver. Crash rates increase sharply when a teenage driver has passengers, particularly other teenagers.
- Enforce "no drinking and driving" rules.
- Emphasize that safe driving requires your teen's full attention. Distractions such as cell phone use and text messaging will greatly increase their risk of motor vehicle related injury.
- Place restrictions on nighttime driving to enforce the curfews set by the local towns.
- Enroll new drivers in a driving school to educate them about cars, driving conditions and driving techniques. This will prepare teenagers for the road, and it could reduce accidents.
- Discuss and reinforce responsible driving behavior with teenagers.

Because teenagers are new drivers, they simply don't have the behind-the-wheel experience necessary to understand the dynamics associated with driving a motor vehicle. There's a vast difference between riding in the passenger seat and being behind the wheel. By teaching teenagers responsible driving behavior, you can help prevent accidents. We encourage you to discuss safe driving with your teenager — it could be one of the most important conversations you have.

Statistics from the Insurance Institute of Highway Safety.