

## What You Should Know Before Tires Touch the Pavement

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When it comes to driving, teens are tops in all the wrong categories: highest crash rates, highest number of passengers killed in crashes, most crashes per million miles traveled.

The good news, if you can call it that, is that research shows exactly which behaviors contribute to teen crashes. Inexperience and immaturity combined with speed, drinking and driving, not wearing seat belts, distracted driving (cell phone use, loud music, other teen passengers, etc.), drowsy driving, nighttime driving, and other drug use aggravate this problem.

Key strategies to reduce teen crashes include graduated driver licensing; wearing seatbelts; preventing alcohol use; and, most important, you - the parent.

### Safe Cars

For starters, what not to buy: Large pickups and SUVs tend to have a high center of gravity and are more prone to rollovers, plus they are bulky and simply more difficult to handle.

Any kind of sports car or luxury auto with power should also be avoided, for obvious reasons. Instead, look for cars with advanced safety features like side-curtain airbags, electronic stability control and good crash-test ratings. Fuel efficiency and a reasonable price tag don't hurt, either.

For a comprehensive review of what to look for in choosing a safe car for teen and college-age drivers, check out Consumer Reports, which lists top picks to consider in its "Cars for Teen Drivers" rankings.

### Cost-Cutting Tips on Car Insurance

It's not surprising, given the crash-prone track record for teenage drivers, that auto insurance premiums for this group are sky-high. However, there are ways you can control costs while not compromising on important protections.

Safer cars, as referenced above, cost less to insure. Many insurance companies provide discounts for good grades (a "B" average or better) or teens who take approved defensive-driving courses.

Protect yourself as well: don't skimp on liability, since an injured party could come after your home, savings or other assets if damages in an accident caused by your teen driver exceed the liability limits in your insurance policy.

### Talking it Out

As with any major issue, talking with your teen is key. Discuss the importance of wearing seatbelts - both for the driver and for everyone else in the car - and emphasize the dangers of drinking and driving. Talk about the challenges that crop up with distracted driving, particularly texting, and give them a chance to show maturity.

Although seeing your teen back out of the driveway can instill a little anxiety about what he or she may encounter on the road, arming them with solid information and a sense of responsibility will go a long way toward making them safer drivers.

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