



## Teen Driver Program Aims to Reduce Disastrous Driving Accidents in 2010

*Brutally honest education & contract vital to saving lives/reducing insurance premiums.*

Tampa, FL ([PRWEB](#)) January 4, 2010 -- Seibert Insurance Agency announced an eye-opening educational program for new teen drivers, designed to save lives and dollars. The Youthful Driver Program course, taught by agency staff and using a real life example, covers vehicle operator liability and responsibility, the most disastrous driving distractions (including a video of what can happen to a multi-tasking driver and the passengers), and the consequences of drinking and driving. The impact of student school performance on premiums is also reviewed, along with other major factors that affect the cost to insure these new drivers. Students sign an actual contract at the completion of the course, stipulating their personal responsibilities and the actions they should take in various traffic scenarios they may encounter. They are also given a comprehensive list of tips aimed at youthful drivers.

Karyn Roeling, Vice President of the local insurer, knows firsthand the dangers that new teen drivers, their families and friends face. "As a teenager, I had to attend the funeral of a close friend who was killed in a driving accident," said Roeling. "The impact of that experience is still with me, as well as with her family and friends. It was a tragedy that may well have been prevented, and it made me realize how important it is for someone to talk to teens in terms they understand and relate to the moment they get their driver's license."

She said her agency conducted an informal version of the new program for a teen driver, and the teen and parents said it made a huge impact and was unlike any other programs they had experienced. "That convinced us to take the next step, and develop this into a formal program available to all, free of charge," said Roeling, "as a way for us to give back to our community." She said that it is important for parents to be closely involved, but that teens are often more open to advice from 'outside experts'. "What better expert than an insurance agent is there for this role?" said Roeling. "We know the alarming national statistics for teen drivers, and the decisions we make about their insurance premiums directly impact their pocketbook. We can also be more brutally honest about the risks and their responsibilities than their parents."

Roeling said most people know that teens are one of the highest risk categories of drivers, but that it is important to hammer home the most disturbing facts about teen drivers. "Teens need to know that motor vehicle crashes are the leading cause of their deaths, that 16-year-olds have higher crash rates than drivers of any other age, and are three times more likely to die in a motor vehicle crash than the average of all drivers," said Roeling.

She said that 77% of teen crashes involve avoidable driver errors, and preventing these errors is the main goal of their new program. The Youthful Driver Program also discusses the concept of risk, the significant financial impact of teens' driving record, accidents and tickets, and their parents' ultimate responsibility for everything they do when they are behind the wheel of a car and the meaning of liability for damages that can exceed hundreds of thousands of dollars.

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