

Teen Driver Safety

And the road to saving on insurance

90% of all teen collisions are caused by factors such as:

Not scanning the roadway

Not properly adjusting speeds



Following too closely



Getting distracted



There are two main reasons teens are at an increased risk.



Inexperience detecting and responding to traffic hazards



Easily influenced by stress and peer pressure

All insurance companies raise rates when teen drivers are added to a policy.



Increased risk comes with increased rates when adding new teen drivers, regardless of location or type of car.

+176%

16-year-old male rate increase

+129%

16-year-old female rate increase

teenSMART®

teenSMART is a driver safety program that helps teens gain valuable knowledge and experience.

teenSMART consists of:



Instructional Videos



Interactive driving simulations



Parent-teen driving sessions



Teens who complete teenSMART:



Qualify for MoE policy discounts

Have up to **30%** fewer collisions

Speak to your local, independent agent today for more information about how to keep your teen driver safe.

Sources: insurance.com; teensmartdriving.com



The home office of Mutual of Enumclaw Insurance Company and Enumclaw Property & Casualty Insurance Company is located at 1460 Wells Street, Enumclaw, Washington 98022