

If you are the parent of a young teen who is looking forward to getting his or her license, then there should be some comfort for you in the report released last week by the Insurance Institute for Highway Safety. There may be some cause for concern in this report but for the most part this is a very positive step forward for parents. This report, which studied the time frame from 1996 through 2010 indicates a dramatic drop in fatality rates for teen drivers of all ages.

Most of the credit for these reduced fatality rates goes to the tightening of the rules for when and how teens may obtain their driver's license. Teens now have to wait a bit longer to obtain their license, but more importantly they also have to undergo much more stringent driver training as well. Most of states have implemented graduated licensing which introduces various driving privileges, such as driving at night or carrying other young passengers in a gradual, bit by bit way. As you would imagine, this report proves that states with the toughest graduated licensing rules have experienced the greatest drop in teen driver fatalities.

There are 5 major categories that make up these new licensing laws. They are the age at which a teenager can obtain a driving permit, the number of hours of driving practice that must be completed before a teen is eligible, the age at which the teen can test for and receive a license, the restrictions on night driving and restrictions on passengers in their age group allowed in the car. North Carolina, for instance, has steadily increased their restrictions in each of these categories over the past decade.

Take a look at some of the numbers from this report. The death rate for 16 year old drivers has dropped 68% in this time period. This trend has held true for other age groups. 17 year old drivers have seen a 59% decrease in fatalities and 18 year olds saw a 52% decrease since 1996. Even 19 year old drivers show a positive change as well with the death rate for 19 year olds dropping by 47%.

The news is not all good though. The preliminary data from 2011 is indicating an increase in fatalities for 16 and 17 year old drivers of 11%. The data for fatalities is subject to some swings so this may be a blip on the radar or it may be a trend indicating that fatalities are once again on the rise. The widespread use of smart phones and texting by teen drivers may be playing a role in this disturbing new upward trend in deaths.

Of all the data found in this report, there is no denying that fact that the states with the toughest

driving restrictions and graduated license provisions are experiencing the lowest fatality rates. North Carolina is a state that has pretty restrictive teen licensing rules and as such the highways should be a bit safer for everyone, teen drivers included.

At Clinard Insurance Group, we have made it part of our mission for many years to help parents of teen drivers with training tools, information, and exceptionally low teen driver insurance rates for the new drivers in their household. Please take a moment to check out our teen driver information web page by [clicking here](#) . If you have questions about the NC graduated licensing program or about teen driver insurance, please feel free to call us, toll free, at 877-687-7557.