

STATUS REPORT

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PARENTS WANT **STRICT LIMITS** ON TEEN DRIVERS,

but many states fall short when it comes to the most effective graduated licensing systems for young beginners. In a new national survey, parents of 15-18 year-olds told the Institute they favor licensing policies as

strong as or stronger than in any US jurisdiction. In particular, parents support older licensing and permit ages for beginners and tough restrictions on nighttime driving and passengers. As Congress considers a bill to create a national graduated driver licensing system, the Institute's findings suggest the time is right to strengthen laws aimed at lowering the risks teens face during their early years on the road.

"This is the first comprehensive look at how parents of teenagers nationwide view current licensing policies," says Anne McCartt, Institute senior vice president for research and an author of the study, which reflects the views of more than 1,200 parents. "We were surprised at how tough moms and dads said they want the laws to be, and we think parents are ready for upgrades."

This readiness could help ease passage of the Standup Act, or Safe Teen and Novice Driver Uniform Protection Act, which would establish a minimum guideline for states' graduated licensing systems. The bill, introduced in April 2009, would provide grants to states that enact the basic tenets. States that don't comply would lose some federal highway funding. Among the criteria are a learner age of 16 plus night, passenger, cellphone, and texting restrictions that last until age 18.

"Lawmakers should take this survey into account as they look to strengthen graduated licensing systems at the state level and as they weigh a bill to create a federal model," advises Allan Williams, the Institute's former chief scientist and the study's lead author. "Findings suggest many parents would accept licensing rules that go beyond the proposed Standup Act's provisions."

Why graduated licensing matters: Teens are overinvolved in crashes because they lack both the judgment that comes with maturity and the skill that comes with experience. The crash rate per mile driven among 16-19 year-olds is 4 times as high as for older drivers. Graduated licensing is designed to delay full licensure while allowing beginners to obtain initial experience under lower-risk conditions.

The best systems set 16 as the minimum age to get a learner's permit, and during this period parents certify at least 30-50 hours of supervised driving. Intermediate licensure begins at 16 1/2 or older and lasts until at least 18 years old and includes both a night driving restriction starting at 9 or 10 pm and a rule prohibiting teen passengers, or allowing no more than 1 when teenagers drive unsupervised.

Forty-nine states and the District of Columbia have 3-stage systems. Some states have enacted virtually all the elements of graduated licensing, while others have enacted only parts, so the strength of the laws varies widely. And although graduated systems have lowered young drivers' crash rates in state after state, serious collisions still occur.

"We know a lot more today about what makes graduated licensing effective than we did when states first began adopting these systems in the mid-1990s," Williams points out. "States have come a long way, too, but the laws in some haven't kept pace with the latest research."

For instance, there's clear evidence now that barring beginners from driving with any teen passengers and restricting driving after 9 or 10 pm are more effective than weaker restrictions or none at all. An Institute study and another by the affiliated Highway Loss Data Institute have found that delaying licensure reduces fatal crashes



among 15-17-year-old drivers and insurance collision claims among 16 year-olds with licenses (see *Status Report*, Sept. 9, 2008, and May 7, 2009; on the web at iihs.org).

"Given these findings, it's encouraging that most parents say they would support later licensing," McCartt adds. "It's a proven way to reduce teenagers' crashes."

Licensing age and permits: Parents in the survey generally prefer higher licensing ages than are the norm in US states. More than half think the minimum age for unsupervised driving should be 17 or older. Only New Jersey has a licensing age as old as 17, and it's an effective policy (see *Status Report*, March 31, 2010; on the web at iihs.org). Two-thirds of parents say learners should start at 16 or older. Eight states and DC delay the learning process to this age, but others start earlier.

For all 3 licensing stages, parents of teens who have neither a license nor a permit are more in favor of higher licensing and permit ages, compared with parents of children who have started or finished the licensing process. Eighty percent of parents of no permit/no license teens prefer a learner age of 16 or older versus 59 percent of other parents. Sixty-nine percent versus 45 percent favor a restricted licensing age of 17 or older, and 64 versus 48 percent chose 18 or older for a full license.



**LICENSING AGE PREFERENCES
BY TYPE OF LICENSE (PERCENT)**

Age	Learner	Restricted	Unrestricted
Younger than 16	34	6	2
16	29	29	20
16½ to 17½	28	45	25
18 or older	9	21	53

WHAT TIME SHOULD NIGHT RESTRICTION BEGIN?

Parents who approve of night driving restrictions

Hour	Percent
Before 9 pm	21
9 pm	29
10 pm	27
11 pm	14
Midnight or later	9

HOW MANY TEENS UNRELATED TO DRIVER SHOULD BE ALLOWED?

Parents who approve of passenger restrictions

Number allowed	Percent
None	38
1	44
2 or more	18

**LICENSING PREFERENCES
BY REGION (PERCENT)**

	Northeast	Midwest	South	West
Learner's permit age 16 or older	88	51	63	67
Restricted license age 17 or older	64	40	54	52
Zero passenger limit	36	33	32	52

Graduated licensing usually includes a minimum learner's permit period, and more than half of parents surveyed think teens should stay in this stage for at least a year (7 states require this). Increasing the permit period can delay intermediate licensure and give teens more supervised practice opportunities. Results of Institute analyses show the benefits of delaying minimum ages for permits and intermediate licenses but no additional benefit for extending the permit period.

Almost all parents surveyed back supervised driving requirements. Sixty percent want more than 50 hours, and 40 percent say 100 or more. Only Kentucky and Maryland require more than 50 hours of practice driving. Institute research findings are mixed regarding the amount of supervised practice behind the wheel that states should require (see *Status Report*, May 7, 2009; on the web at iihs.org).

Night and passenger restrictions: Ninety percent of parents approve of a night driving restriction, and more than three-quarters of these respondents say they would support one that starts at 10 pm or earlier. Only 11 states currently have restrictions starting this early.

Eighty-nine percent of parents favor passenger restrictions. When these parents were asked how many teens unrelated to a teen driver should be allowed, 44 percent said 1, 38 percent said none, and only (continues on p. 7)

PARENTS OF TEENS SAY THEY FAVOR GRADUATED LICENSING LAWS AS STRICT AS OR STRICTER THAN EXIST IN ANY STATE. MORE THAN HALF THINK THE MINIMUM LICENSING AGE SHOULD BE 17 OR OLDER. MOST THINK NIGHT DRIVING RESTRICTIONS SHOULD BEGIN AT 10 PM OR EARLIER, AND MOST FAVOR LIMITING TEEN PASSENGERS TO 1 OR NONE.

ESCALADE LEADS LIST OF HIGHEST THEFT CLAIMS

The rate at which people file insurance claims for theft is highest for versions of the 2007-09 Cadillac Escalade, a luxury SUV, followed by the Ford F-250 crew pickup, Infiniti G37 luxury car, and Dodge Charger with a HEMI engine. Theft rates for these vehicles are 3 to 5 times as high as the average for all vehicles. These are the latest theft loss results for passenger vehicles 1 to 3 years old published by the Highway Loss Data Institute (HLDI), an affiliate of the Institute.

“Sedate family cars and fuel sippers aren’t on the hot list,” says Kim Hazelbaker, HLDI senior vice president. “Thieves are after chrome, horsepower, and HEMIs.”

Overall theft losses take into account not only the rate at which insurance claims are filed but also the size of the payments for claims, and most of the vehicles with the highest overall theft losses are SUVs and large pickups. The Escalade has ranked worst in overall theft losses in 6 of the past 7 HLDI reports. In fact, all 4 versions of the Escalade head the list of the worst overall losses for theft, with average yearly losses more than 7 times the average for all passenger vehicles. The Escalade EXT 4-door 4-wheel-drive has the highest theft losses of all, with \$146 in theft payments per insured vehicle year. This is more than 10 times the \$14 average theft payments per year for all passenger vehicles.

The vehicle group with the highest overall theft losses (\$82 in theft payments per year) is very large luxury SUVs. Losses for these vehicles are nearly 6 times as high as the \$14 average for all passenger vehicles. Very large pickups have the second highest overall theft losses, at \$57 per insured vehicle year, and 2-door minicars have the lowest at \$4 per insured vehicle year.

Almost 1 of every 4 Escalade theft claims is for \$40,000 or more. These vehicles are equipped with standard antitheft ignition immobilizers that are supposed to prevent them from being started without a proper

key. The problem, Hazelbaker says, is that “even though Escalades have the latest immobilizer technology, thieves still can put them on flatbeds and haul them away.”

HLDI’s are the only reported theft results based on the number of insured vehicles on the road. Information on theft losses published by the National Insurance Crime Bureau doesn’t take into account the number of each vehicle insured, so the most popular vehicles on the road tend to top this organization’s list of most-stolen vehicles. This doesn’t tell an individual owner how likely a particular car is to have a theft claim. To answer that question, HLDI identifies vehicles with the worst theft losses by counting the number of insurance claims by make and model relative to the number of each make and model insured. This indicates the vehicles that are most likely to be theft targets, taking into account their exposure on the road.

New to the worst list: The Chevrolet Corvette Z06, a high-performance midsize sports car, isn’t stolen nearly as often as the other vehicles on the worst list, but claims are expensive when the Z06 does go missing. The average size of an insurance claim payment is \$41,229. This compares with \$10,118 for a Dodge Charger with a HEMI engine, a large family car that makes the worst list mainly because of how often it’s stolen.

Pickups are a group to watch: “In many cases it’s tough to pinpoint exactly why a vehicle becomes a theft target,” Hazelbaker says. “Investigators tell us big work trucks like the Ford F-250/350, Chevrolet Silverado 1500, and Dodge Ram 2500 are attractive not only because of the vehicles themselves but also because of the tools and cargo they carry.”

HLDI results take into account theft of a vehicle and also vehicle content. Overall theft losses for pickup trucks climbed steadily between 1999 and 2006 as the US economy boomed but now are decreasing. Still, as a group these vehicles have losses that are at least twice those of cars and SUVs.

Best theft losses: The Volvo S80, a large luxury car, leads the best list with overall losses equal to 4 percent of the average for all passenger vehicles. Next best are the Saturn VUE 4-wheel-drive midsize SUV and Nis-



san Murano midsize SUV. The Toyota Prius, a hybrid car, also ranks among the top 10. The 10 best vehicles have overall theft losses less than 15 percent of the average. Average payments for a theft claim are less than one-third the average.

Long-term trends: Since 1998 the frequency of theft claims for cars and SUVs has declined, while average insurance payments per claim have increased. Frequencies have dropped the

most for SUVs, declining from 4.9 claims per 1,000 insured vehicle years in 1998 to 2.4 in 2008. (An insured vehicle year is 1 vehicle insured for 1 year, 2 for 6 months each, etc.)

For pickups, the downward trend in claim frequencies that began in 1998 reversed in 2001 and increased through 2006. Meanwhile, average insurance payments per theft claim have risen the most for pickups. SUVs had the highest average payments per claim until 2005, when results for pickups overtook those for SUVs.



INSURANCE THEFT LOSSES, 2007-09 PASSENGER VEHICLES

	Vehicle size/type	Claim frequency	Avg. loss payment per claim	Overall theft losses
HIGHEST LOSSES				
Cadillac Escalade	large/very large luxury SUV	10.8	\$11,934	\$128
Ford F-250 crew 4WD (2008-09)	very large pickup	9.7	\$9,636	\$91
Infiniti G37 2-door (2008-09)	midsize luxury car	7.1	\$10,324	\$71
Dodge Charger HEMI	large family car	7.1	\$10,118	\$69
Chevrolet Corvette Z06	midsize sports car	1.7	\$41,229	\$68
Hummer H2 4WD	very large SUV	6.2	\$10,324	\$62
Nissan Pathfinder Armada	large SUV	4.5	\$12,458	\$54
Chevrolet Avalanche 1500	very large SUV	7.4	\$7,571	\$54
Chevrolet Silverado 1500 crew	large pickup	8.0	\$6,814	\$53
GMC Yukon	large SUV	5.7	\$9,499	\$52
LOWEST LOSSES				
Volvo S80	large luxury car	0.8	\$619	\$1
Saturn VUE 4WD (2008-09)	midsize SUV	0.7	\$1,445	\$1
Nissan Murano (2009)	midsize SUV	0.7	\$1,790	\$1
Saturn VUE (2008-09)	midsize SUV	0.6	\$2,340	\$1
Honda Pilot 4WD (2009)	midsize SUV	0.8	\$1,927	\$2
Subaru Impreza (2008-09)	small station wagon	0.9	\$1,858	\$2
Toyota Prius	small car	0.8	\$2,203	\$2
Mini Cooper	minicar	0.8	\$2,134	\$2
Toyota Tacoma double 4WD	small pickup	2.8	\$619	\$2
Toyota Sienna 4WD	very large minivan	0.8	\$2,203	\$2
AVERAGE: ALL PASSENGER VEHICLES		2.1	\$6,883	\$14

Notes: Results are for 2007-09 models unless otherwise noted. Claim frequencies are per 1,000 insured vehicle years. Overall theft losses are average loss payments per insured vehicle year.

BELT USE CLIMBS IN MAINE AFTER SHIFT TO PRIMARY LAW

New research confirms the effectiveness of using primary, high-visibility enforcement to increase safety belt use. Maine's upgrade to a primary belt law combined with well-publicized enforcement boosted daytime belt use 7 percentage points and nighttime use 12 percentage points. These are the findings of a National Highway Traffic Safety Administration study.

In 2007, Maine strengthened its belt law from secondary enforcement to primary, which allows police to issue citations solely for not buckling up. In secondary law states, officers have to first stop a motorist for some other violation before issuing a belt citation. Researchers looked at belt use in Maine before and after police started enforcing the law in September 2007.

Daytime belt use rose from 77 percent during a grace period when officers handed out warnings to 84 percent following a statewide Click It or Ticket effort. Click It or Ticket is a belt-use awareness campaign that combines high-visibility enforcement such as checkpoints or special patrols with publicity (see *Status Report*, July 11, 2009; on the web at iihs.org).

Nighttime belt use increased from 69 percent during the grace period to 81 percent after Click It or Ticket. Although daytime belt use remained higher than at night, primary enforcement had a greater impact on night use, when fatal crash risk per mile driven is high.

Motorists' awareness of primary enforcement grew over time. When asked if officers can issue tickets whenever they see drivers

unbelted, 87 percent of respondents surveyed after Click It or Ticket answered yes. This compares with 78 percent during the grace period. Recognition of the Click It or Ticket slogan increased, too, from 38 percent before the campaign to 64 percent after.

Maine is among 31 states and the District of Columbia with primary belt laws. Kansas is the latest state to adopt such a law, effective June 10, 2010 (go to www.iihs.org/laws).

Previous studies have shown that belt use climbs after states upgrade to primary laws (see *Status Report*, Jan. 31, 2005; on the web at iihs.org). Death rates decline as well. A 2005 Institute study found an average 7 percent drop in driver death rates when states strengthen laws to primary enforcement.

Nationwide a record 84 percent of front-seat occupants buckled up in 2009, according to the National Occupant Protection Use Survey (www.nrd.nhtsa.dot.gov/pubs/811100.pdf). Use was higher in primary law states — 88 percent versus 77 percent — than in secondary states.

To access "Evaluation of Maine's seat belt law change from secondary to primary enforcement" by N.K. Chaudhary et al., go to www.nhtsa.gov/staticfiles/nti/pdf/811259.pdf.

CRASHES ARE LEADING CAUSE OF OFFICERS' DEATHS

The number of law enforcement officers killed in crashes increased by about 80 percent between 1980 and 2007, making this the leading cause of death for officers on the job. This is a main finding of a recent review by the National Highway Traffic Safety Administration that examined FBI data on officer deaths for these years. Traffic fatalities climbed even as the total number of deaths in the line of duty fell about 20 percent. Among the general population, the rate of traffic fatalities per population has been falling since 2000, but the fatality rate among officers has risen dramatically.

Crashes accounted for just 26 percent of all law enforcement deaths in 1980-82. By 2005-07, the share had increased to 54 percent. The numbers include officers involved in crashes as pedestrians or motorcyclists, as well as those who were vehicle occupants. The number of deaths in the first 2 categories held steady, while deaths in vehicles shot up. The agency also looked at data from its own Fatality Analysis Reporting System for clues about crash circumstances. A finding is that 39 percent of officers killed in crashes since 1996 weren't using safety belts. "Deaths of law enforcement officers by motor vehicle crashes: a review of FARS data for years 1996-2007" by J.D. Bean and E.Y. Noh, is in the May/June 2010 issue of *Sheriff*.



(continued from p. 3) 18 percent said 2 or more. Support is strong (71 percent) for exempting siblings from such limits. Forty-one states and the District of Columbia have passenger restrictions allowing either no teen passengers or no more than 1 when beginners drive unsupervised. Only South Carolina allows up to 2 passengers younger than 21, and 8 states have no passenger restrictions.

As with licensing and permit ages, researchers note some differences between parents whose teens are either going through the graduated licensing system or who have completed it and parents whose kids haven't started driving. Parents of beginners with restricted licenses are the least likely among all surveyed to want a night restriction starting at 9 pm or earlier. They're also the least likely to want night or passenger restrictions that last until age 18 and most likely to want siblings exempted from the passenger restriction.

"When it comes to their own children, some parents don't want to apply the restrictions that they'd support for teenagers in general," McCartt says. "It's also notable that although 70 percent of parents say they favor parent orientation courses, fewer than half show interest in actually participating in such a course before their teenagers get their learner's permits."

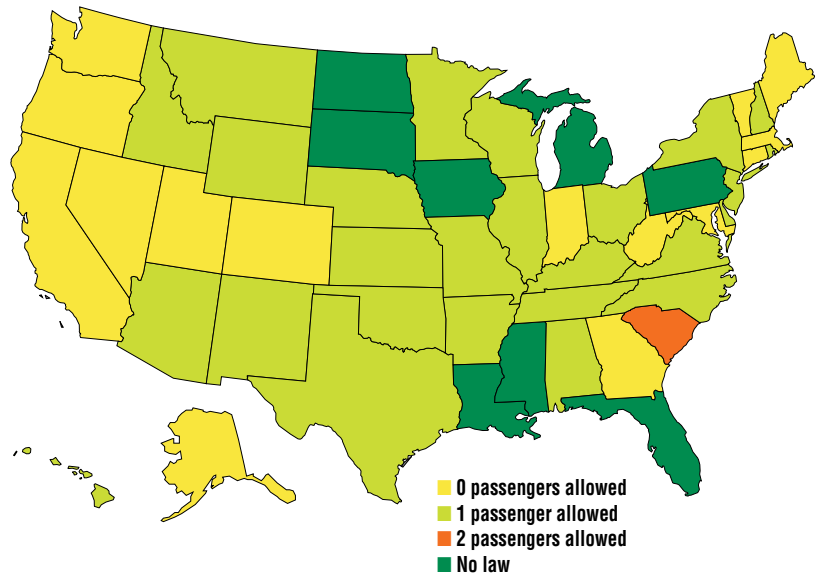
Bans on texting and cellphone use win nearly universal support among parents, but Institute research indicates that teens often ignore cellphone restrictions (see *Status Report*, June 9, 2008; on the web at iihs.org). About two-thirds of parents approve of requiring drivers with restricted licenses to use license plate identifiers to signal their status. New Jersey recently adopted this approach, but it's unknown so far what impact it will have on enforcement of graduated licensing restrictions (see *Status Report*, March 31, 2010; on the web at iihs.org).

Opinion is divided on whether driving tests should be more challenging. The majority of parents want tougher tests, including a test to graduate to a full license. But 37 percent prefer the tests to remain the same.

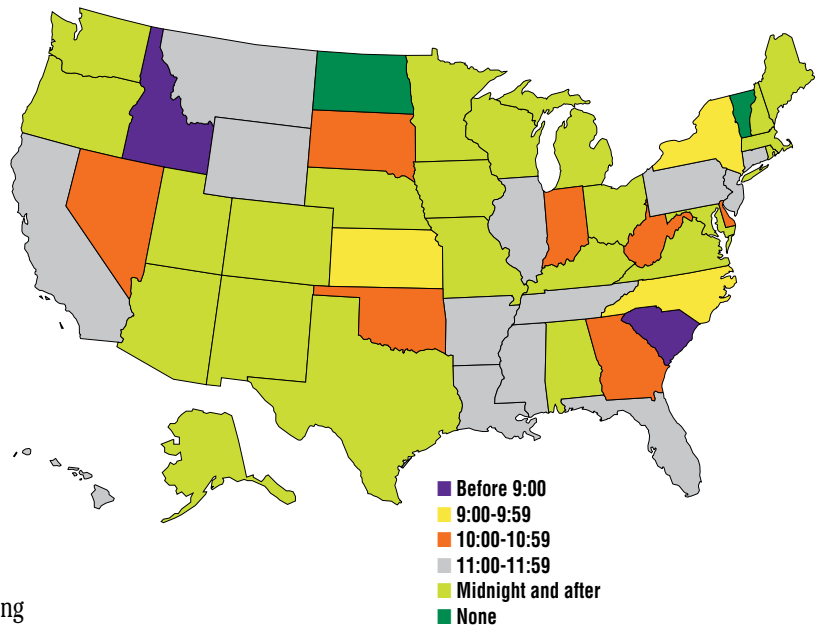
Regional differences: Parents in northeastern states are more likely to favor older learner's permit and restricted driving ages than parents in other regions. For example, 88 percent of northeastern parents say they prefer a learner's permit age of 16 or older, compared with just 51 percent in midwestern states. Parents in southern states are most likely to favor more than 50 hours of practice driving. Meanwhile, parents in western states are least likely to favor tougher driving tests and most likely to approve of a ban on teen passengers. Midwestern parents of teens are least likely to favor enhanced penalties for violating night and passenger restrictions.

"Many parents don't know the laws in their own states," McCartt says. Only 33 percent of parents surveyed whose teens were currently in the graduated licensing system said they were very familiar with the licensing laws in their states.

RESTRICTIONS ON PASSENGERS



NIGHT DRIVING RESTRICTION START TIMES



The study reflects the opinions of 1,226 parents drawn from a nationally representative panel of US households, including cellphone-only households and those without internet access. Participants completed an online survey between Feb. 19 and March 1, 2010, and those without web-connected computers were outfitted so they could participate.

For a copy of "Views of parents of teenagers about licensing policies: a national survey" by A.F. Williams, K.A. Braitman, and A.T. McCartt, write: Publications, Insurance Institute for Highway Safety, 1005 N. Glebe Rd., Arlington, VA 22201, or email publications@iihs.org.

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Parents favor strict rules for teenage drivers and support raising the licensing age for beginners1

Cadillac Escalade remains a favorite target of thieves4

Belt use increases in Maine after the state upgrades to primary law6

Police officers die more in crashes than from any other cause of death on the job6

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