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Be involved in your teenager's life; talk to them about safe driving habits. *(Photo by Scott Jacobs)*

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Car Insurance for Teenage Drivers

By [Philip Reed](#)

The statistics about teenage drivers aren't good. According to the Insurance Institute for Highway Safety (IIHS), 16-year-olds get into accidents almost 10 times more often than drivers between the age of 30 and 59. No wonder car insurance premiums are so high for this age group.

However, not all car insurance companies take the same dim view of young drivers. And some discounts are available to help you cut costs. Remember, the higher the risk, the higher the cost of insurance premiums. Let this be your guiding principle as you shop for insurance.

Here are 10 suggestions to help lower premiums and keep your teenager's license free of violations:

- 1. Help your teen learn the laws and follow them to the letter.** By far, the best way to lower car insurance costs for teens is for them to keep their driving record clean. Make safe driving a family project. In some states, restrictions apply to new drivers. Parents should know what the laws are and insist that their sons and daughters follow them.
- 2. Set a good example.** Do you break the speed limit and tailgate? Do you yell at other drivers when you're behind the wheel? If you do these things, how can you expect your children to act differently? Start watching your own driving long before they get their license and you'll have a much easier time convincing them to be safe drivers. Remember, actions speak louder than words.
- 3. Put your teenager on your policy.** Rather than setting up an independent policy for your teen driver, put them on your auto insurance policy as an additional driver. In this way, all the discounts applied to your policies will be passed on to them.
- 4. Pay your teenager to get good grades.** Here's a creative tip — find out how much you save if your teenager gets a good grade point average and pass it on to them. Usually, having a 3.0 or higher GPA will reduce your car insurance premium by 10 percent. Figure out exactly how much this saves you and give that money to your teenager. This accomplishes two things. First, it provides a direct reward for academic performance. Secondly, it motivates them to continue getting good grades.
- 5. Enroll them in driver education courses.** Discounts are available for teens who take recognized driving classes. But call your car insurance company to find out which schools are covered before paying big bucks.
- 6. Steer clear of sports cars.** Don't try to live vicariously through your teenager by giving them the hot car you couldn't get in high school. Getting your teenager a safe car to drive, with the latest safety equipment, will lower your premiums. Not only will you save money on car insurance, but fast driving will be less of a temptation.
- 7. Get their support.** Don't assume that your teenager wants to vacuum clean your wallet. Ask them for help cutting costs and point out that you will share in the savings (see rule #4). Tell them how much car insurance costs and show them how this fits into the family budget. If nothing else, you will score points for

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treating them as adults.

8. Talk to your kids about drugs and alcohol. This is a tough subject to broach with teenagers, who think they have everything under control. But the consequences of saying nothing can be catastrophic. Take the time to lay down some guidelines in this important area.

9. Take traffic school to beat tickets. Once a ticket is on your teen's license, it takes months to get the violation removed. Instead, encourage them to take traffic school if the judge allows it. A day spent thinking about the consequences of unsafe driving can bring rewards for years to come.

10. Ride with your teenager. Your teenager was a safe driver last year when he or she got a license. But what's happened since then? Let your son or daughter take the wheel while you sit back and relax in the passenger seat. If you see them doing something that breaks rules or seems unsafe, point this out in a diplomatic way. If they are doing a good job driving, praise them for their efforts.

If you follow the above suggestions, you will find that you can make it through the teenage years safely — and without paying an arm and a leg for car insurance. It just takes cooperation and understanding from both sides of the generation gap.

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