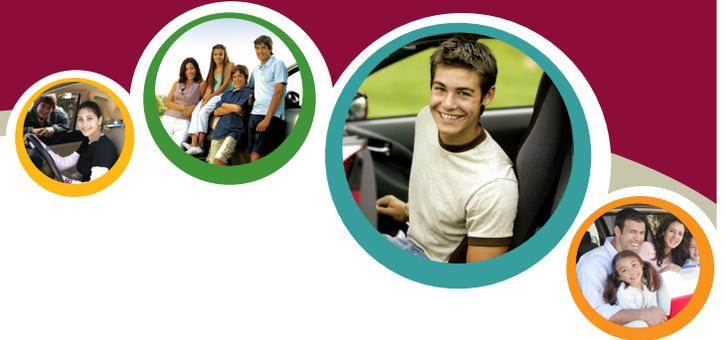


# Teen Auto Insurance

Our low rates are just the beginning.



## What you should know when your teen begins to drive.



It has often been said that children are our future, which is why Mercury Insurance works hard to help protect you and your family. As parents, we often can't control what happens to our children as they grow up and begin to drive, but we can make sure they are properly prepared when they get behind the wheel.

With this in mind, we are pleased to provide you with **Road Rules: What You Should Know When Your Teen Begins to Drive.** Our research tells us prevention is the best protection, and we encourage you to discuss these tips with your teen driver today.

1

**Practice, Practice, Practice:** Young drivers can never get too much practice, which is why we recommend letting your teen drive as much as possible when she gets her learner's permit. If you're going to the store, school, the bowling alley, wherever, let her drive because this is a great opportunity for her to practice with you in the car to guide her.

2

**Keep Calm:** Teaching your teen to drive can push even the most patient parents over the edge, but it's very important that you don't overreact while your teen is driving. Studies have shown that an emotionally charged conversation compromises driving performance, reducing attention span and increasing distraction. If your child does something wrong on the road, make a mental note to discuss it when you get home or, if you feel that the problem is serious enough, have her pull over and you can drive home.

3

**Buckle Up:** Set a good example and always, always wear a seatbelt. Whether it's perceived peer pressure or a feeling of invincibility, teenagers as a whole wear seatbelts less than any other group. In fact, seat belts were not worn in 62% of all 2005 teenage traffic fatalities.<sup>1</sup> Make seatbelt use a priority and a condition that must be met for your teen to drive.

4

**Talk to Your Child as You Drive:** Take every opportunity to educate your child while you travel together. Turn off the radio and talk to him about safety hazards you encounter as you drive. Some common themes may include watching downhill speed, spotting trouble ahead, braking sooner rather than later, and watching the driving behavior of cars around him.

5

**Focus. Focus. Focus:** Driving requires complete focus and concentration, especially for beginning drivers. It's estimated that driver distraction causes 25% of all police-reported traffic accidents, so make sure that she focuses on the road.<sup>2</sup> That means no cell phones, no putting on make-up, no eating and no playing with the iPod to find her favorite song.

6

**Limit Nighttime Driving:** When your teen first begins to drive, limit his driving to daylight hours. Per mile driven, the nighttime accident rate for teen drivers is about twice as high as the daytime rate.<sup>3</sup>

7

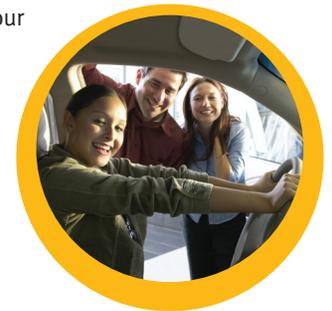
**Driving Solo:** California instituted provisional licensing in 1998, which means that a driver's privileges increase as he gains more years of experience. If your teen has a provisional license, which is in effect for his first 12 months of driving or until he turns 18 (whichever comes first), he cannot carry other passengers unless they are 20 or older. In addition, he is not allowed to drive between 11 p.m. and 5 a.m. While this may seem inconvenient at times, the at-fault accident rate of California teens decreased 24% over the law's first two years.<sup>4</sup>

8

**Maintain the Vehicle:** Make sure that your teen's vehicle is well-maintained and in good working order. Bald tires, bad brakes, slipping transmissions, hesitant engines, and worn windshield wipers can all lead to accidents. And make sure that the windshield is clean. Light reflecting off a dirty windshield – especially at sunrise and sunset – can greatly reduce visibility.

9

**Don't Drink and Drive:** Let's keep this simple. Drinking or getting high and driving is a death wish. Insist that your teen never drink and drive. And equally important, insist that she not ride with anyone who has been drinking or using drugs. There were 16,885 alcohol-related fatalities in 2005 – 39% of all traffic fatalities – which averages out to about one every 31 minutes.<sup>5</sup>



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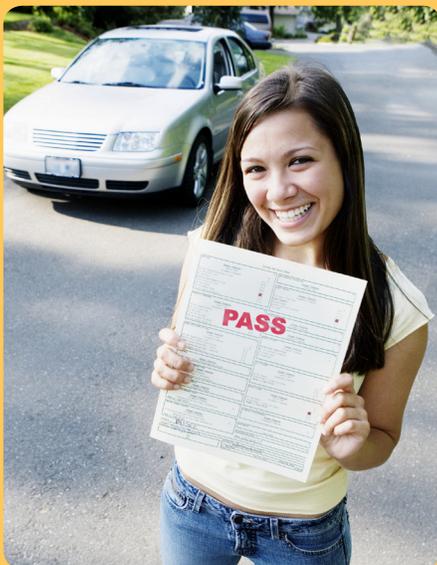
## Selecting the Right vehicle for your teen

Most teens spend countless hours dreaming of getting their drivers license and their first car. It can be a source of spirited debate in many households, because there is frequently a significant difference of opinion about what kind of vehicle a teen wants and what kind a parent will allow. When you are faced with this challenging decision, here are a few things you should consider.

### REST EASY KNOWING YOUR FAMILY IS PROTECTED

Mercury is committed to providing our customers with first class service at the lowest possible rates. And the best part is that this commitment is backed by Mercury's tremendous financial strength and stability, so you can rest easy knowing that Mercury will always be here when you need us most.

- 93% of Mercury customers choose to renew with Mercury
- 24/7 toll-free claims service
- A+ Rated company (A.M. Best)
- Over \$4 billion in assets



1

**Speed Kills:** Motor vehicle accidents are the leading cause of death among 15- to 20-year olds, and in 31% of those accidents the primary cause was speeding.<sup>1</sup> Predictably, driving fast cars with turbochargers and high horsepower is even more dangerous. Choosing a vehicle with a four-cylinder engine and average horsepower will not only reduce your insurance cost – it might also save your teenager's life.

2

**Stay Down to Earth:** Many parents mistakenly assume that pick-up trucks and SUVs are the safest vehicles for their teenage drivers. The reality is, however, that the high center-of-gravity in these vehicles makes them much less stable and more prone to roll-overs than traditional mid-size sedans – especially for inexperienced drivers. The fact is, pick-ups are twice as likely and SUVs are three times more likely to rollover than traditional passenger cars.<sup>2</sup>

3

**The Newer the Better:** While many parents can't afford to provide their teens with new or almost-new vehicles, letting your teenager drive a vehicle that is too old can be dangerous. If at all possible, try to provide your teenager with a 1997 or later vehicle – the year airbags were required in all models. Also, look for other safety features such as side airbags, anti-lock brakes and roll stability control.

4

**Crash-Test Scores:** When shopping for a new or used car it's a good idea to look at vehicle crash-test scores, as they will tell you how well a vehicle can withstand a front or side impact. While crash-test scores are approximate, they represent an excellent appraisal of the structural integrity of a particular model. Visit the National Highway Traffic Safety Administration's vehicle safety site, [www.safercar.gov](http://www.safercar.gov), to view crash-test scores.

<sup>1</sup> NHTSA, 2005 Traffic Safety Facts, Young Drivers

<sup>2</sup> NHTSA, 2002 Characteristics of Fatal Rollover Crashes

Your Mercury Agent

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