

## New Carlnsurance.com Study Names the Least and Most Dangerous States for Teen Drivers

## June 18, 2019

## Low teen driver fatality rates help make New York the safest state for teen drivers, while Louisiana is found to be the most dangerous state due to a mix of negative factors.

Foster City, CA, June 18, 2019 (GLOBE NEWSWIRE) -- With teens out of school and on the road for the summer, <u>CarInsurance.com</u>, a one-stop destination for unbiased, expert advice on car insurance, released today a new report ranking the best and worst states for teen drivers.

Analyzing five key metrics related to teen driving, New York rose to the top of the list this year as the best state for safe teenage driving. Meanwhile, Louisiana's higher than average teen driver fatality rates, among other factors, drove it to the bottom of this year's rankings.

In compiling the study, Carlnsurance.com's experts gave each state a weighted score to determine where they ranked. Scores were based on data looking at the following factors:



- Insurance rates: Average annual insurance costs for teens, a reflection of the risk level
- Fatal Crashes: Number of teen driver fatalities per 100,000 population
- GDL Laws: Breadth of Graduated Driving License (GDL) laws
- Drinking and Driving: High school teens drinking and driving rates
- Risky Behavior: Teen emailing/texting and driving rates

New York is the safest state for teens behind the wheel thanks in part to having one of the lowest teen driver fatality rates in the country. The Empire State also has the lowest percentage of high schoolers admitting to texting or emailing while driving, along with comprehensive GDL laws, which have been linked to lower teen driving fatalities.

Last year's safest state, Maryland, stays in the top 10 - this year ranking sixth. Along with New York and Maryland, the list of the "safest states for teen driving" includes the following states and district:

- 1. New York
- 2. New Jersey
- 3. Maine
- 4. Rhode Island
- 5. District of Columbia
- 6. Maryland
- 7. Vermont
- 8. Delaware
- 9. Colorado
- 10. Massachusetts

At the bottom end of the rankings, Louisiana is the most dangerous state for teen drivers. Louisiana has higher than average teen driver fatality rates and lacks strong GDL laws overall. The state also has the second highest percentage of high schoolers who admitted to drinking while driving (10 percent). Louisiana additionally has sky-high car insurance costs. Only Michigan has higher auto insurance rates for teens.

Montana, which finished last in the two previous teen driver studies, narrowly avoided the bottom spot again this year. The Big Sky Country continues to suffer high teen driver fatality rates, lacks comprehensive GDL laws, and has high drinking and driving stats for high schoolers.

Along with Louisiana and Montana, the "most dangerous states for teen driving" includes:

51. Louisiana

- 50. Montana 49. Mississippi
- 48. Arkansas
- 47. Wyoming
- 46. South Carolina 45. Alabama
- 44. Tennessee
- 43. North Dakota
- 42. Georgia

Carlnsurance.com found that more than 2,500 teen drivers were killed in crashes in 2017. That includes more than 200 killed in accidents related to driver distractions, such as texting. That's 9 percent of teens killed in crashes. It's factors like these that are preventable with education and action. One such area in particular is around awareness of GDL laws.

"Federal research has shown that graduated driver license laws are paramount to teen driver safety, but our survey shows many parents either don't enforce these laws or unaware of them, "said Les Masterson, managing editor of Carlnsurance.com. "Hopefully, we can raise awareness about the role these laws play in keeping teens safe."

Another factor that helps indicate risk on the road for teens is their car insurance rates. Generally, the younger the driver, the more you'll pay in car insurance.

Read the full Teen Driving Safety 2019 feature on CarInsurance.com: <u>https://www.carinsurance.com/Articles/teen-driving-safety-least-and-most-dangerous-states.aspx</u>

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