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NEWS RELEASE

OHIO'S NEW TEEN DRIVER LAW EXPECTED TO SAVE LIVES, CUT CRASHES

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FOR IMMEDIATE RELEASE

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DELAWARE, Oh., Jan. 11, 2007 – Ohio has a new law restricting passengers and late-night driving for 16-year-old drivers. Health and safety advocates believe it will cut highway crashes and save lives.

Gov. Bob Taft signed Substitute House Bill 343 into law last week after it was approved earlier by the General Assembly.

Under the new law, licensed drivers under age 17 will be limited to one passenger except for family members. Drivers under age 17 with temporary permits must still have licensed adult drivers with them, and may carry no more passengers than their vehicle's safety restraints will accommodate.

The new law also expands the late night curfew for teen-age drivers. Those under 17 with temporary permits may not drive between midnight and 6 a.m. unless accompanied by a parent or guardian. Licensed drivers under 17 face the same curfew, with exceptions for work and official school functions. Seventeen-year-old drivers face a curfew of 1 to 5 a.m., also with exceptions for work and school activities.

“Ohio is now one of 36 states to include a passenger limit with its graduated driver licensing system,” said Brian Newbacher of AAA, which led the 27-member Ohio Teen Driver Coalition in support of the new law. The Coalition included the Ohio Association of Health Commissioners, an affiliate of the Delaware General Health District.

Car crashes are the leading cause of death for American teen-agers. Ohio crashes involving young novice drivers claimed the lives of 1,173 persons between 1995 and 2004.

Those fatality victims included 428 drivers aged 15-17 and 386 passengers riding with novice drivers. In Delaware County from 2001 through 2005, crashes involving novice drivers aged 15-17 killed four persons and injured 352 others.

"We have always dreaded the possible tragic consequences of a carload of teen-agers with a new and inexperienced driver at the wheel. We hope this new law will prevent tragedies and help make teens safer drivers," commented Deputy Ron Vogel of the Delaware County Sheriff's Office, who works with local teen-agers in schools.

"It will be primarily up to parents to make sure their teen complies with the law. While it may present temporary inconveniences, other states have found passenger limits to be well tolerated," Newbacher said.

Additional information about the new law is available online at www.ohioteedriver.org.

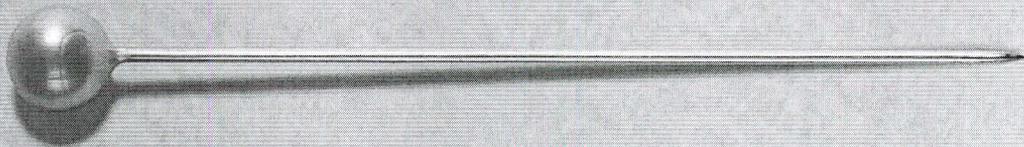
STATUS INSURANCE INSTITUTE FOR HIGHWAY SAFETY REPORT

Vol. 43, No. 7, September 9, 2008

“YOU CAN HEAR A PIN DROP,”

says a state legislator in Maryland, when you tell a class full of 15 year-olds that you'd vote to raise the driving age. Similar silence greets like-minded policymakers in other states.

“It's a tough sell, all right,” says Anne McCartt, Institute senior vice president for research, “but it's an important enough issue to challenge the silence and at least consider changing the age at which we allow teenagers to get their licenses to drive. After all, graduated licensing has been successful ever since states began to adopt these programs more than a decade ago, and raising



the licensing age is a logical next step to reduce driving by the riskiest motorists on the road, the youngest ones.”

The graduated systems in most US states include permit periods and then limit when and with whom young beginners may drive (see *Status Report*, June 15, 2007; on the web at iihs.org). The result has been to lower crash rates in state after state. However, most US states still allow driving at age 16, 16½, or somewhere in between.

A new report by the Institute's former chief scientist, Allan Williams, summarizes variations in countries' licensing policies, focusing on the costs in terms of lives of allowing licensure sooner rather than later. The main message is that licensing at later ages would substantially reduce crashes involving teen drivers.

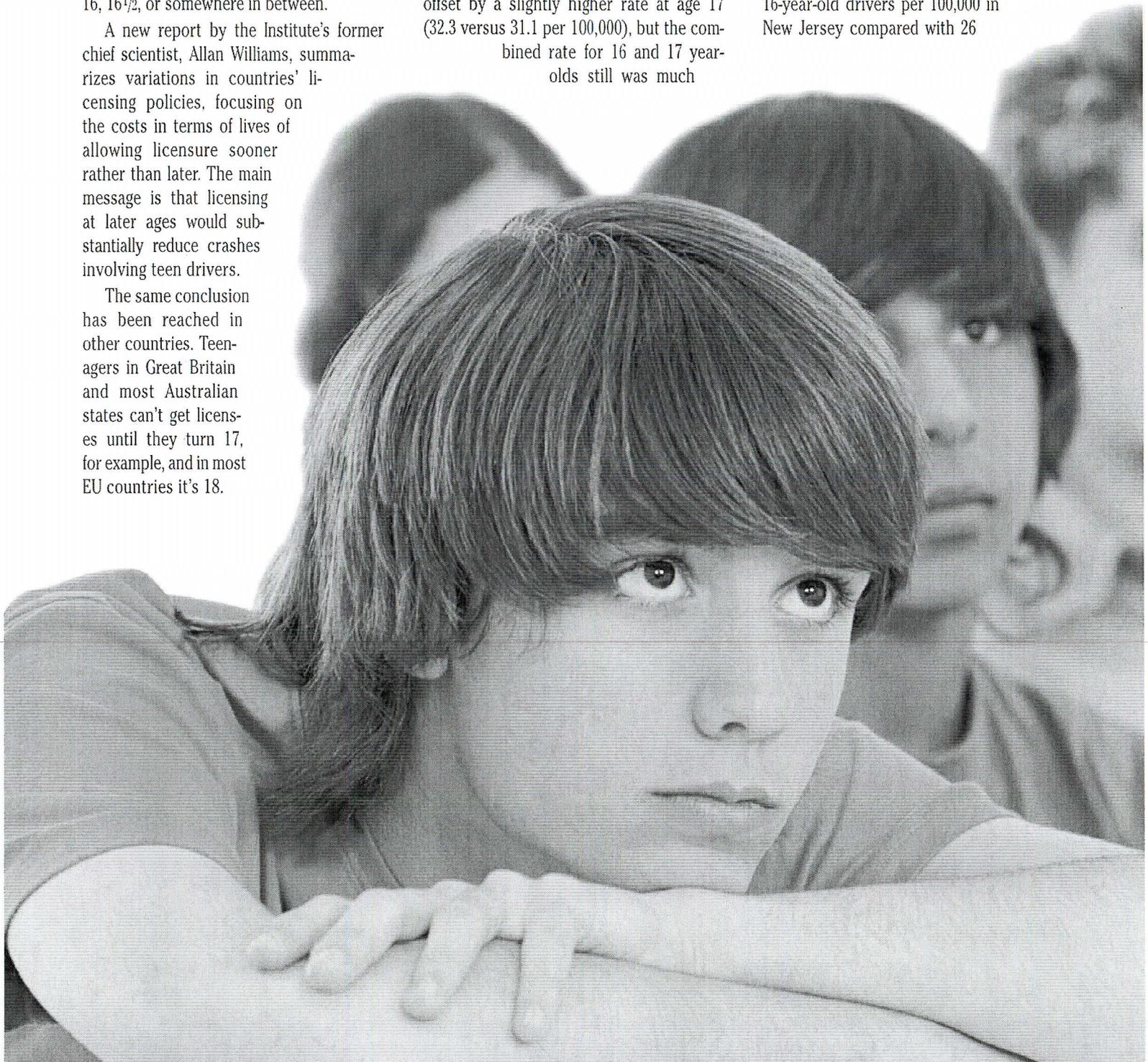
The same conclusion has been reached in other countries. Teenagers in Great Britain and most Australian states can't get licenses until they turn 17, for example, and in most EU countries it's 18.

New Jersey example: Among US states, only New Jersey holds off licensure until age 17, and a recent analysis of the crash experience of young drivers indicates the benefits. A rate of 4.4 16-year-old drivers per 100,000 population were in fatal crashes during the study years, compared with 20.7 per 100,000 in neighboring Connecticut, where 16 year-olds could get licenses.

The lower death rate in New Jersey was offset by a slightly higher rate at age 17 (32.3 versus 31.1 per 100,000), but the combined rate for 16 and 17 year-olds still was much

lower than in Connecticut. These comparisons don't reflect the benefits of graduated licensing in either state because the study years, 1992-96, were before graduated systems began to be adopted in New Jersey (2001) or Connecticut (1997).

Two previous Institute studies also compared the effects of the licensing policies in New Jersey versus Connecticut. During 1975-80, there were 4 crash deaths of 16-year-old drivers per 100,000 in New Jersey compared with 26



per 100,000 in Connecticut (see *Status Report*, Jan. 10, 1984). The authors estimated that Connecticut could achieve a 66 percent reduction in fatal crashes among 16- and 17-year-old drivers by changing the licensing age to 17. Similar differences in the 2 states' rates of all kinds of crashes, not just fatal ones, were reported a decade later (see *Status Report*, Sept. 10, 1994).

In 2001 New Jersey added strong graduated licensing provisions. In the years right after the addition of these, the fatal crash rate of 17-year-old drivers decreased 33 percent from the years before graduated licensing took effect. The corresponding decline for 18 year-olds was 20 percent.

These benefits might reflect the strength of New Jersey's graduated system. All of the provisions apply to all beginning drivers younger than 21, not just younger teenagers as in most other states.

ated system wouldn't make up for the added risk associated with lowering the licensing age.

"The two policies, licensing later rather than sooner and restricting beginners' driving under graduated licensing, complement each other," Williams points out. Victoria retains its licensing age of 18.

Driver age versus experience: A basic question is whether the risk associated with beginning drivers stems from their youth and immaturity or from their inexperience behind the wheel. If it's mainly immaturity, then it would pay to put off licensure until teenagers get a little older. But if the problem is mostly inexperience, then delaying licensure would simply put off the toll of beginners' crashes.

It's hard to separate these two factors. Death rates among 16 year-olds are much lower in New Jersey than in Connecticut.

A classroom of teenagers in Maryland became quiet enough to hear a pin drop when state senator Roy Dyson told them he'd "vote tomorrow to raise the driving age." Although most teenagers don't like the idea of waiting longer to get their licenses, this policy reduces crashes involving young drivers and, in turn, saves lives. Yet New Jersey is the only US state that waits until 17 to let teenagers get their licenses.



Australian state thwarted earlier licenses: When an attempt got under way in the 1980s to lower the licensing age in Victoria, Australia, from 18 years old to 17 or 16, researchers studied the potential effects and estimated that changing to 17 would result in 650 to 700 more injury crashes per year and 30 to 50 more crashes involving deaths. Lowering the licensing age to 16 would worsen this jurisdiction's annual toll even more.

Subsequent study indicated that restricting the driving privileges of Victoria's newly licensed 17 year-olds under a gradu-

This isn't surprising, and it indicates the wisdom of licensing later rather than sooner. However, death rates are slightly higher among 17-year-old drivers in New Jersey, likely because they have less experience behind the wheel than drivers the same age in Connecticut.

Canadian researchers tried to untangle the influence of age and experience on crashes involving beginners by dividing drivers 16, 17, and 18 years old according to whether they had been driving less than a year or more than a year. The main finding, reported in 1992, (continues on p.4)

WHEN TEENAGERS CAN GET LICENSES

United States	
South Dakota	14½
Idaho	15
Montana	15
Mississippi	15½
New Mexico	15½
South Carolina	15½
Indiana	16½
Maryland	16½
Virginia	16½
Connecticut	16½
Delaware	16½
District of Columbia	16½
Kentucky	16½
Massachusetts	16½
New York	16½
Pennsylvania	16½
Rhode Island	16½
New Jersey	17
Other US states	16

Note: Ages at which US states permit unsupervised driving, in most cases with restrictions on night driving and passengers but none on where beginners may drive.

New Zealand	15
Canada	
Alberta, NW Territories, Saskatchewan, Yukon	16
Nanavut	16½
Manitoba, Nova Scotia	16½
New Brunswick	16½
Labrador, Newfoundland	
Ontario, Quebec	16½
Prince Edward Island	16½
British Columbia	17
Australia	17
except Northern Territory	16½
except Victoria	18
United Kingdom	17
Most EU countries	18
Brazil	18
China	18
Japan	18
Russia	18
South Africa	18

(continued from p.3) is that 16 year-olds, especially girls this age, had higher rates of injury crashes than older teenagers who also were new to the road.

A review of 11 studies published since 1990 also separates the relative contributions of driver age and inexperience to beginners' crashes. The upshot of this Institute study is that new drivers who are 16 years old have higher crash rates than older teenagers who also are new drivers.

"Apart from the effects of age or experience, delaying driver licensure reduces crash rates by reducing the amount young people drive," McCartt says.

Safety isn't the only consideration: Many parents say they favor licensing at ages older than 16. Up to half of the parents surveyed in Minnesota, North Carolina, and Rhode Island said they favor a licensing age of 17 or older (see *Status Report*, June 15, 2007; on the web at ihs.org). Similar findings have resulted from previous Institute surveys (see *Status Report*, June 30, 2001; on the web at ihs.org). Yet these parental opinions haven't translated into any substantial pressure on state governments to enact later licensing ages.

"Parents may know that putting off licensure is good from a safety standpoint, but at the same time they're impatient to get out of the business of chauffeuring their kids from one activity to another. They often believe their own children will be safe drivers, and they may be disinclined to disapprove their kids, many of whom want to get their licenses as soon as possible. For these and whatever other reasons, parents haven't made a big push to change the licensing laws," McCartt says.

Legislation was introduced during the most recent sessions of lawmakers in Delaware, Florida, and Georgia to adopt 17 as the minimum age to get a driver's license. One bill in Massachusetts also proposed 17, while another one argued for 18. Yet none of these measures, nor one that would have raised the licensing age in Illinois to 18, met with any success.

For a copy of "Licensing age variations and the effect of higher age limits" by A.F. Williams or "Effects of age and experience on young driver crashes: review of recent literature" by A.T. McCartt et al., write: Publications, Insurance Institute for Highway Safety, 1005 North Glebe Road, Arlington, VA 22201, or email publications@ihs.org.

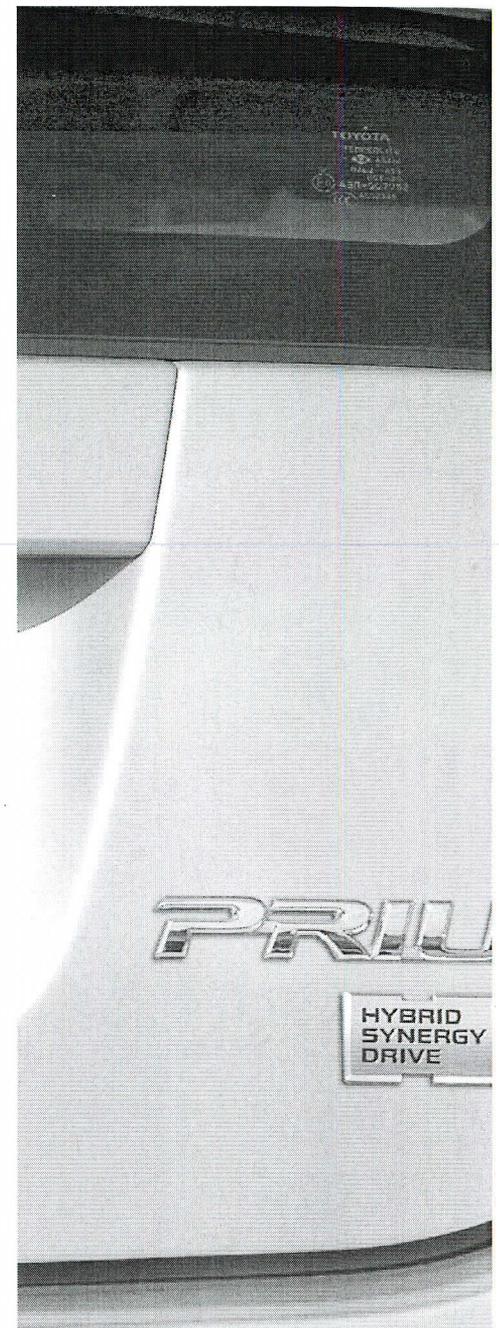
HYBRIDS COST INSURERS MORE THAN OTHERWISE SAME VEHICLES RUNNING ON GAS

Hybrid vehicles may save money at the gasoline pump but not when it comes to the cost of insuring these vehicles against damage in crashes. Overall insurance costs for crash damage are higher for 11 of 12 hybrid cars and SUVs than for their counterparts that are powered by gasoline only, the Highway Loss Data Institute (HLDI) reports. HLDI is an affiliate organization of the Insurance Institute for Highway Safety.

HLDI analyzed insurance data for the 12 pairs of vehicles, all 2005-07 models, plus the Toyota Prius, which doesn't have a gasoline-powered counterpart. The frequency of insurance claims for crash damage is slightly higher for the hybrids in 8 of the 12 pairs. Claim severity — that is, the average cost of paying a crash damage claim — is higher for the hybrids in 10 of the 12 pairs.

These measures, claim frequency and the average cost of a claim, combine to indicate a vehicle's overall insurance cost for damage sustained in collisions. This cost is higher for hybrids in 10 of the 12 vehicle pairs. Exceptions are the Honda Civic 4-door and Toyota Camry. The overall cost of insuring the gas-powered Civic is 9 percent higher than for the hybrid version of this car, while the difference for the Camry is 14 percent.

The difference in overall cost between insuring hybrid and nonhybrid versions of the same vehicles mostly isn't big. In some cases the cost is about the same. However, it costs about 25 percent more to insure the Lexus GS 450h against crash damage than to insure its counterpart that's powered by gas only, the GS 430. The hybrid version of this car costs insurers more for crash damage than any other vehicle included in this HLDI study — about 2.4 times the average cost among all passenger vehicles, hybrids and nonhybrids alike. The GS 450h also has the



RELATIVE OVERALL COST

