

Automobile Insurance Q & A



Provided by the Insurance Education Institute

Name: _____

Complete the following questions. Be sure to be complete and to justify your responses.

1. Since 59% of teenage passenger deaths are from accidents in which another teenager is driving, do you think that limits on the number of passengers in the car of a teenage driver are justified? If so what do you think the limit should be and why?
2. Since collision losses are highest for young drivers of sport and luxury model vehicles and lowest for station wagons and passenger vans, what type of vehicle should you drive to have lower auto insurance rates?
3. Elderly drivers are involved in proportionately less accidents than teens despite being a high risk because of lesser exposure. What are the two examples of "lesser exposure" listed?
4. Teen crashes are more likely to involve speeding. How should a speeding ticket affect a teen's driving privileges?
5. The contribution of "lack of experience" in teen accidents has led most states to implement a graduated license program. How many stages are in most state's graduated license program?
6. What result of having driver's education in schools produced a negative effect on teen crash involvement, according to the handout?