

Insuring Your Teen Driver

How to Save on Premiums

If you're a parent who is going to add a teen driver to your auto insurance policy, ask your insurer what it will charge and then [shop around](#) to make sure you are getting the best deal and the coverage you need. Auto insurance rates for teens are usually higher because companies consider drivers under the age of 25 a higher risk. The following tips can help you make smart choices when insuring your teen driver:

- **Enroll your teen in a driver education course.** Some insurance companies may offer a discount if a student has had driver training.
- **An inexpensive vehicle may be a better option.** Auto insurance premiums will be higher for a sports car or SUV.
- **Review your policy regularly.** Take a look at your coverage and deductibles. Is now a good time to cut costs by raising deductibles? Also, always make sure your information is up to date and accurate.
- **Check for discounts.** Many insurers reward students with good grades by offering discounts to teens who maintain at least a "B" average.

Contact your insurance agent or company for a price quote. Remember the information you provide an [agent](#) determines your premium.

Distracted Driving

According to the National Highway Traffic Safety Administration, car crashes are the leading cause of death for 15-19-year olds in the United States. One way to enhance safety is to minimize distracted driving. It's more than talking or texting while behind the wheel, it's anything that takes your eyes away from the highway. Warn your teen drivers about the dangers of this practice and offer safe driving tips such as pulling over to a safe location to make a phone call or send a text. Did you know it's illegal in Louisiana to use a cell phone to text or post to social media while driving? The penalty is a \$175 fine for the first offense and \$500 for each subsequent offense.

Preventing Auto Theft

Parents of teen drivers are encouraged to remind them about motor vehicle theft. A few simple steps can prevent teens from becoming a victim:

- Remove your keys from the ignition when you step away from your vehicle.
- Park in a well-lit area.
- Keep valuables out of sight.
- Lock your doors and windows.

The [Louisiana Automobile Theft and Insurance Fraud Prevention Authority](#) (LATIFPA) is established within the Louisiana Department of Insurance and works to combat motor vehicle theft and insurance fraud.



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