

Teen Drivers and Automobile Insurance

Driving Etiquette: Tips for Safer Drivers

Written by Gary Michael Smith. Much of the text in this article is taken from his latest book, *The Complete Guide to Driving Etiquette*, available from Chatgris Press, PO Box 15092, New Orleans, LA 70175-5092.

Teachers may want to use this article to demonstrate how the following tips can increase a safer driving record for younger drivers, emphasizing the fact that safe drivers have lower insurance rates.

As detailed in the September 1998 issue of *The Insurance Educator*, the seven-year study sponsored by the AAA Foundation for Traffic Safety found a staggering number of deaths as a result of road rage. Subsequent research shows that in 1997, up to two-thirds of all fatalities resulted from aggressive driving. But road rage is not the only hazard on the road.

Driving environments also account for a large number of crashes. The presence of animals on roadways presents significant hazard. The University of Alabama Crash Analysis Reporting Environment lists 61 percent of passenger vehicles as being involved in animal-related crashes.

Sleepiness can impair the judgment and ability of any driver. Staying up late to watch that movie you've been waiting for or cramming for that important test can cost you dearly. National Highway Traffic Safety Administration statistics reveal that 3.2 percent of all highway fatalities in 1997 were reported as sleep related, with more being possible since the actual cause of many accidents is not determined.

Common sense and respect for other drivers is the key to safe driving. The following rules should apply to all drivers:

Turn signals: It is particularly

important when driving to always use turn signals, even if it is obvious what you are doing. Although you may be in a left turn lane, using your left turn signal is simply a good habit to practice to indicate that indeed you are going to turn left.

STOP signs: Perhaps one of the most important traffic signs, and most frequently abused, is the STOP sign. The rules are fairly standard: come to a complete stop, then proceed if it is clear. In addition to two-, three-, and four- way STOP signs, other road markings such as white stop lines and STOP HERE ON RED signs may be included as additional safety precautions and as guidance for vehicles with special maneuvering needs.

Changing lanes: Always indicate your intentions when moving from lane to lane by using your turn signals. But also ensure you have enough room to move into a lane; do not force your way in. Be sure to look behind you to see if it is clear to change lanes. Try to use your mirrors or peripheral vision as much as possible. The longer your attention is directed from the road in front of you, the greater your chances of being involved in an accident.

Emergency vehicles: ALWAYS get out of the way of emergency vehicles! Even if it is in a different lane or coming from the opposite direction, slow down and move aside. Also, be aware of other vehicles trying to get out of the way. Avoid jumping back into your lane and passing others who have pulled over to let an emergency vehicle pass. It is only courteous to let others get back into the lane in the same order you all were in before pulling over.

Always be courteous and tolerant while driving! Younger people may make mistakes from lack of experience, and older people may err because of forgetfulness. Sometimes a little patience is all that is required to avoid an accident. ■

Future Car

(Printed with permission from the Fall 1998 issue of *Under 21*, published by USAA.)

In the next ten years, the inside of your car may be more computer and less metal and mechanics. Business Week reports that auto manufacturers may eventually offer annual software upgrades to those who don't want to buy a new car. Other new technologies that are already becoming available include adaptive cruise control, which uses radar to measure the speed of the vehicle ahead of you, automatically slowing your car, if necessary, until you have the opportunity to pass. With adaptive, or intelligent cruise control, you can safely make your way through highway traffic without ever using the brake or accelerator. A device that automatically dials 911 after a crash is currently under testing by the National Highway Traffic Safety Administration. The system, which uses cellular telephone technology, may be widely available within five years. Rear-view mirrors might also go the way of the dinosaur, replaced by a screen that displays views collected by chips placed around the car. ■