

## Erie Insurance analysis finds teen driving deaths over five-year period declining--but crashes remain leading cause of teen deaths

Second annual state-by-state comparison of teen driving death rates coincides with launch of 2013 Shift teen driver safety contest to award \$20,000 to teens and high schools

ERIE, Pa. (Sept. 23 2013) - Nearly 16,000 16- to 19-year-olds died in car crashes with another teen behind the wheel from 2007 to 2011. On average, that's 2,000 fewer teen deaths from the previous fiveyear period (2006-2010), but the per capita fatal crash rate for this age group remains 35 percent higher than for drivers ages 20 and older. The 2007-2011 range is the most recent five-year period for

These are just some of the findings from Erie Insurance's second annual exclusive analysis of teen driving death rates. Erie Insurance worked with the Insurance Institute for Highway Safety to examine crash data from the U.S. Department of Transportation to show state-by-state comparisons of teen crash death rates when teens are behind the wheel.

Wyoming, Montana, Mississippi, Alabama and West Virginia had the highest rates of deaths with teens behind the wheel. The District of Columbia, New York, New Jersey, California and Massachusetts had the lowest rates.

Tennessee moved into the list of the top 10 states with the highest death rates with South Dakota moving off. The top 10 states with the lowest death rates remained the same, although some rankings shifted

The table below shows how the 10 states with the highest and lowest death rates compare year-to-year. Comparison data for all states is available below. For a complete ranking of all states including deadliest days and months, go to www.eriesense.com/teen-driving-deaths.

Top 10 States with the Highest Teen Death Rates with Teen Drivers

| 2007-11 Top Ten<br>Highest Death Rates | 2006-10 Top Ten<br>Highest Death Rates<br>1. Wyoming |  |
|--|--|--|
| 1. Wyoming                             |  |  |
| 2. Montana                             | 2. Montana   |  |
| 3. Mississippi                         | 3. Mississippi                                       |  |
| 4. Alabama                             | 4. West Virginia                                     |  |
| 5. West Virginia                       | 5. Arkansas  |  |
| 6. Oklahoma                            | 6. Alabama   |  |
| 7. Arkansas                            | 7. Oklahoma  |  |
| 8. North Dakota                        | 8. South Dakota <sup>†</sup>                         |  |
| 9. Kentucky                            | 9. Kentucky  |  |
| 10. Tennessee*                         | 10. North Dakota                                     |  |

<sup>\*</sup>Added to top 10 in 2007-11

## Top 10 States with the Lowest Teen Death Rates with Teen Drivers

| 2007-11 Top Ten<br>Lowest Death Rates | 2006-10 Top Ten<br>Lowest Death Rates<br>1. Washington, DC |  |
|---------------------------------------|--|--|
| 1. Washington, DC                     |  |  |
| 2. New York                           | 2. New York  |  |
| 3. New Jersey                         | 3. Rhode Island  |  |
| 4. California                         | 4. Massachusetts   |  |
| 5. Massachusetts                      | 5. New Jersey  |  |
| 6. Rhode Island                       | 6. California  |  |
| 7. Hawaii 7. Hawaii                   |  |  |
| 8. Delaware 8. Minnesota              |  |  |
| 9. Minnesota 9. Connecticu            |  |  |
| 10. Connecticut                       | 10. Delaware   |  |

The new analysis coincides with the launch of the 2013 Erie Insurance Shift program, a driver safety contest designed for teens to share good driving tips and experiences and discourage their peers from engaging in dangerous driving behaviors. The contest awards \$20,000 in cash and gift cards to teens and their schools for sharing the safe driving message.

The contest works like this

- Teens can logon to <a href="www.jointheshift.org">www.jointheshift.org</a> to learn safe driving habits that will keep them and their friends safe behind the wheel.

  Teens earn points by doing things like signing a safe driver pledge, creating safe driver videos and posting Shift safe driving messages on Facebook®.
- The teens with the most points are awarded prizes for themselves and their schools. Schools with the highest point average at the end of the contest will also earn cash prizes
- The contest ends Monday, Nov. 18.

"While our numbers show the average teen driving death rate from 2006-2011 trending down, we've also seen preliminary data from the Governors Highway Safety Association showing the 2012 rate creeping up," said Karen Kraus Phillips, vice president at Erie Insurance. "The bottom line is that one death is too many. Tens of thousands of teen injuries and deaths happen on the road every year and car crashes remain the leading cause of death for this age group. With the Shift contest, our goal is to raise teens' awareness of dangerous driving behaviors so they adopt safer driving habits to protect

For complete contest rules including how points are awarded and how school scores are determined, visit <a href="www.jointheshift.org">www.jointheshift.org</a>. IIHS notes that state graduated driver licensing laws have helped reduce teen crash rates significantly in recent years, but these laws vary in strength. Research shows that every state could reduce its teen crash rate by adopting stronger GDL laws.

\*A report from the Governors Highway Safety Association shows the number of 16- and 17-year-old driver deaths in passenger vehicles increased for the first six months of 2012, based on preliminary data supplied by all 50 states and the District of Columbia. According to A.M. Best Company, Erie Insurance Group, based in Erie, Pennsylvania, is the 14th largest homeowners insurer and 12th largest automobile insurer in the United States based on direct premiums written and the 18th largest property/casualty insurer in the United States based on total lines net premium written. The Group, rated A+ (Superior) by A.M. Best Company, has nearly 4.7 million policies in force and operates in 11 states and the District of Columbia. Erie Insurance Group is a FORTUNE 500 and Barron's 500 company. Erie Insurance is proud to have received the J.D. Power and Associates' award for "Highest in Customer Satisfaction with the Auto Insurance Purchase Experience" and to be a J.D. Power and Associates' 2012 Customer Service Champion. ERIE is one of only 50 U.S. companies so named. Erie Insurance is also recognized on the list of Ward's 50 Group of top performing insurance companies, which analyzes the financial performance of 3,000 property and casualty companies and recognizes the top performers for achieving outstanding results in safety, consistency and financial performance over a five-year period (2008-2012). News releases and more information about Erie Insurance Group are available at <a href="https://www.erieins.com/www.

<sup>\*</sup>Removed from top 10 in 2007-11

|                  | 2007-11   |   | 7               |                 |
|------------------|---|---|-----------------|-----------------|
|                  | Death Rate  | 2006-10<br>Death Rate   |                 |                 |
|                  | 16-19 year-olds killed in<br>crashes involving at<br>least one 16-19 year-<br>old driver per 100,000<br>teenagers | 16-19 year-olds killed in<br>crashes involving at<br>least one 16-19 year-<br>old driver per 100,000<br>teenagers | 2007-11<br>Rank | 2006-10<br>Rank |
| Alabama          | 27.9  | 31.2  | 4               | 6               |
| Alaska           | 13.2  | 13.0  | 32              | 34              |
| Arizona          | 13.0  | 16.5  | 33              | 28              |
| Arkansas         | 26.9  | 31.2  | 7               | 5               |
| California       | 7.9   | 9.8   | 48              | 46              |
| Colorado         | 11.9  | 13.0  | 35              | 35              |
| Connecticut      | 10.3  | 12.2  | 42              | 43              |
| Delaware         | 9.9   | 12.4  | 44              | 42              |
| Dist of Columbia | 3.5   | 1.7   | 51              | 51              |
| Florida          | 16.1  | 18.6  | 24              | 22              |
| Georgia          | 15.3  | 17.9  | 27              | 23              |
| Hawaii           | 9.7   | 11.6  | 45              | 45              |
| Idaho            | 22.9  | 23.4  | 13              | 17              |
| Illinois         | 10.8  | 12.7  | 38              | 39              |
| Indiana          | 18.4  | 20.6  | 21              | 20              |
| Iowa             | 16.5  | 17.2  | 23              | 26              |
| Kansas           | 21.5  | 23.4  | 16              | 18              |
| Kentucky         | 24.2  | 27.7  | 9               | 9               |
|                  | 10,000,000  |   | 100000          | 110000          |
| Louisiana        | 23.3  | 25.3  | 12              | 14              |
| Maine            | 19.1  | 20.5  | 20              | 21              |
| Maryland         | 10.9  | 12.5  | 37              | 41              |
| Massachusetts    | 8.0   | 8.8   | 47              | 48              |
| Michigan         | 12.5  | 12.7  | 34              | 38              |
| Minnesota        | 9.9   | 11.7  | 43              | 44              |
| Mississippi      | 30.1  | 32.3  | 3               | 3               |
| Missouri         | 23.3  | 26.6  | 11              | 12              |
| Montana          | 31.4  | 34.1  | 2               | 2               |
| Nebraska         | 21.0  | 24.7  | 17              | 15              |
| Nevada           | 10.7  | 14.4  | 39              | 33              |
| New Hampshire    | 13.5  | 15.0  | 30              | 31              |
| New Jersey       | 7.3   | 8.9   | 49              | 47              |
| New Mexico       | 20.7  | 24.0  | 18              | 16              |
| New York         | 6.5   | 7.6   | 50              | 50              |
| North Carolina   | 20.3  | 21.4  | 19              | 19              |
| North Dakota     | 24.6  | 27.2  | 8               | 10              |
| Ohio             | 13.5  | 14.6  | 29              | 32              |
| Oklahoma         | 27.1  | 28.9  | 6               | 7               |
| Oregon           | 11.6  | 12.6  | 36              | 40              |
| Pennsylvania     | 15.4  | 16.1  | 26              | 29              |
| Rhode Island     | 8.2   | 8.5   | 46              | 49              |
| South Carolina   | 22.9  | 25.3  | 14              | 13              |
| South Dakota     | 22.7  | 28.0  | 15              | 8               |
| Tennessee        | 23.7  | 26.7  | 10              | 11              |
| Texas            | 15.9  | 17.5  | 25              | 25              |
| Utah             | 10.7  | 12.8  | 40              | 37              |
| Vermont          | 16.6  | 16.5  | 22              | 27              |
| Virginia         | 13.2  | 15.7  | 31              | 30              |
| Washington       | 10.3  | 12.8  | 41              | 36              |
| West Virginia    | 27.9  | 31.2  | 5               | 4               |
| Wisconsin        | 15.2  | 17.8  | 28              | 24              |
| Wyoming          | 36.4  | 35.6  | 1               | 1               |