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Erie Insurance ranks states on teen driving death rates and launches contest to encourage safe driving

"Shift" program to award \$20,000 to teens and high schools

ERIE, Pa. (Oct. 1, 2012) - According to the [Insurance Institute for Highway Safety](#) (IIHS), nearly 18,000 teens in the U.S. ages 16 to 19 died in car accidents from 2006 to 2010. In fact the fatal crash rate for 16 to 19 year olds in the U.S. is nearly three times the rate for drivers ages 20 and older.

Erie Insurance worked with IIHS to conduct an exclusive analysis of crash data from the U.S. Department of Transportation to show how states compare in terms of the relative danger of car accident deaths when teens are behind the wheel. The analysis found that Wyoming, Montana, Mississippi, West Virginia, Arkansas and Alabama had the highest death rates when teens were driving, while the District of Columbia, New York, Rhode Island, Massachusetts and New Jersey had the lowest rate of deaths involving teen drivers. To see a complete [ranking](#) of all states, go to <http://www.erieinsurance.com/jointheshift/>.

Erie Insurance is taking steps to reduce the teen death rate with Shift, a driver safety program designed for teens to share good driving tips and experiences and warn their peers of bad driving behavior. The program includes a contest to award \$20,000 in cash prizes to teens and their schools for sharing the safe-driving message. The contest is open to teens in the [11 states](#) and the District of Columbia where Erie Insurance has operations.

The contest works like this:

- Teens can logon to www.jointheshift.org to learn about safe driving.
- Teens earn points by doing things like signing a safe-driver pledge, creating and voting on safe-driver videos, and sharing safe-driving messages with their peers.
- The teens with the most points are awarded cash prizes for themselves and their schools. Schools with the highest points average at the end of the contest will also earn cash prizes.
- The contest ends Friday, December 7.

"Inexperience combined with a never ending list of distractions can add up to a deadly combination for teen drivers," said Karen Kraus Phillips, vice president at Erie Insurance. "Our goal is to reduce the high number of teen injuries and deaths that happen on the road every year. We think we've found an engaging way for teens to spread the word about protecting themselves on the road."

For complete contest rules including how points are awarded and how school scores are determined, please see the FAQ section of www.jointheshift.org. IIHS notes that state graduated driver licensing laws (GDL) 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.

According to A.M. Best Company, Erie Insurance Group, based in Erie, Pennsylvania, is the 15th largest homeowners insurer and 12th largest automobile insurer in the United States based on direct premiums written and the 20th 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 4.5 million policies in force and operates in 11 states and the District of Columbia. Erie Insurance Group is a FORTUNE 500 company. Erie Insurance is proud to be named 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 (2007-2011).

News releases and more information about Erie Insurance Group are available at www.erieinsurance.com.

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