



A Thoughtful Approach for Teen Drivers

Teen driver insurance rates

Regardless of which insurance company you use, where you live, or what kind of car you own, your rates will go up when you add a teen driver to your policy. It's not uncommon to experience "sticker shock" when learning how much your rates will increase.

Thoughtful training for teen drivers

Teens will become better drivers with experience, but they're still prone to mistakes, distractions and peer pressure that can affect their driving judgment. teenSMART® combines interactive lessons and real-world activities to give teens more knowledge and experience in handling many of the major factors that cause collisions.

As a group, teens who complete the teenSMART program experience up to 30% fewer collisions and insurance claims than teens who have not completed the program.

About teenSMART

The teenSMART program includes:

- Computer-based driving tutorials and simulations
- Videos, parent-teen activities and in-car driving sessions conducted under parental supervision
- Certification test

Participation requirements:

- A driver's license or learner's permit for your teen driver
- A licensed parent or adult (25 years or older) driver to complete supervised driving lessons
- A PC or Mac that meets minimum technical specifications
- Internet connection
- Approximately 8 hours to complete the program
- Visit teensmartdriving.com for complete specifications

Getting your Mutual of Enumclaw policy discount

Upon successful completion of the teenSMART program, listed household drivers up to the age of 21 will receive a significant discount on their auto policy. This discount will be effective beginning the date of course completion.

How to order

The regular price of teenSMART is **\$119.95**, but you can use the discount code **ENUMCLAW** and pay only **\$69.95** (plus S&H where applicable).

Additional drivers are just **\$49.95 each**.

To enroll, visit teensmartdriving.com or call **1.877.233.7879**.

Giving teens the driving experience they need

Driving is a serious responsibility and if you have a teen driver, it's important to be sure they're prepared. teenSMART gives your teen the interactive training they need. They'll get practice in identifying road hazards, managing speed levels, maintaining proper distance between vehicles, and other major behavioral and social factors that cause 90% of all collisions.

Practice, practice, practice

In addition to the teenSMART lessons and in-car exercises, you'll want to take additional steps to help your teen become a thoughtful, safe driver:

- Teach your teen how to drive at night, on the freeway, and in the rain or snow.
- Make sure they limit distractions such as the number of passengers, music volume, and eating while driving.
- Do not allow usage of mobile devices while driving, including phone calls or texting.
- Let them know it's okay to go slow and safe, and stay calm when mistakes happen.
- The more practice they get, the better drivers they'll be.