

**“Our Teenage Drivers”**

**Speakers: Jeff Caldwell, PDS Driving School  
Andy Harmon, State Farm Insurance**

**Andy Harmon, State Farm:**

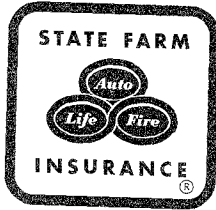
- See attached for increase in insurance rate on an “average” car when a teen is added to the policy
- Always ask agent what discounts are available:
  - Multi-car
  - Good Student discount (See attached)
  - Steer Clear Safe Driver Discount (See Attached)
  - Car with low crash ratings (www.IIHS.org)
- Things that affect premium cost:
  - Male or Female (males pay more)
  - Accident/citation free
  - Married/unmarried
  - Children/no children
  - Cost decreases as child gets older but will still pay a premium until age 25
- Other
  - No insurance needed during time child has permit; only needed after license is received
  - Have student sign or agree to a Young Driver Contract so that a parent’s expectations and consequences are clear. Look on-line and at [www.bmv.ohio.gov](http://www.bmv.ohio.gov) for examples of contracts.

**Jeff Caldwell, PDS Driving School**

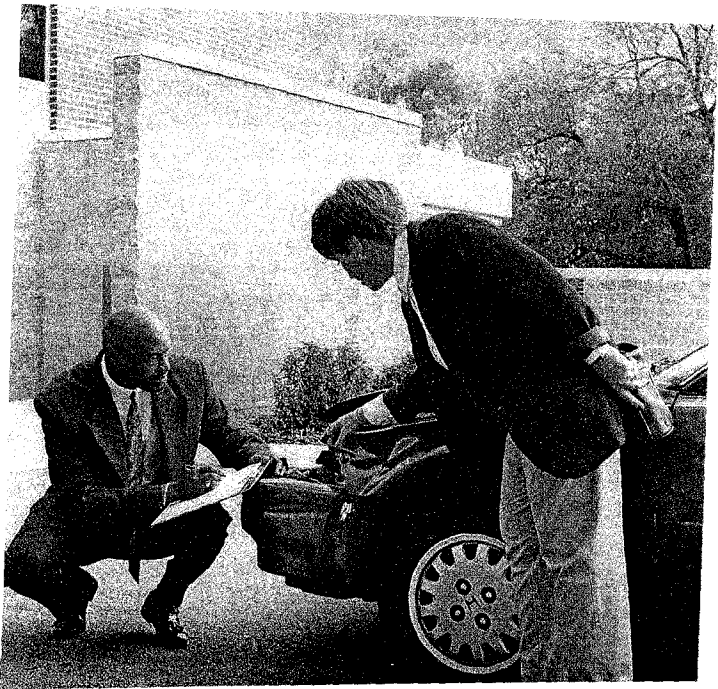
- Reviewed Process for getting OHIO license (Available on-line at [http://www.bmv.ohio.gov/dl\\_new\\_driver.stm](http://www.bmv.ohio.gov/dl_new_driver.stm))
- When under age 18, driver must have:
  - Certificate of completion of 24 hours classroom instruction and 8 hours behind wheel with instructor
  - 50 Hours of driving (10 at night) with a licensed guardian (MUST BE a parent or legal guardian)
  - Complete training within six month period from the time training started
- Ohio Teen Driving Laws restricts nighttime driving hours and number of other people in car depending on age (See [http://www.bmv.ohio.gov/graduated\\_dl\\_teen\\_laws.stm#tog](http://www.bmv.ohio.gov/graduated_dl_teen_laws.stm#tog) for details)
- PDS recommends:
  - 10 hours of driving before you start classes
  - Parents attend a free training class (See attached for dates/details)

# Auto Insurance

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NEIGHBOR



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Home Office, Bloomington, Illinois 61710



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Bus 937-241-5203  
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### **Accident-Free Discount (State Farm Mutual only)**

If your car (or a car it replaced) has been with State Farm for at least **three** years without a chargeable accident during this period, you will receive a 10% discount on the premiums for Liability, Medical Payments, and Collision Coverages. An accident is chargeable if the driver was 50% or more at fault and State Farm paid \$750 or more under the Property Damage Liability Coverage and Collision Coverage combined. (If the accident occurred prior to April 1, 1999, payment must have been \$400 or more under the Property Damage Liability Coverage or, for a single car accident, under the Collision Coverage.) For a multiple vehicle accident, Property Damage Liability Coverage payment must be present for a claim to be considered chargeable.

The discount increases to 15% if the car has been insured for **six** years without a chargeable accident.

The discount increases to 20% if the car has been insured for **ten** years without a chargeable accident.

### **Multiple Line Discount**

State Farm policyholders who also have qualifying homeowners, renters, life, or health insurance with State Farm will receive a 10% discount on the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive, and Collision Coverages.

### **Multiple Automobiles Discount**

Policyholders in the same household who insure more than one private passenger car with State Farm may be eligible for our multiple automobiles discount. The discount also applies to a private passenger car if both the car and a motor home in the same household are insured with State Farm.

### **Passive Restraint Discount**

1993 and older vehicles equipped with a factory-installed air bag or other passive restraint system will receive a discount on the premium for Medical Payments Coverage.

### **Type of System**

### **Discount**

Automatic Seat Belts — Front	10%
Air Bag — Driver Side Only	20%
Air Bags — Driver and Passenger Side	30%
Air Bags and Automatic Seat Belts — Driver and Passenger Side	40%

### **Vehicle Safety Discount**

The Medical Payments Coverage premium for many 1994 and newer cars, vans, SUVs and pick-up trucks can be reduced by 10, 20, 30 or 40 percent, depending on the claims record of your vehicle. Each make and model's claim record for the seven prior model years is reviewed annually and the discount percentage adjusted accordingly.

### **Good Student Discount**

A discount is available for male and unmarried female students age 16 through 24 who maintain at least a "B" or equivalent grade average for the immediately preceding term. Home study students and college graduates can also qualify for this discount.

### **Steer Clear® Safe Driver Discount (State Farm Mutual only)**

If your household includes a driver under age 25 who is rated on a State Farm Mutual Auto policy and has had no accidents or moving violations in the past three years, you could earn a discount on your policy premium. The discount is up to 15% on the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision coverages.

The driver must qualify and successfully complete the program. To complete the program, the driver must watch a video presentation, read a safe-driving magazine and complete a driver's log to document driving experiences.

### **Lower Rates For Policyholders 50 – 74**

In addition to the above discounts, policyholders age 50 through 74 who meet specific criteria will receive lower rates.

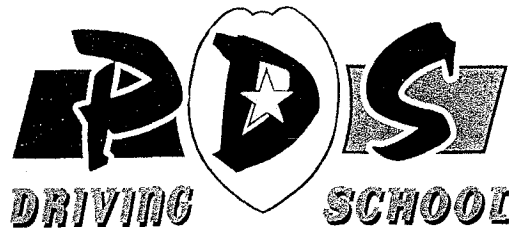
Eff:12/12/2010 MUTUAL POLICY INQUIRY - QUOTE  
Quote # 1 2007 CHEVROLET UPLA TERR:073 \*  
MCD,AFD10YR,GS,SCD,VSD20 \*

			PREM	*
CL:5D	BIPD	300/300/100	\$314.15	*
AGE:16	U-BI	300/300	\$33.86	*
CRI:1661	MED	\$5000	\$17.51	*
DRG:013	ERS		\$1.80	*
GRG:013	COMP	\$250 DED	\$49.37	*
LRG:05	COLL	\$250 DED	\$223.34	*
	R1	25/600	\$12.00	*

	NEW PREMIUM		\$652.03	*
	CURRENT PREMIUM		\$263.26	*
	DIFFERENCE	+	\$388.77	*
	MONTHLY PREMIUM		\$108.67	*

INCREASE IN  
PREMIUM WITH  
ADDITION OF NEW  
TEENAGE DRIVER

F1=Help F2=Main F3=Cov F5=DSS Est F6=Curr pol F7=Prev F8=Pend F12=Exit  
\_ Accept



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5335 Far Hills Ave. Suite 125  
Dayton, OH 45429  
**(937) 439-4130**

[www.pdsdrivingschool.com](http://www.pdsdrivingschool.com)

Our new driver program consists of 24 hours of classroom training and 8 hours of in-car behind the wheel instruction. The classroom sessions are designed to be hands-on and interactive. We also offer FREE parent classes.

The superior training offered at PDS will return your investment many times over by helping new drivers grasp advanced driving skills. This saves lives.

Cost of the new driver program is \$450. Pre-registration is required. For class dates and times please visit us on the web or call us at 937-439-4130.

### **PDS OFFERS THE ADULT REMEDIAL COURSE**

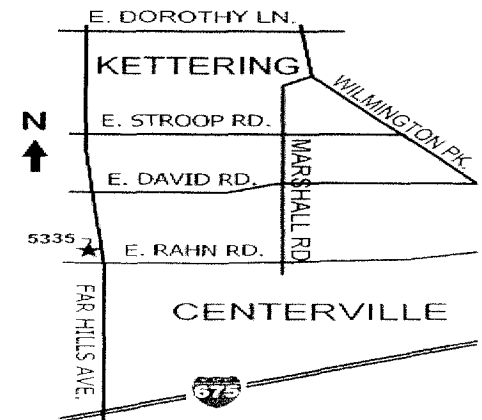
**\*2 POINT CREDIT**

**\*12 POINT SUSPENSION**

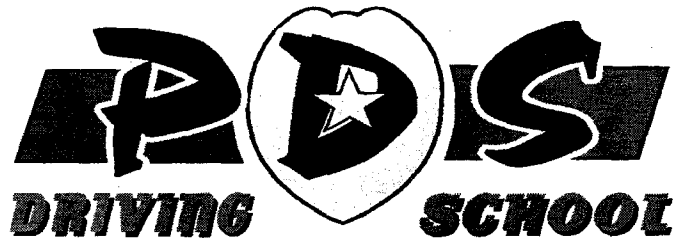
**\*OVI REINSTATEMENT**

**\*COURT ORDERED**

**\*19 OR OVER TO SATISFY  
JUVENILE SUSPENSION**



[www.pdsdrivingschool.com](http://www.pdsdrivingschool.com)



5335 Far Hills Ave., Suite 125, Dayton, OH 45429  
937-439-4130 or pdsdrivingschool.com

## *Who is teaching our kids to drive?*

A recent Autoweek article raised the question as to whether or not driver training schools are properly preparing our new drivers for the responsibility of driving an automobile. Part of this article took aim at who is really the biggest influence of these young drivers.

Ever since our kids could sit facing forward they have been watching us maneuver our cars and interact with other drivers. Most of this has been from the backseat; however, if they beat their siblings to the front door they got to see driving up close and personal. Think back about the times you rolled that stop sign, pushed the red light, or got a little lead footed. How about the time when you screamed at another driver and laid on the horn followed by a few choice words. Yep, they saw it all and believe me, they don't forget.

The State of Ohio requires parents to log 50 hours of driving with their new drivers. Driving schools only get them for 8. So who is really the biggest influence on these up and comers? That's right, it is not the driving schools that make the driver, it's the parents. So it *is* like the article is titled, "Lead by Example."

Professional Driving Systems (PDS) Driving School has recognized this and that is the basis for once again offering our FREE parents only training class. For most of us it has been years since we had any type of drivers training and this 2 hours class can quickly bring you up to speed. The class is PowerPoint and video based along with some great discussion. The classes are held on Sundays on the following dates: March 13<sup>th</sup>, April 10<sup>th</sup>, May 1<sup>st</sup>, June 5<sup>th</sup>, and July 3<sup>rd</sup> at 7:00 PM in the classroom of PDS Driving School, 5335 Far Hills Ave. Suite 125, Dayton, OH 45429. Seating is limited so please call 937-439-4130 to reserve a seat.

Step up to the plate parents. An Autoweek factoid stated that the average 16 year-old soccer player has had 1500 hours of coached soccer practice, but only 50 hours of driving experience is required in most states to get a license. Make every moment count. Please join us.

Jeff Caldwell, Training Manager  
PDS Driving School  
937-439-4130  
937-475-1376 (cell)

## *Helping Teens Become Better Drivers*

- 1. Be an Example**  
It is unreasonable to expect your child to behave differently than you do when driving or caring for a vehicle.
- 2. Be Clear**  
Emphasize that you will not accept irresponsible behavior. Consequences for poor decisions.
- 3. Be Positive and Emphasize**  
Driving is a privilege and a reward for responsible behavior.
- 4. Be Vigilant**  
Let your child know together you and he/she will be inspecting tires for adequate pressure, fuel level, mileage, and need for service.
- 5. Be Prompt**  
The longer you wait to impose consequences, the weaker the link to behavior.
- 6. Be Firm, but Gentle**  
Do not negotiate consequences for infractions. Let disappoint show but do not allow it to take over.

- 7. Be Consistent**  
Punish each infraction the same way each time it occurs. You have control over driving access. Both parents must provide a united front on issues. Do not allow yourselves to be divided and conquered.
- 8. Be Fair**  
Get all the facts before you take action.
- 9. Be Flexible**  
Zero flexibility could lead your child to drive at breakneck speeds to meet deadlines.
- 10. Be in Control-Be Alert for Games**  
Do not yell, scream, try to hit the non-existent brake on your side, grab the dash or distract your child.  
On strike: "I won't study if you won't let me have the car." Or "Nobody else can drive, You're spoiling the fun for all of us."
- 11. Be Forgiving**  
Your love is unconditional; withholding privileges is not withholding love. It's about keeping them safe.