



A summary of currently available research on the teenSMART program demonstrating significantly improved crash avoidance skills which result in fewer crashes, less severe outcomes and improved underwriting results.

2014 teenSMART Developmental Evaluation

Random sample size N=500 of 10,000

Observed improvement in crash reduction skills after training:

1. **Visual Awareness In Six Zones** - Findings: **60.7 % improvement** after training in user's ability to identify and remember objects in blind spots, mirrors, and front and rear view zones ¹
2. **Hazard Detection** - Findings: Overall performance in correctly identifying hazards, not missing hazards or selecting non-hazards **improved by 15.63%** after training ¹
3. **Judging Safe Gaps** - Findings: Users **reduced their unsafe gap choices by 92.58%** after training ¹
4. **Anticipating Trouble** - Findings: Overall performance in identifying clues that could require an immediate driver action **improved by 57%** after training ¹
5. **Risk Assessment** - Findings: Overall performance in identifying changing risk in traffic **improved by 32.12%** after training ¹

2015 teenSMART Developmental Evaluation

N=8000 to 12,000 randomly selected subjects from 24,000+

Observed improvement in crash reduction skills after training:

1. **Visual Awareness In Six Zones** - Findings: **61.1 % improvement** after training in their ability to identify and remember objects in blind spots, mirrors, front and rear view zones ¹
2. **Hazard Detection** - Findings: Overall performance in correctly identifying hazards, not missing hazards or selecting non-hazards **improved by 14.7%** after training ¹
3. **Judging Safe Gaps** - Findings: **61.8% increase** in safe gap choices, **74.3% decrease** in risky gap choices and **92.4% decrease** in unsafe gap choices
4. **Anticipating Trouble** - Findings: Overall performance in identifying clues that could require an immediate driver action **improved by 51.0%** after training ¹
5. **Risk Assessment** - Findings: Overall performance in identifying changing risk in traffic **improved by 32.4%** after training ¹

¹ Statistically significant at the .01 level

teenSMART Crash Frequency Studies

1999: teenSMART graduates had 30% fewer crashes than a matched high self-selection for safety control group and 71% fewer crashes than the national average.

Source: CA DMV collision data. N=280 Aged 16-17 one year after training ²

2002: teenSMART graduates had 26.4% fewer reported claims than a matched control group.

Source: Insurance claims data. N=187,121 annualized exposures Aged 16 – 18, teenSMART group n=2,235 ²

2003: teenSMART graduates had 29.8% fewer reported claims than a matched control group.

Source: Insurance claims data, N= 262,589 annualized exposures Aged 16-17, teenSMART group n= 7,172 ²

2005 – 2015: teenSMART graduates had significantly fewer crashes with less severe outcomes.

Source: Multiple insurance carrier actuarial reports conducted several times annually for over a decade ³

teenSMART Crash Severity Studies ⁴

Bodily Injury

N = 1,784,941 teenSMART group = 18,239

Reported teenSMART performance: **51.3% reduction** in claims cost associated with **injuries to others** caused by the teen driver.

Medical

N = 1,299,947 teenSMART group = 18,118

Reported teenSMART performance: **27% reduction** in claims cost associated with injuries requiring **medical attention for occupants of the teen's car**.

Property Damage

N = 1,784,941 teenSMART group = 18,239

Reported teenSMART performance: **29.3% reduction** in claims cost associated with **property damage caused to others** by teen drivers.

Collision

N = 1,348,683 teenSMART group = 7,188

Reported teenSMART performance: **27.3% reduction** in claims cost associated with **damage to teen's vehicle**.

² Exhibits provided by ADEPT in the Traffic Injury Research Foundation "White Paper" evaluation of teenSMART, 2012

³ Publicly available rate filings with State Departments of Insurance. Example referenced in ⁴ below.

⁴ Insurance Carrier Submissions to CA Department of Insurance, CA 2006 – 06-3046