



Contact: Cassandra Anderson
(518) 432-4227 or (518) 312-3315

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NEW YORK INSURANCE ASSOCIATION APPLAUDS NEW YORK FOR MAKING THE STATE'S ROADWAYS SAFER
Governor Paterson Signs Enhanced Graduated Drivers' Licenses and Text Ban Bill into Law

ALBANY, NY— New York insurers praised Governor Paterson and the state legislature for enacting measures to help reduce auto accidents, injuries and deaths on the state's roadways.

The Governor signed a bill that mandates tougher teen driving rules and bans drivers from text messaging (A8568-B/S3619-A) on August 26, 2009. The bill decreases the number of non-family member passengers under the age of 21 that a teen can have in the car from two to one and increases the number of practice hours parents must sign off on before their children can take a driving test from 20 hours to 50 hours, including 15 hours at night. The bill also bans the use of any handheld portable device (cell phone, laptop, PDA, pager, electronic game) while driving a car.

"New York State has taken a step in the right direction in making the state's roadways safer by imposing stricter rules on teen drivers and banning texting while driving," New York Insurance Association President Ellen Melchionni said. "NYIA and its members support efforts by New York to further protect all drivers and increase the safety of the millions who use our roadways."

Teen drivers have the greatest crash risk of any age bracket. "Car accidents are the number one killer of teens in the U.S. with the majority of these accidents being caused by driver error," Melchionni said. "Teen driving accidents even outweigh the number of drunk driving accidents."

Studies indicate that motor vehicle accidents are the cause of 35 percent of all teen deaths, a number greater than those deaths caused by suicide and homicide combined. "Nearly 5,000 teens are killed and 300,000 are injured each year in the nation as a result of car crashes," Melchionni said. "Graduated drivers' licenses have proven to significantly reduce the number of crashes caused by teens, and we feel New York is wise to adopt these additional enhancements to the state's graduated licensing policy."

The text ban portion of this law will also encourage greater safety for all New Yorkers. Research has shown that texting while driving is more dangerous than driving while under the influence of alcohol or marijuana. A study on distracted driving found that distractions play a part in 25 percent of crashes reported to police. "Texting while driving poses an even greater threat to teens than other age groups," Melchionni said. "By combining measures to increase teen driving safety and decrease distracted driving, this legislation makes great strides toward preventing auto accidents in New York."

The New York Insurance Association (NYIA®) is a state trade association that has represented the property and casualty insurance industry for over 125 years. For more information on NYIA, visit www.nyia.org.