



Together, CHOP and NJM share a vision to improve teen driver safety on our roads by providing families with resources to cultivate safe driving skills.

CHOP's Virtual Driving Skills Assessment simulates the most common and serious crash scenarios based on predictive modeling. It proactively identifies drivers at risk and their skill deficits, based on their reactions and decision-making skills.

The assessment provides a summary of teen drivers' strengths and weaknesses. It is then shared with parents, along with guidance on how to improve any deficits.

The program is grounded in over a decade of young driver research which found high-quality, parent-supervised driving practice is crucial in reducing teen driver crash risk.



NJM'S SHARE THE KEYS

STK | Share the Keys

Share the Keys (STK) is a teen driver safety orientation for parents and their teen drivers that's proven to reduce teen driver crash risk by increasing parental involvement.

STK was developed using CHOP's research which found that teens whose parents set rules and pay attention to their driving activities in a helpful, supportive way are half as likely to be involved in a crash.

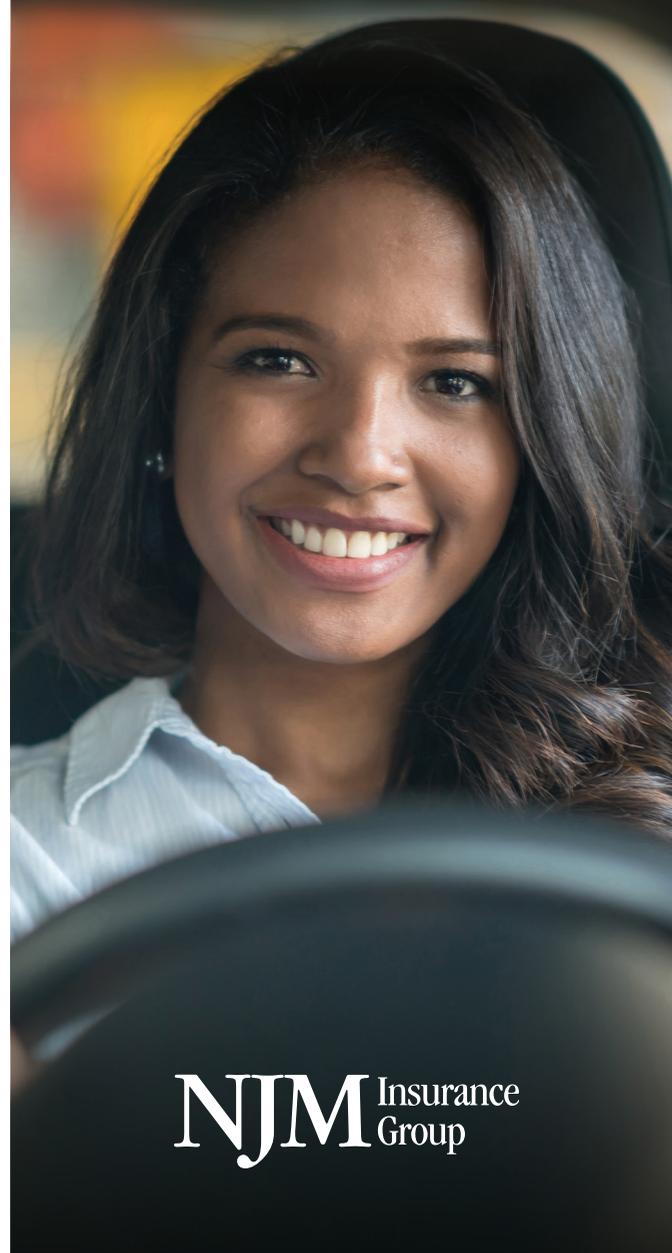
These key findings were used to define the objectives for Share the Keys:

- Understanding Graduated Driver Licensing (GDL) Laws
- Effectively Supporting the GDL at Home
- Being a Good Role Model
- Increasing Practice Driving Hours
- Controlling the Keys

Visit www.SharetheKeys.com, for more information about the **Share the Keys** program.



ACCELERATING TEEN DRIVER SAFETY



NJM, a leading property casualty insurer and safety advocate in the Mid-Atlantic region, is partnering with Children's Hospital of Philadelphia (CHOP), one of the top-ranked pediatric hospitals in the country, to better prepare teenagers to drive safely. Through an NJM grant, CHOP Primary Care locations are offering a state-of-the-art virtual driving assessment system that presents teens with common and serious crash scenarios to measure their crash-avoidance skills.





The Graduated Driver's License Program for First-Time Drivers

ACCORDING TO CHOP'S CENTER FOR INJURY RESEARCH AND PREVENTION:

- Learning to drive, teens are safest when accompanied by an adult or parent.
- In the first months after teens receive their license, they are at their highest risk of crashing during their lifetime.
- Teen drivers want to drive well; many just don't have the skills and experience. Preparing to learn to drive before getting their driver's license is crucial to protecting them.
- Three errors that cause the most teen crashes involve:
 1. **Speeding:** going too fast and following too closely for road conditions
 2. **Poor scanning:** failing to recognize and respond to hazards on the road
 3. **Distraction:** not focusing on the road and their driving
- These errors are even deadlier at night, when a teen is tired or impaired, or driving with teen passengers.

Source: Teendriversource.org

THE **GDL** IS A **THREE** STAGE LICENSING PROCESS THAT IS DESIGNED TO GIVE NEW DRIVERS INCREASED, STEP-BY-STEP INSTRUCTION AND DRIVING EXPERIENCE ON THE ROAD TO OBTAINING A BASIC DRIVER LICENSE. THE GDL HAS REDUCED TEEN DRIVING FATALITIES BY **50%** SINCE IT WAS IMPLEMENTED.

New Jersey residents who have never had a driver license must follow New Jersey's Graduated Driver License (GDL) program to get their first unrestricted basic driver license.



THE FACTS ABOUT THE LAW

- May not drive between 11:01 p.m. and 5:00 a.m.
- May only transport one passenger, unless the driver is accompanied by a parent or guardian or the passengers are the driver's dependents (children)
- Use of a cell phone (hand-held or hands-free), hand-held video games or any other hand-held wireless electronic devices (i.e., iPods, GPS) is prohibited
- Must ensure that they and all of their passengers wear seat belts
- Must display the GDL decals on any vehicle they drive
- Face a fine of \$100 for a violation under the GDL



STAGE 1 - PERMIT REQUIREMENTS

Special Learner's Permit

- Be at least **16 years old**
- Obtain consent of a parent or guardian
- Enroll in an approved behind-the-wheel driver training course
- Pass the knowledge and vision tests

Examination Permit

- Be at least **17 years old**
- Obtain consent of a parent or guardian
- Pass the knowledge and vision tests
- Practice supervised driving for at least **six months**

STAGE 2 - PROBATIONARY LICENSE REQUIREMENTS

- Be at least **17 years old**
- Pass the New Jersey Motor Vehicle Commission (MVC) road test
- Practice unsupervised driving for at least **one year**

STAGE 3 - BASIC LICENSE REQUIREMENTS

- Be at least **18 years old**
- Complete one year of unsupervised driving with probationary license restrictions
- Pay the required fee

For more information about the GDL licensing process, please visit njmvc.gov.

PERMIT AND PROBATIONARY LICENSE RESTRICTIONS

Driving Hours

- No driving between 11:01 p.m. and 5:00 a.m.*
*Restriction does not apply to drivers **21 years of age** or older
- Work or religious exemption*

*Drivers must carry legible documentation on letterhead signed by the employer, organization, or religious institution stating the reasons for the request to be exempt from the curfew restriction

Passengers

- No more than one passenger*
*Restriction does not apply to drivers **21 years of age** or older, teens accompanied by a parent/guardian, or passengers who are the driver's **dependents (children)**

GDL Decal

- Required on **front and rear license plates** by all drivers under age 21 who possess a permit or probationary license

Electronic Devices

- No use of cell phones (hand-held or hands-free)

Seatbelt

- Must be worn at all times

Plea Bargain - 0 Point Ban

- Effective September 17, 2008, the Attorney General banned municipal prosecutors from offering 0 point plea agreements to all GDL holders