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SUMMER'S HERE, AND SURVEY SAYS SO ARE MORE NEW TEEN DRIVERS

***Liberty Mutual Launches Interactive Website with Driving Safety Training Course,
Sample Licensing Test Questions and Other Tools to Help Parents and Teen
Drivers Get Road Ready***

BOSTON – July 9, 2008 – A new poll of teens by Liberty Mutual Insurance reveals that the summer months are more popular than any other season for young drivers ages 16-18 to obtain their learner's permit (35 percent) and take their driver's test (33 percent).

To help parents and new teen drivers develop safe and responsible driving habits, Liberty Mutual and SADD (Students Against Destructive Decisions) today launch an interactive teen driving resource at <http://www.LibertyMutualTeenDriving.com/> with extensive materials such as a defensive driving course, sample driver's licensing exam questions from every state, a parent/teen safe driving contract, and a crash safety kit.

"Getting your driver's license is a rite of passage," says Dave Melton, director of Transportation Technical Consulting Services at the Liberty Mutual Research Institute for Safety in Hopkinton, Mass. "It's an exciting time for teenagers, and we want to celebrate their achievement while also urging parents to be involved in preparing for their teen's new responsibility, particularly during the summer months when there is more risk involved – especially at night and on weekends."

And the risk in summer is real: the National Highway Traffic Safety Administration reported teen fatalities from motor vehicle crashes in 2006 spiked to 558 in July and 484 in August, as compared to 400 fatalities in January and 402 in February.

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Why the Website Is for Parents

From driving basics to defensive driving tactics, www.LibertyMutualTeenDriving.com offers parents clear direction and useful tips for talking to their teens about driving. A new parent/teen contract, developed by SADD, facilitates this discussion and enables parents and teens to customize their own consequences for risky driving behaviors and rewards for specific safe driving behaviors, such as wearing seat belts, observing the speed limit, and reducing driving distractions from cell phones, text messaging and other passengers.

“It’s not enough for parents to say ‘Drive safely’ when they turn over the car keys to their teen,” says Penny Wells, president and executive director of SADD. “Parents should not be reluctant to set clear expectations and enforce consequences around driving behavior, because our past research shows that teens drive more responsibly when their parents take these steps. The new parent/teen contract on the www.LibertyMutualTeenDriving.com website is a terrific resource for families to frame that discussion and agree upon their rules.”

Indeed, a 2006 SADD/Liberty Mutual study shows that teens whose parents set expectations and follow through with clear consequences about breaking the law while driving are less likely to have driven under the influence of alcohol (16 percent versus 29 percent), marijuana (14 percent versus 18 percent) or other drugs (6 percent versus 11 percent) than are teens whose parents do not follow through with consequences.

These are some of the other website elements for parents:

- A state-by-state listing of teen driving laws;
- Research and data about specific behaviors that put teens at risk behind the wheel;
- Car safety ratings from the Insurance Institute for Highway Safety and the Highway Loss Data Institute that include car theft, injury, and collision reports and statistics; and,
- An accident kit available for \$9.95 that includes a disposable camera, flashlight, glowstick, and a helpful guide to collect accident details and information.

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Why the Website Is for Teen Drivers

Liberty Mutual's new website exclusively offers the National Safety Council's Defensive Driving Course, the world's most widely used safe driving course designed to help teens prepare for their driver's test and improve their driving skills. The course is available for \$19.95 – a 50 percent savings off the regular price – when purchased at www.LibertyMutualTeenDriving.com.

And, as teens get ready to take their driver's license exam this summer, they can take practice test questions from their own state, such as:

- (Illinois) True or False: When a motorist is turning right and a bicyclist is approaching on the right, let the bicyclist go through the intersection first before making a right turn. Answer: True.
- (Massachusetts) When does the law require you to use your headlights? Answer: From one-half hour after sunset to one-half hour before sunrise.
- (California) What is the speed limit if you are approaching a railroad crossing with no warning devices and are unable to see 400 feet down the tracks in one direction? Answer: 15 miles per hour

Other website elements for teen drivers include:

- A series of StreetSmart videos from Liberty Mutual and the National Safety Council that take teens through driving scenarios and instruct them on how to avoid a crash, and how to identify driving hazards on city roads, suburban roads and highways. In one video, teens hear from other teens about their own driving behaviors and attitudes – safe and unsafe.
- Interactive, step-by-step instructions on how to parallel park, how to jumpstart your car, or how to perform simple car maintenance like checking your oil.
- Helpful hints for everyday circumstances, such as what to do if you have a foggy windshield (The answer: Turn the air conditioner switch on and switch vents to “outside” air).

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About the Survey

On behalf of Liberty Mutual, Ipsos Public Affairs conducted an online Omnibus survey from June 24-26, 2008, with 500 respondents ages 16-18 years. The survey results cited pertain only to those teens who know when they obtained or plan to obtain their permit/license; and are weighted for gender, age and region and matched to targets from the most recent current population survey provided by the U.S. Census. The margin of error is +/-4.4% with a 95 percent confidence level.

Guideline, Inc. was commissioned to conduct the 2006 SADD/Liberty Mutual survey with high school students on a wide range of attitudes and behaviors relevant to teens. The reported results focus exclusively on the responses of 903 teens with a driver's license from a national sample of 26 high schools in April and May, 2006. The margin of error is +/- 3.3% with a 95 percent confidence level.

About Liberty Mutual Group

"Helping people live safer, more secure lives" since 1912, Boston-based Liberty Mutual Group is a diversified global insurer and sixth-largest property and casualty insurer in the U.S. based on 2007 direct written premium. Liberty Mutual Group ranks 94th on the Fortune 500 list of largest U.S. corporations, based on 2007 revenue. The company has over 41,000 employees located in more than 900 offices throughout the world.

The eighth-largest auto and home insurer in the U.S., Liberty Mutual (www.libertymutual.com) sells full lines of coverage for automobile, homeowners, valuable possessions, personal liability, and individual life insurance. The company is an industry leader in affinity partnerships, offering car and home insurance to employees and members of more than 10,000 companies, credit unions, professional associations and alumni groups.

About Students Against Destructive Decisions

For more than 27 years, SADD (Students Against Destructive Decisions) has been committed to empowering young people to lead education and prevention initiatives in their schools and communities. Founded as Students Against Driving Drunk in 1981, SADD has become the nation's preeminent peer-to-peer youth education, prevention, and activism organization, with nearly 10,000 chapters in middle schools, high schools, and colleges nationwide. SADD now highlights prevention of many destructive behaviors that are harmful to young people, including underage drinking, substance abuse, risky and impaired driving, and teen violence and suicide. For more information about SADD, visit sadd.org.