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**TEENS CAN'T CHEAT SLEEP: NEW LIBERTY MUTUAL AND SADD SURVEY SHOWS
TEENS REPORTING LESS THAN EIGHT HOURS OF SLEEP ARE TWICE AS LIKELY TO
FALL ASLEEP AT THE WHEEL**

*Parents and teens can develop responsible driving habits by visiting
www.LibertyMutualTeenDriving.com*

Drowsy Driving Prevention Week is November 10-16, 2008

Boston, November 10, 2008 – Teens who get less than eight hours of sleep per night on average are twice as likely to say they have fallen asleep at the wheel (20 percent) than are teens who report getting an average of eight or more hours of sleep per night (10 percent), according to a new Liberty Mutual Insurance and SADD (Students Against Destructive Decisions) survey. The national survey of 3,580 students in grades ten, eleven and twelve also found that 36 percent of teens often drive when drowsy to school in the morning.

"The new survey reminds teens and parents that road safety begins with a good night's sleep," said Dave Melton, director of Transportation Technical Consulting Services at the Liberty Mutual Research Institute for Safety in Hopkinton, Mass.

Melton said the survey findings are significant given that 82 percent of teen drivers report that their main reason for driving is to get to school.

"As parents we tend to equate safe teen driving with sober driving, but fatigue should be an equal cause for concern," said Melton. "Together we need to raise awareness of the risk factors and symptoms of drowsy driving in our communities and schools, to ensure our children are getting the rest they need and provide them with the tools to know what to do if they are on the road and tired."

The survey also provided a broad view of teen driving habits and the factors that are likely to affect whether a teen driver falls asleep at the wheel. For example:

- Teen boys are more likely than teen girls to say they feel safe driving alone when they are tired (29 percent versus 24 percent, respectively), yet teen boys (20 percent) are more likely than teen girls (11 percent) to fall asleep at the wheel.
- Teens who have had a license for less than a year are more likely to fall asleep in the morning (31 percent); the reverse is true for more experienced teen drivers (55 percent of teens who have been licensed for more than a year say they are most likely to fall asleep at the wheel late at night).

Myths and Facts About Drowsy Driving

Drowsy driving causes more than 10,000 crashes each year, leading to 40,000 injuries and 1,550 deaths, according to the National Highway Traffic Safety Administration. Yet, of additional concern, the Liberty Mutual/SADD survey found an overwhelming number of teen drivers often rely on other mostly ineffective activities – some even distracting or dangerous – to help combat symptoms of drowsiness, including:

- Playing loud music (49 percent)
- Talking with passengers (45 percent)
- Rolling down the window (27 percent)
- Talking on their cell phone (22 percent)
- Drinking energy drinks (19 percent)
- Drinking coffee (14 percent)
- Speeding (11 percent)
- Text messaging (11 percent)

Of all of these choices, the National Sleep Foundation considers only caffeine – such as coffee or energy drinks – as a possible countermeasure to avoid falling asleep at the wheel. However, while the equivalent of two cups of coffee can increase alertness for several hours, it should not be relied on to overcome sleep deprivation.

“We know these methods are not reliable for teens or adults,” adds Melton. “Sleep loss or fatigue impairs driving skills such as hand-eye coordination, reaction time, vision, awareness of surroundings, and judgment.”

Indeed, the National Sleep Foundation says drowsy driving can be just as dangerous as impaired driving. Unlike an impaired driver, a person who falls asleep while driving has no control of the vehicle and cannot take any measures to avoid a crash. The combination of sleepiness, inexperience, and lifestyle choices, including a tendency to drive at night and in the early morning hours, puts young adults at risk for drowsy driving crashes.

Prevention is Key

Sufficient sleep is the best antidote to drowsy driving. The National Sleep Foundation recommends that teens should be getting between 8.5 and 9.5 hours of sleep to be fully rested, but due to classes, after school activities and social lives most teens are getting much less. The Liberty Mutual/SADD study found that teens get an average of 7.4 hours of sleep per night, the least amount (7.2 hours on average) coming on school nights (Sunday-Thursday).

“Unfortunately, ‘early to bed, early to rise’ doesn’t synch well with suddenly nocturnal teens who are balancing late nights, early mornings, and jam-packed schedules,” said Stephen Wallace, SADD Chairman and CEO. “They want to do it all, but our job is to help them regulate competing demands in a way that ensures they get the sleep they need to be safe behind the wheel.”

The National Sleep Foundation also supports these tips to help combat drowsy driving:

- Allow time for breaks on long trips – about every 100 miles or two hours
- Use the buddy system – ask your passenger to stay awake during the drive, to help keep you awake and to share the driving responsibilities
- If sleepiness sets in while driving, prevent a crash by pulling over to find a safe place to take a nap or sleep for the night.

Online Safe Driving Resources for Teens and Parents

To educate teens and parents about the dangers of drowsy driving and to reinforce positive driving habits, Liberty Mutual created www.LibertyMutualTeenDriving.com, an interactive teen driving resource that offers online tutorials and demonstrations on accident prevention techniques formulated by the Liberty Mutual Research Institute for Safety. The site also gives visitors an exclusive 50 percent discount on the National Safety Council's defensive driving course, and provides drivers-in-training with sample driver's licensing exam questions from every state.

The dual-path site also features a parents' version, with useful tips for talking with their teens about driving. A new parent/teen safe driving contract, developed by SADD, can facilitate this discussion and enables parents and teens to customize consequences and rewards for driving behaviors that include wearing seat belts, following the speed limit, and limiting or reducing driving distractions. Teens also can visit www.sadd.org for more strategies and tips for speaking up and positively influencing their peers.

Methodology

Liberty Mutual and SADD commissioned Guideline, Inc. to conduct a qualitative and a quantitative survey to measure teen driving attitudes and behaviors. The study was initiated with a series of six focus groups held in San Antonio, Baltimore, and Charleston, S.C., the week of March 3, 2008. The study also involved surveying a total of 3,580 teens in tenth, eleventh and twelfth grades from 29 randomly recruited high schools across the country. These findings can be interpreted with a 95 percent confidence interval with an error margin of +/- 1.3 percent. Analysis of survey subgroups such as licensed drivers (approximately 2 percent) are subject to wider error margins. Data was also weighted to ensure the proper demographic breakdown of respondents in relation to geographical location, grade level, and gender.

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 45,000 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 SADD

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 Drunk Driving in 1981, SADD has become the nation's leading 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, visit www.sadd.org.

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