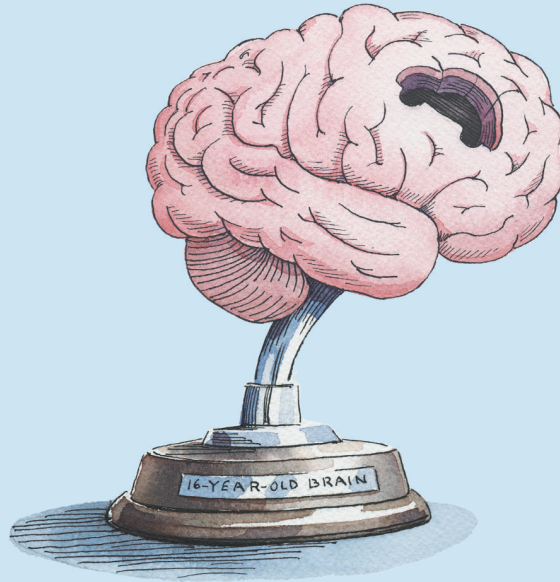


# Why do most 16-year-olds drive like they're *missing a part of their brain?*



BECAUSE THEY ARE.



EVEN BRIGHT, MATURE TEENAGERS SOMETIMES DO THINGS THAT ARE "STUPID."

But when that happens, it's not really their fault. It's because their brain hasn't finished developing. The underdeveloped area is called the dorsal lateral prefrontal cortex. It plays a critical role in decision making, problem solving and understanding future consequences of today's actions. Problem is, it won't be fully mature until they're into their 20s.

It's one reason 16-year-old drivers have crash rates three times higher than 17-year-olds and five times higher than 18-year-olds. **Car crashes injure about 300,000 teens a year. And kill nearly 6,000.** Is there a way for teens to get their driving experience more safely—giving their brains time to mature as completely as their bodies? Allstate thinks so.

**Graduated Driver Licensing (GDL) laws** are one approach that's been proven effective at reducing teen

crashes. These laws restrict the more dangerous kinds of driving teens do, such as nighttime driving and driving with teen passengers. Since North Carolina implemented one of the most comprehensive GDL laws in the country, it has seen a 25% decline in crashes involving 16-year-olds.

**To find out what the GDL laws are in your state, visit [Allstate.com/teen](http://Allstate.com/teen).** Help enforce them—and if they aren't strong enough, ask your legislator to strengthen them.

Let's help our teenagers not miss out on tomorrow just because they have something missing today.

*It's time to make the world a safer place to drive.*  
THAT'S ALLSTATE'S STAND



**Allstate**  
You're in good hands.®

Auto  
Home  
Life  
Retirement