

THEY GROW UP SO FAST

Your baby is behind the wheel.
Are you ready?

*You can't guarantee success for your new driver,
but you can prepare them. Let us help you.*



You and your teen can communicate positively about driving with the **Drive Safer Drive Smarter** program, a value-added service for all BCF Group[™] customers. **Drive Safer Drive Smarter** provides concrete rewards for teens who stay safe (no tickets, no accidents) during their first year of driving. The program helps teens understand the many financial and personal opportunities and pitfalls that accompany a new driver's license.

Drive Safer Drive Smarter Helps Parents

- Establish ground rules with your teen
- Replace threats with rewards
- Work with your teen toward a common goal
- Understand insurance ratings for young drivers

Drive Safer Drive Smarter Helps Teens

- Show your parents that you are responsible
- Earn cool rewards!
- Learn what you can do to reduce the cost of insurance
- Feel good about the choices you make

Enrolling in Drive Safer Drive Smarter is easy!

- You and your teen schedule a meeting with your Personal Risk Manager
- Complete the Drive Safe Drive Smart pledge
- Drive incident free for one year and claim your reward

