

Research Financial Responsibility Laws

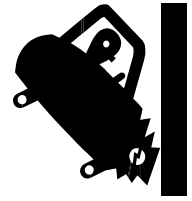
Financial responsibility laws vary by state. In this activity, work with a classmate to learn what the financial responsibility laws of your state require.

1. Access the Internet. In a search engine, enter your state name and the term **financial responsibility laws**.
2. Read the information you find about the laws for your state. Record the following information:
 - The name and address of the Web site(s) where you found the information
 - People to whom the financial responsibility laws apply
 - Methods that can be used to meet the requirements of the laws
 - Situations in which individuals may be required to offer proof that they are complying with the laws
 - The minimum amount of each type of insurance that must be carried if a person satisfies the laws by carrying insurance
 - Penalties for breaking the laws
3. Typically, you will see the minimum amounts of liability insurance written as three numbers. What are these numbers for Ohio?

_____	/	_____	/	_____
Bodily injury/death of one person in an accident		Bodily injury/death of two or more people in an accident		Property damage to others in an accident

Teen Drivers: 1, 2, 3

Teen drivers have the highest crash risk of any age group. Per mile traveled, they also have the highest accident involvement rate. These accidents range from simple “fender benders” to fatal crashes. You can find information about teen drivers on the Internet. Practical information about driving safely is also available.



Directions: Access the Internet and find answers to the following questions. One Web site that you may find helpful is the Insurance Institute for Highway Safety site. A link to this site is provided on the Web site for our textbook. Other sites also offer useful information. Search the Web using terms such as teen drivers and driving safety to find other sites.

What is **ONE** law that applies to teenage drivers but not adults?

1.

Find statistics about teen drivers. Write down **TWO** interesting statistics that you find.

1.

2.

What are **THREE** things that teenagers can do to reduce their risk of accident and/or injury?

1.

2.

3.