

AARP DRIVER SAFETY COURSES

DATE	TIME	LOCATION	ADDRESS	CITY	REGISTRATION
10/09/2018	9:45	Kosair Shrine	4120 Bardstown Rd.	Louisville	502.499.9894
10/17/2018	9:45	AARP State Office	10401 Linn Station Rd.	Louisville	502.493.2848
10/22/2018	9:00	J-town Sr. Ctr	10631 Watterson Trial	Louisville	502.267.9112
10/22/2018	9:45	Crescent Hills Min.	150 State Street	Louisville	502.893.9274
11/07/2018	9:45	Forrest Hills Com.	9107 Taylorsville Rd.	Louisville	502.526.8680
11/09/2018	9:45	Shively Comm Ctr	1901 Park Rd.	Louisville	502.775.6184
11/13/2018	9:45	Kosair Shrine	4120 Bardstown Rd.	Louisville	502.893.9271
11/15/2018	12:30	Shelby Cty Ext.	1117 Frankfort Rd	Shelbyville	502.633.4708
11/21/2018	9:45	AARP State Office	10401 Linn Station Rd.	Louisville	502.921.2169
12/11/2018	9:30	Henry Cty Ext	2151 Campbellsburg Rd.	New Castle	502.845.2811
12/11/2018	9:45	Kosair Shrine	4120 Bardstown Rd.	Louisville	502.499.9894
12/12/2018	10:00	Hardin Cty Ext	201 Peterson Dr.	E-town	270.737.4660
12/14/2018	9:30	KRTA Office	7505 Bardstown Rd.**	Louisville	502.254.2684
12/19/2018	10:00	AARP State Office	10401 Linn Station Rd.	Louisville	502.339.0686

The cost is \$15 for AARP members and \$20 for non members. The course is 4 hours long and is approved by the state. There are no tests or behind-the-wheel driving. Course participants will be given a certificate of completion which is to be taken to your insurance agent. This will produce a multi-year discount on your insurance premium.

**Please note the KRTA office has moved and does not have a new address, please call to get the directions or visit, <http://www.krta.org/news/news-3/>.

Safe driving is a challenge for drivers of all ages. Although today's older Americans live a healthier lifestyle than the generations before them, they are still more likely than younger drivers to experience vision, hearing, or other impairments that could create risks while on the road. Because this generation of older drivers is so large, traffic safety experts are concerned that the numbers of "at-risk" drivers will increase as the boomers age.

Older drivers (defined as people 65 and older) represent a significant and increasing proportion of American drivers. In 2013, 45 million people, or 14 percent of the total U.S. resident population, were at least 65 years old. There were 37 million licensed older drivers in 2013—a 27 percent increase from 2004 (a 10-year span). In contrast, the total number of licensed drivers increased by only 7 percent from 2004 to 2013. Additionally, older drivers made up 17 percent of all licensed drivers in 2013, compared with 15 percent in 2004. Although older Americans have the lowest crash rate per licensed driver of all driving age groups and their crash rates continue to drop, older people injure more easily than their younger counterparts and are more likely to die when severely injured in a crash.

THE AARP SMART DRIVERTM COURSE

The AARP Smart Driver course, offered by AARP Driver Safety, is the nation's first and largest refresher course designed specifically for drivers age 50 and older. For more than 35 years, the course has taught millions of drivers proven safety strategies so they can continue driving safely for as long as possible. Courses are offered in either a traditional classroom setting taught by AARP-trained volunteers, or through an interactive online course that may be taken from the participant's home computer at his or her own pace. Due to state regulations, course length varies by state, but ranges from 4 hours to 8 hours. A nominal fee is charged for the courses.

The course is designed to help participants:

1. Increase confidence.
2. Know how to drive safely when sharing the road with other road users.
3. Learn the newest safety and advanced features in vehicles.
4. Learn research-based safety strategies that can reduce the likelihood of having a crash.
5. Understand the links among the driver, vehicle, and road environment, and how this awareness encourages safer behavior.
6. Learn how aging, medications, alcohol, and other health-related issues affect driving ability, and ways to adjust to allow for these changes.

RESEARCH

In 2016, AARP conducted an extensive study involving participants of the classroom and online course.² Findings from the study showed that over nine in 10 (93%) reported changing at least one key driving behavior for the better as a result of what they learned in the course. The majority of follow-up survey participants compared to baseline survey participants are now aware that there are 32 contact points at four-way, two-lane intersections (66% vs. 26%) and that a three-second following distance is the formula for a safe following distance. In addition, over half (51%) engaged in flexibility/strength training and one-quarter have spoken to their doctor about the effects of medication on driving. Over eight in ten participants (83%) felt that information they learned in the course has prevented them from being in a crash.

This self-report participant study supports a 2013 study by the Eastern Virginia Medical School (EVMS), located in Norfolk, Virginia and AARP.³ The driving simulator study aimed to identify driving behaviors and areas where older drivers could benefit from additional training. This study found that the AARP Driver Safety course is "effective at reducing driving errors." Intervention group participants who took the course committed fewer errors than a control group of participants who did not take a course. The findings helped shape the newest course edition—the AARP Smart Driver course.

INSURANCE DISCOUNTS

Legislation has been enacted in 34 states and the District of Columbia requiring all automobile insurance companies conducting business in those states to provide a premium discount to participants who complete a state-approved driver safety classroom course and meet all other state requirements (see Table 1).

In Delaware, Georgia, Minnesota, New York and Wyoming insurance discounts of at least 10 percent may be available to participants who complete the AARP Smart Driver course; and in Connecticut, New Jersey and Pennsylvania, insurance discounts of at least 5 percent may be available. Participants who complete the course in Louisiana are eligible for an insurance discount up to 10 percent. In other states where legislation requires automobile insurance companies to provide a discount, but does not specify a minimum amount, the individual insurance company may provide a discount "as appropriate," based on the participant's age, driving record, and other factors. In Alaska, Delaware, Idaho, Maine, New Hampshire, New Jersey and New York, the AARP Smart Driver course is also available for point reduction.

A number of automobile insurance companies voluntarily provide premium discounts to participants who complete a driver safety course, even if they do not live in a state where it is mandated (see Table 2). In these states, the insurance discount is "optional," and may depend on the participant's insurance company, age, driving record, and other factors. For both "mandatory" and "optional" states, discounts may vary, and all participants are encouraged to check with their insurance agent before completing the AARP Smart Driver course. Please note that all laws and regulations surrounding state-approved driver safety courses are subject to change.

ONLINE COURSE

The online course is available to participants in both English and Spanish, but separate regulations may apply to participants seeking an auto insurance discount by taking the online course. As of July 2016, 23 states and the District of Columbia require automobile insurance companies to offer insurance discounts to individuals completing a state-approved driver safety online course. Even without formal approval, many insurance companies accept the AARP Smart Driver online course for a discount. All participants are encouraged to check with their insurance agent for details about the insurance discount before completing the course.

² Internal AARP Data, "2016 Driver Safety Smart Driver Course Evaluation: A Comparison of Baseline and Follow-Up Findings," (April 2016).

³ Internal AARP Data, Unpublished Manuscript: "The Effects of A Driver Improvement Course on Driving Performance: A Simulator Study with One-Year Follow-Up," (August 2013).