



February 9, 2026

The Honorable Michael Crider, Chair
The Honorable James Tomes, Ranking Member
The Honorable Mark Spencer, Ranking Minority Member
Senate Homeland Security and Transportation Committee
Indiana State Senate
200 W. Washington Street
Indianapolis, Indiana 46204

Dear Chair Crider, Ranking Member Tomes and Ranking Minority Member Spencer:

Advocates for Highway and Auto Safety (Advocates), an alliance of consumer, safety, medical, public health and law enforcement groups and insurance companies working together to pass highway and auto safety laws that prevent crashes, save lives, reduce injuries, and contain costs, urges you to amend House Bill (HB) 1200 to retain the current age for obtaining a probationary driver's license. A provision in HB 1200 would reduce the minimum age for a probationary driver's license by three months to 16 years old for novice drivers who have taken a driver's education course. In doing so, it will erode the graduated driver licensing (GDL) law and threaten the safety of novice teen drivers and all who share the roads with them.

In 2024, there were an overall estimated 827¹ traffic fatalities in Indiana according to the National Highway Traffic Safety Administration (NHTSA).² The number of drivers ages 15-20 involved in fatal crashes went up 71 percent from 2014 to 2023.³

Teenagers drive less than all but the oldest drivers, yet their number of crashes and crash deaths are disproportionately high.⁴ Per mile driven, teen drivers have crash rates nearly four times higher than drivers aged 20 and older.⁵ According to the Centers for Disease Control and Prevention (CDC), teens are more likely to misjudge dangerous situations or to not be able to recognize hazardous situations. Teens tend to speed, follow too closely, and underestimate speed and stopping distances. Moreover, compared with other age groups, teens have the lowest rate of seat belt use.

In addition to preventing fatalities and injuries, GDL laws save states money. The NHTSA estimated the economic cost of police-reported crashes involving drivers between 15 and 20 years old in the U.S. was \$40.8 billion in 2002.⁶ When adjusted for inflation, that amounts to \$73.2 billion in 2025 dollars.⁷

Enacting HB 1200 as written will make roads more dangerous. The Insurance Institute for Highway Safety's (IIHS) GDL Crash Reduction Calculator estimates⁸ that if Indiana reduces the probationary driver's license age to 16, fatal crashes would increase by four percent and total collision claims by one percent among novice drivers.⁹ Moreover, lowering the age for a probationary license would further harm safety by allowing the novice driver passenger restriction to be lifted three months earlier at 16 ½ years old. Fatal crash rates are 21 percent lower for 15- to 17-year-old drivers when prohibited from having any teenage passengers in their vehicles, compared to when two or more passengers were permitted.¹⁰

With well over 800 annual traffic fatalities in Indiana, we urge you to amend HB 1200 to retain the current age requirement for obtaining a probationary driver's license to keep young drivers and all those who share the roads with them safe. Thank you for your consideration.

Sincerely,

Catherine Chase, President

cc: Senate Homeland Security and Transportation Committee members

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- ¹ Traffic Safety Facts: Crash Stats, Early Estimate of Motor Vehicle Traffic Fatalities in 2024, NHTSA, April 2025, DOT HS 813 710, available at <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813710>.
- ² State Traffic Safety Information for Indiana, NHTSA, available at <https://cdan.dot.gov/stsi.htm>.
- ³ State Traffic Safety Information for Indiana, NHTSA, available at <https://cdan.dot.gov/stsi.htm>.
- ⁴ Insurance Institute for Highway Safety. 2013. [Unpublished analysis of 2008 data from the U.S. Department of Transportation's National Household Travel Survey, General Estimates System, and Fatality Analysis Reporting System].
- ⁵ Insurance Institute for Highway Safety, Teenagers, available at <https://www.iihs.org/topics/teenagers#by-the-numbers>.
- ⁶ Traffic Safety Facts 2002: Young Drivers, NHTSA, DOT HS 809 619, available [here](#).
- ⁷ CPI Inflation Calculator, US Bureau of Labor Statistics, <https://data.bls.gov/cgi-bin/cpicalc.pl>; Based on Jan. 2002 to Jan. 2025 value.
- ⁸ The IIHS GDL Crash Reduction Calculator assumes that all novice drivers will take driver's education.
- ⁹ Insurance Institute for Highway Safety. GDL Crash Reduction Calculator available at: <https://www.iihs.org/topics/teenagers/gdl-calculator>.
- ¹⁰ Graduated Licensing Laws and Fatal Crashes of Teenage Drivers: A National Study, Insurance Institute for Highway Safety, June 2010, available at <https://pubmed.ncbi.nlm.nih.gov/20544567/>.