

Top 10 High-Tech Safety Features for Older Drivers

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Everybody has felt that unpleasant surprise when suddenly a car comes zooming into view after being hidden in a blind spot. Older motorists are no different, and they say warning systems for these hazards are the top safety feature in newer cars, according to a joint report by MIT and The Hartford released this week.

The insurer and MIT's AgeLab evaluated hundreds of surveys of drivers over age 50 who get behind the wheel at least three times a week. The research showed that these "mature" drivers felt more confident with cars that have at least one of 10 more advanced technologies designed to protect them. Blind-spot warnings and other systems that may prevent crashes were ranked as the most important, according to the report.

"The results are consistent with our previous research in which mature drivers identified turning their head to see blind spots as a challenging aspect of driving. It also supports our understanding of changes in flexibility and range of motion that can occur as we age," Jodi Olshevski, a gerontologist and executive director of The Hartford Center for Mature Market Excellence, said in a statement.

Here are the top 10 safety features for older motorists, as indicated by the research:

1. **Blind-spot warnings:** Sensors alert drivers when another vehicle is approaching blind spots. These also help with parking. "They are particularly helpful for those who have trouble turning their heads or have other physical restrictions," according to the report.
2. **Crash mitigation systems:** They detect when a collision is imminent and can help to reduce passenger injuries.
3. **Emergency response systems:** They can alert paramedics or other emergency personnel if there's an accident or medical emergency.
4. **Drowsy driver alerts:** These safety features can warn drivers when they nod off or otherwise become inattentive.
5. **Reverse monitoring systems:** They aid motorists, especially those with reduced flexibility, judge distances and back up more safely by warning of objects behind the vehicle.
6. **Vehicle stability control:** This can help prevent crashes by helping steer a car if it veers offline or if the driver has trouble navigating a curve. It also can come into play when bad weather affects control.
7. **Lane departure warning:** Motorists are alerted when they drift from a lane.
8. **Smart headlights:** These better illuminate the road by responding to the direction the driver is steering and the vehicle's speed. Also reduces glare and improves night vision.
9. **Voice-activated systems:** Drivers can use a car's features by voice command, letting them focus more closely on the highway.
10. **Parking assists:** Through sensors, a computer calculates the correct angles and steers the car into the space. They can "reduce driver stress, making parking easier, and increasing the places that a driver can park," notes the report.

Senior drivers and auto insurance

Olshevski says older motorists should become familiar with these new technologies because they can make the roads less dangerous for themselves and fellow drivers. Besides safety concerns, there could be car insurance implications for seniors -- fewer accidents may lower premiums and could ensure that the most mature drivers don't shoulder escalating rates.

Insurers do offer discounts (sometimes as much as 5 percent) to older drivers (usually above 50) because they tend to be more conscientious behind the wheel. But things can change as you age, notes Penny Gusner, consumer analyst with CarInsurance.com.

"Since insurance rates are made up in part by statistical data and risk factors, those that reach the age of 70 and above and continue to own and drive a car can see their rates go up since these mature drivers are seen as more of a risk now to their insurance carrier," says Gusner.

The National Highway Traffic Safety Administration (NHTSA) has found that motorists over age 70 drive less than any other age group but are involved in a higher proportion of fatalities. The death rate per mile traveled for drivers over 85 is four times that of the 30 to 59 age group.

One way to hone driving skills -- and to snag an auto insurance discount anywhere from 2 to 15 percent -- is for mature motorists to take state-approved driver safety classes. Thirty-five states mandate the discounts, according to AARP. You can check with your state's department of insurance website or your agent to find out if your state is among those that require insurers to give a discount to senior drivers who take a safety class.

Licensing laws for senior drivers

When it comes to keeping senior drivers licensed, there may be extra requirements. According to the Governors Highway Safety Association (GHSA), 33 states and the District of Columbia have one or more of these special provisions for mature drivers:

- Accelerated renewal frequency
- Restriction of online or mailed renewals
- Vision test
- Road test
- Reduced or waived renewal fees

Courtesy of GHSA:

State	Length of Regular Renewal Cycle (Yrs.)	Provisions for Mature Drivers
Alabama	4	
Alaska	5	≥69: no mail renewal
Arizona	Until age 65	≥65: renewal every 5 yrs., mail renewal requires passage of vision exam within the prior 3 months ≥70: no mail renewal
Arkansas	4	
California	5	≥70: no mail renewal
Colorado	10	≥61: renewal every 5 yrs. ≥66: no electronic renewal, mail renewal requires passage of vision exam within the prior 6 months
Connecticut	Choice of 4 or 6	≥65: choice of 2- or 6-year renewal, mail renewal requires demonstration of hardship
Delaware	5	
D.C.	5	≥70: vision test, possible reaction test, and physician's letter
Florida	8	≥80: renewal every 6 yrs. with vision test (in person or physician's letter if renewing by mail or electronically)
Georgia	Choice of 5 or 10; veterans valid until 65 yrs.	≥60: renewal every 5 yrs. ≥64: vision test
Hawaii	8	≥72: renewal every 2 yrs.
Idaho	Choice of 4 or 8 for drivers ages 21-62	≥63: renewal every 4 yrs.
Illinois	4	≥81-86: renewal every 2 yrs. ≥87: renewal every year ≥75: road test
Indiana	6	75-84: renewal every 3 yrs. ≥85: renewal every 2 yrs. ≥70: no electronic or mail renewal
Iowa	5	≥70: renewal every 2 yrs.
Kansas	6	≥65: renewal every 4 yrs.
Kentucky	4	
Louisiana	4	≥70: no mail renewal
Maine	6	≥65: renewal every 4 yrs. 40-61: vision test at every other renewal ≥62: vision test at every renewal
Maryland	5	≥40: vision test
Massachusetts	5	≥75: renewal in person only
Michigan	4	
Minnesota	4	
Mississippi	Choice of 4 or 8	
Missouri	6	≥70: renewal every 3 yrs.
Montana	8 (or 4 by mail)	≥75: renewal every 4 yrs.
Nebraska	5	≥72: no electronic renewal
Nevada	4	≥70: mail renewal must include medical report
New Hampshire	5	≥75: road test
New Jersey	4	
New Mexico	Choice of 4 or 8	≥75: renewal every year
New York	8	
North Carolina	8	≥66: renewal every 5 yrs. ≥60: parallel parking not required on road test
North Dakota	6	≥78: renewal every 4 yrs.
Northern Mariana Islands	3	
Ohio	4	
Oklahoma	4	62-64: fee reduced ≥65: fee waived
Oregon	8	≥50: vision test

Pennsylvania	4	
Rhode Island	5	≥75: renewal every 2 yrs.
South Carolina	10	≥65: renewal and vision test every 5 yrs.
South Dakota	5	
Tennessee	5	≥60: fee reduced ≥65: no expiration
Texas	6	≥85: renewal every 2 yrs. ≥79: no electronic or mail renewal
Utah	5	≥65: vision test
Vermont	4	
Virginia	8	≥80: vision test
Washington	5	
West Virginia	5	
Wisconsin	8	
Wyoming	4	

Total States	Yrs. (# of States)	33 States + D.C
	3 (Northern Mariana Islands)	
	4 (14)	
	5 (14 + D.C.)	
	6 (6)	
	8 (7)	
	10 (2)	
	Until age 65 (1)	
	Drivers' choice (5)	
	Varies by method (1)	