

Barger & Associates Offers Southlake Families Auto Insurance Guidance as Teen Drivers Return to School

Crash risk peaks in a new driver's first months behind the wheel; the Southlake agency outlines coverage and discount steps ahead of the school year.

SOUTHLAKE, TX, UNITED STATES, July 29, 2026 /EINPresswire.com/ -- Adding a teen driver to a household policy is one of the more disruptive insurance moments a family goes through, and it tends to land right as the school calendar picks back up. [Barger & Associates](#) is using the weeks before the new school year to walk Southlake-area families through the coverage decisions that come with a new driver, from liability limits to available discounts.

The timing follows a well-documented pattern in traffic safety data. According to the Centers for Disease Control and Prevention, crash risk is particularly high during a new driver's first months of licensure, and the crash rate per mile driven for 16-year-olds runs roughly 1.5 times higher than for drivers ages 18 and 19. Federal crash data also show fatal crash rates for drivers ages 16 to 19 running well above those for adult drivers. For families, that risk curve intersects directly with premium and liability decisions, which is where an agent's guidance tends to matter most.

"Most parents come in focused on the monthly premium, and that's fair, but the bigger conversation is usually about liability limits and what happens if there's a claim," said Cade Barger, Sales Manager at [Barger & Associates in Southlake, TX](#). "We'd rather walk a family through good-student discounts and a telematics program up front than have them find out about those options after a claim's already been filed."

In practice, that guidance covers several specific areas. The agency reviews good-student



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discount eligibility, which typically rewards a set grade-point threshold, and telematics-based programs that track driving behavior and can lower premiums for demonstrated safe habits. For vehicle selection, the agency's staff point families toward modest, well-maintained vehicles with strong safety ratings rather than higher-performance vehicles that generally cost more to insure for a new driver. Liability limits are revisited as well, since adding a second or third driver to a household changes overall exposure even before a claim occurs.

The agency also builds practical, non-insurance steps into these conversations, such as staging a new driver's exposure to more difficult conditions gradually, for example, practicing in light traffic and varied weather before highway driving, and setting phone-free expectations before a teen drives solo. For families with a teen headed to college in the near future, the agency also addresses renters insurance for dorm or apartment living, so that a laptop, bike, or other belongings are covered under a policy with proper replacement-cost terms.

Barger & Associates ties much of this process to the school calendar directly, syncing renewal reminders and digital ID card delivery to when families are already thinking about the upcoming semester, rather than leaving policy updates until a lapse or a claim forces the issue.

The guidance is part of the agency's broader auto insurance work for Southlake and North Texas households, which also includes coverage reviews tied to home purchases, new vehicles, and life changes throughout the year. Barger & Associates encourages families adding a new driver this fall to schedule a policy review before the first day of school rather than after.

About Barger & Associates

Barger & Associates is a local exclusive Allstate insurance agency based in Southlake, TX, founded in 2012 by Joshua Barger. The agency provides auto, homeowners, renters, life, motorcycle, and umbrella insurance to individuals and families throughout North Texas and select markets statewide. More information is available at <https://bargerandassociates.com/>.

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