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3 Ways the Insurance Industry Can Kick Distracted Driving to the Curb by Will Jones

APRIL 03RD 2018 BY DEE LOFLIN

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Driver distraction is a leading cause of vehicle accidents. Nearly 80% of vehicle crashes involve driver inattention, according to research conducted by the Virginia Tech Transportation Institute.

Eating and drinking, talking to a fellow passenger, applying makeup, programming a GPS or navigation system, or simply adjusting the radio all qualify as distracted driving. But using a cellphone while behind the wheel is undoubtedly the biggest cause.

According to a study conducted by Cambridge Metrics Telematics (CMT) last year, phone distraction occurred in 52% of trips that resulted in a crash—an unsurprising statistic considering that same study found that 75% of drivers see other drivers on their phones every day.

Joan Woodward, president of the Travelers Institute and executive vice president of public policy for Travelers, has observed a dramatic spike in fatalities on the road as a result of distracted driving in the last couple of years. “That got our attention,” she says.

According to the latest annual Travelers Risk Index, 40% of drivers polled admitted they have been involved in an accident or almost caused an accident because of their own distracted driving. “Those numbers are self-reported, of course,” Woodward says. “But people are saying that they’re doing this more and more.”

And the increase is making everyone nervous: 63% of drivers are more afraid of distracted drivers than drunk drivers, according to the CMT study.

Because of national education campaigns and law enforcement, drunk driving is both socially stigmatized and punishable with hefty fines, disqualification and imprisonment. In 2018, however, the same cannot be said about distracted driving.

According to Sam Madden, chief scientist, CMT, there is no doubt about the source of the first rise in road fatalities the insurance industry has noticed in a long time. “We see alcohol-related deaths are down, the educational campaigns around alcohol are working, and yet the number of fatalities is going up for the first time,” he says. “We certainly believe that’s a result of distracted driving.”

Penalties for distracted driving vary by state. Most levy fines under \$400, while five states do not have any laws against it at all. And if law enforcement isn’t going to put the brakes on distracted driving, “the insurance industry really should be at the forefront of raising this as an issue,” Woodward says.

April is Distracted Driving Awareness Month, which makes now an ideal time to bring up the issue in conversation with your clients. Here are three ways that the insurance industry can kick distracted driving to the curb:

Education. Few drivers are aware that texting while driving at 55 mph is the equivalent of driving the length of a football field with your eyes closed. In an effort to change people’s attitudes about the dangers of distracted driving, the Travelers Institute® Every Second Matters initiative provides statistics, conversations starters and quizzes that insurance professionals can share with their clients.

“Our campaign is focused on the social norm—to change people’s awareness and to say that this really is not OK,” says Woodward. “It’s just not OK to text your way all the way to work or always be on the phone while you’re in the car.”

“This is not a problem that is just going to go away on its own,” Madden agrees. “As a society, we just have to accept that it is not OK for thousands of young people to die every year because of smartphones. We have to make people aware of it.”

Technology. Paradoxically, on the same device that facilitates most distracted driving, apps are becoming available that help drivers educate themselves about the amount of

time they spend distracted when they're behind the wheel—data which insurers can also incorporate into rating tools.

CMT's **DriveWell** app does exactly that. "When you put this app in peoples' hands, it makes them realize that they actually are engaging in distracted driving," Madden says. "Results show that within a couple weeks, people reduce distracted driving behavior by 30% or more on average."

"We have many small independent agencies that are offering a smartphone telematics program through us that is branded through their agency," Madden adds. "It's not always about moralizing with your customer—it's about saying, 'Did you know that if you're a good driver, you can actually save money on your insurance?'"

Employers. One of the most common reasons drivers use their cellphones while driving is due to work. According to Travelers, 43% of employed American adults who drive admit to making work-related communications such as emails and calls while driving. And 27% say their boss has called or texted them even though they knew they were driving.

In a survey of Travelers' customers, only 27% of commercial clients reported having a formal policy on distracted driving that was strictly enforced.

"We're urging all our commercial lines clients to have a very strict policy in place for their employees about distracted driving—not only to have it, but to put it into practice," Woodward says. "That's really the key to curbing some of these commercial auto losses."

Will Jones is IA assistant editor.

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