

INSURANCE

Distracted Driving

Operating a motor vehicle is the most dangerous and potentially deadly activity we do every day. It takes focus, practice, and skill to safely operate a vehicle moving 80 feet per second (at 55 mph). Anything distracting a driver's hands, eyes, or mind can become deadly. Over 10% of fatal accidents in the U.S. involve at least one distracted driver, killing thousands each year.

Younger drivers - those more likely to be using smartphones - face the highest risk. The tragic consequences are piling up. Accident (MVA) fatalities have increased by more than 15% since 2015.

Distraction is Expensive

Distracted driving compounds the danger with escalating financial costs. A 2015 report showed that rates were 12% higher than in 2007 when the smartphone boom began. By the end of 2009 more than 170 million smartphones were sold world-wide, nearly 10-times the number sold in 2007. Auto insurance rates have been steadily climbing since 2010.

Distracted drivers are the cause of more frequent, more expensive accidents, resulting in higher insurance premiums.

Distraction Comes in Many Forms

While smartphones and mobile devices are a big risk, they aren't the only distractions.

Eating, changing clothes, or putting on make-up are routinely identified as the cause of accidents. While a majority of states prohibit texting while driving, only a few have laws specifically forbidding eating and grooming. Police can still determine your driving behavior to be unsafe and pull you over for distracted driving.

Passengers: Friends or Foes?

State laws limiting or prohibiting passengers in cars driven by young drivers affirm the risk they can pose as distractors. It is important, regardless of the driver's age, for passengers to help drivers reach their destination safely.

Speak up if a driver is doing anything to put



Distracted Drivers Put Lives in Jeopardy and Cost Consumers

you at risk. Take control of the driver's phone, radio or climate control dials and be sure the driver is attentive, focused, and alert. Never let an impaired friend get behind the wheel. Always buckle up.

Are "Smart" Cars Creating Careless Drivers?

Many vehicles come with an array of electronic safety features including proximity and blind-spot warning systems, "smart" cruise-control, and self-braking. Today's vehicles are good and getting better, but only when the driver is focused and committed to safety.

Many vehicles come with a dizzying assortment of knobs, touch-screens, warning sounds, driver assist modes, camera views, navigation, and more. Drivers can be dependent on tech in their cars, and find themselves ill-equipped to handle a rental or borrowed car.

Drivers may discover that sensors and cameras at-

tached to their bumpers and fenders can make the smallest collision into a big financial issue.

Follow these safety guidelines:

Before the car moves:

- o **Start sober.** Never get behind the wheel if impaired - whether due to exhaustion, medicine, alcohol, or recreational drugs. Drunk/impaired drivers are responsible for approximately 10,000 fatalities a year.
- o **Plan your route,** and set your map or navigation tech. Don't touch it again while your car is in motion.
- o **Pick your tunes,** podcast, or station and set a volume that allows you to focus on your driving.
- o **Put away your phone,** other devices, food, make-up, or anything else that might tempt you to take your hands off the wheel.
- o **BUCKLE UP.** Nationwide, unbuckled occupants make up nearly 1/2 of those killed in accidents. Wyoming DOT reports 63% of WY fatalities were not buckled.
- o **Use smartphone safety features.** Newer smartphones include a "Do Not Disturb While Driving" safety setting or safety apps and downloads. These options detect a car's motion, silence the ringer and prevent receiving messages while driving. The feature lets contacts know the driver is occupied. Habitual text-addicts should turn their phones completely off and put the phone out of reach.

While on the road:

- o **Obey speed limits** and keep your eyes on the road.
- o **Ask passengers to help** you stay focused on everybody's safety.
- o **Passengers should speak up** if the driver gets distracted or drives unsafely.
- o **Parents, your children learn from your behavior.** Be the driver you want them to be. Take the Pledge to keep the Road Code at: http://www.insureu.org/road_code_pledge.htm. This is a commitment to focused, responsible driving. Keeping the pledge will save lives and money.



Wyoming Department of Insurance
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