



**EVERY
SECOND
MATTERSSM**

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Every Second MattersSM

A CONVERSATION STARTER ON REDUCING DISTRACTED DRIVING RISK



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What's happening on our roads?

Lane departure warnings. Automatic emergency braking. Backup cameras. Drivers today have more technology than ever to help avoid collisions. But still, there has been a significant rise in traffic fatalities in recent years. **In 2016, 40,200 Americans died in car crashes, according to estimates released by the National Safety Council.¹** When compared to 2014, it marks the most significant two-year increase in more than 50 years.² What's driving those deadly numbers?

40%

of drivers have experienced a “near miss” or caused a crash because they were distracted.³

Likely factors behind the rise in deadly car crashes include more vehicle miles traveled due in part to lower gas prices and the economic recovery, as well as distracted driving.⁴ Furthermore, increases in speed limits have also contributed to the rise in deadly car crashes – it is estimated that increased limits have cost 33,000 lives in the United States over two decades.⁵

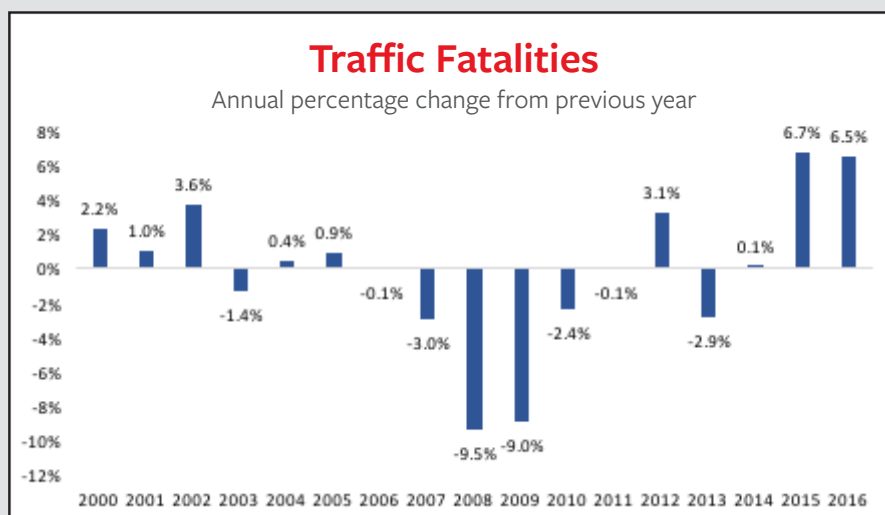
“Americans are covering more miles and are more distracted than a decade ago,” explains Chris Hayes, a Travelers Risk Control safety professional. “Safety technology can only do so much to offset risky driving behavior.”

In fact, most consumers tend to recognize and agree on these dangers, particularly distracted driving. Nearly ninety percent worry about the risk of distraction due to people driving while using technology, according to the 2017 Travelers Risk Index.⁶

Drivers who are distracted and driving more miles often find themselves in potentially dangerous situations. Forty percent have

either experienced a “near miss” because they were distracted, or have caused a crash due to their own distraction.⁷ Even drivers who are actively paying attention and scanning the road face risks because they need to react quickly to safety incidents that may be caused by other drivers’ distraction. And distraction impacts more than just drivers. Forty-four percent of drivers worry about accidentally running into a distracted pedestrian.⁸

With its *Every Second Matters*SM distracted driving initiative, the Travelers Institute is challenging all drivers to set positive examples and help change attitudes about what is socially acceptable behind the wheel. This guide offers a snapshot of roadway distraction. We hope it will serve as a conversation starter to raise awareness among drivers and empower them to drive with fewer distractions.

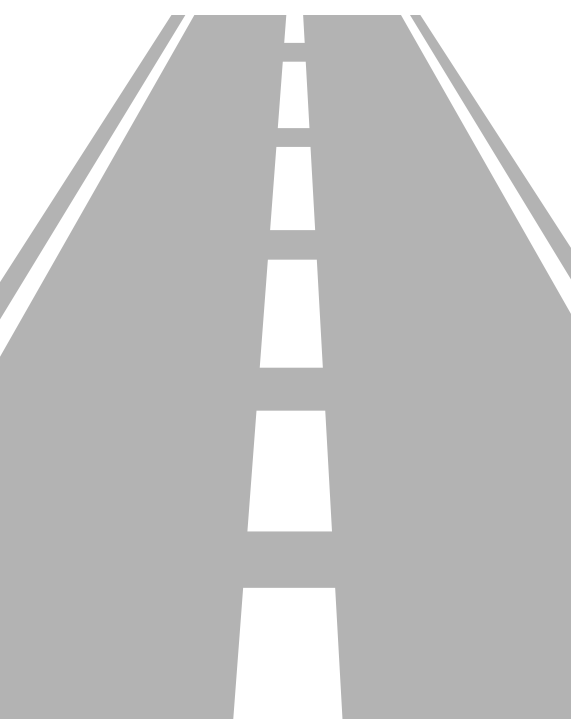


Source: National Safety Council, NSC Injury Facts 2017

Perceptions of Distracted Driving Risk

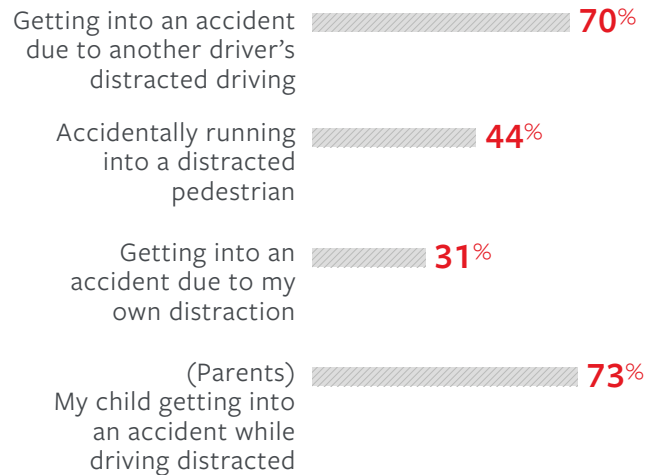
2017 TRAVELERS RISK INDEX

According to the 2017 Travelers Risk Index, an annual study to assess Americans' perceptions about risk, when it comes to causing an accident, drivers worry more about others' use of mobile devices while driving than they do their own. Millennials, by contrast, are more likely to say they worry about their own distracted driving causing an accident. Yet, they are more likely to use technology while driving and less likely to perceive driving while using technology as a risky behavior.



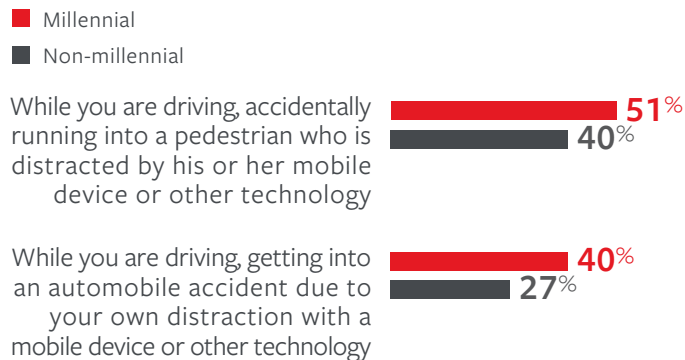
DISTRACTED DRIVING RISKS

Worry a great deal or some about this

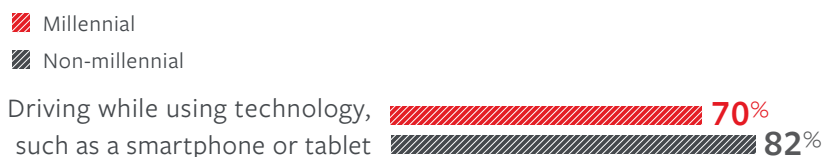


CONCERN ABOUT DISTRACTED DRIVING BY KEY AGE GROUPS

Worry a great deal or some about this



Perceive as a very risky behavior



A deeper look at distraction

Any activity that diverts your attention away from the main task of driving is considered distracted driving.⁹ It is dangerous and common. Surprisingly, cellphones and texting are just part of the problem. Other behaviors behind the wheel, such as drinking coffee or using a navigation system, may also be putting you at risk.

“The fact is, everything that occupies your mind or your vision can contribute to distraction behind the wheel,” says Hayes. “While many distracted driving studies focus on cellphones, any type of multi-tasking activity and driving simply do not mix.”

Driving with eyes closed? Manual/visual distractions

One of the most important ways people detect danger is through visual observation. To drive while visually distracted means taking your eyes off the road and not seeing potential problems on the road ahead. Unfortunately, this extremely dangerous behavior happens frequently. Manual distractions happen when you take your hand or hands off the wheel, for example, when eating or texting. One study showed that while texting, drivers take their eyes off of the road for an average of 4.6 seconds. At 55 mph, that’s the equivalent of them driving the length of a football field with their eyes closed.¹⁰ Overall, studies have shown that visual distraction from activities such as dialing or texting on a cellphone can increase driving risk substantially, ranging from five times more likely to have a collision¹¹ to 23 times more likely to be involved in an unsafe driving event.¹²

Overworking your brain? Cognitive distraction

The brain can only process so much information at a time. When people attempt to perform multiple tasks at once, such as driving while also eating or talking on a cellphone, these multiple tasks compete for the brain’s attention. Drivers may not only be taking a hand off the wheel, but also taking their minds off the road. These mental distractions, also called cognitive distractions, can contribute to a driver’s inability to fully process the visual scene.

“The fact is, everything that occupies your mind or your vision can contribute to distraction behind the wheel.”

Chris Hayes, a Travelers Risk Control safety professional



MANUAL/VISUAL DISTRACTIONS



COGNITIVE DISTRACTION

Every Second Matters: Reaction times are critical

Safe driving is more than simply driving the speed limit. It's about proactively scanning the environment, staying focused on the road and being prepared for unexpected events – which occur every day while driving.

Statistics show that in 94 percent of vehicle collisions, the crash was related to driver error.¹³ And while there's an element of chance in any collision, it often boils down to a root cause that becomes compounded by other events, including inattention. Drivers who are prepared to react to that root cause can help prevent a serious crash more than drivers who are not prepared.

According to Hayes, there are things that can help give drivers the time they need to react to conditions that could lead to a collision. "Maintaining speed and proper following distance gives a driver time to respond to unexpected events," says Hayes, adding, "Increasing the distance between you and the car ahead can help give you the time you need to recognize a hazard and respond safely."

The National Safety Council recommends a minimum three-second following distance for light vehicles like cars.¹⁴ Larger vehicles, such as tractor trailers, can require up to six seconds of following distance when behind other vehicles. The illustrations below show an easy way to test following distance using the "3-second rule."

The next time you're a passenger, close your eyes for a few seconds and see how far you travel. This simple exercise demonstrates that whatever the distraction, taking your eyes off the road for any length of time can reduce your following distance "safety net" and the time you have to reorient to the roadway and maneuver around potential safety hazards. Both exercises demonstrate why every second matters on the road.

Determining a safe following distance



PICK A MARKER

When following a vehicle, pick an overhead road sign, a tree or other roadside marker.



TIME IT

When the vehicle ahead passes that marker, see how many seconds it takes (slowly count, one thousand and one, one thousand and two, one thousand and three) for you to pass the same spot.

3

DON'T FOLLOW TOO CLOSE

If it is not at least three seconds, increase your following distance.



MODIFY AS NEEDED

It's important to remember that the three-second rule is recommended for ideal road conditions and should be adjusted for adverse weather or reduced visibility.¹⁵

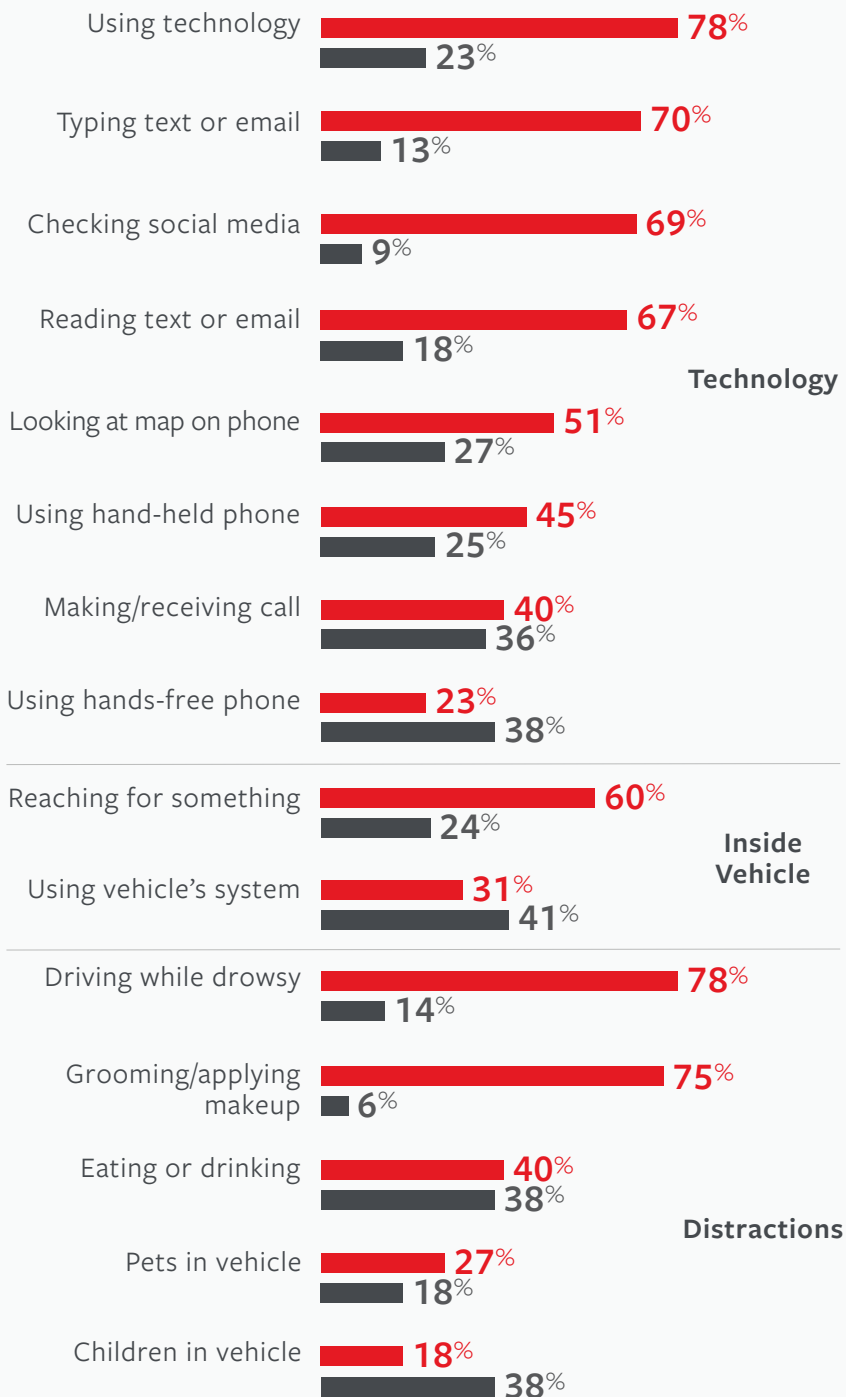
According to the 2017 Travelers Risk Index, the vast majority of consumers continue to express concern about distracted driving from technology use. Seventy-eight percent say using personal technology, such as a smartphone or tablet, while driving is very risky, placing it in the same league as driving while drowsy and driving while grooming or applying makeup; thirty-one percent say that using a vehicle's interactive system, such as a GPS, is a very risky behavior. Nonetheless, about a quarter (23%) say they use personal technology at least sometimes while driving.¹⁶



PERCEPTIONS OF, AND ENGAGEMENT IN, RISKY BEHAVIORS WHILE DRIVING

■ Very risky behavior

■ Behavior frequently/sometimes I engage in



Source: 2017 Travelers Risk Index



What you can do



Sometimes, it is not your actions as a driver or pedestrian that lead to dangerous situations, but the actions of others. As a driver, however, there are things you can do to proactively protect yourself and your family.

Here are some ideas for becoming a proactive driver:

- **Assume you are invisible.** It can be easy to assume everyone else on the road is paying attention, following traffic laws, and can see you clearly. However, that is not always the case. The next time you are expecting other drivers to respect your right-of-way or let you merge into another lane, do not assume they are on the same page.
- **Avoid aggressive driving.** Whenever you are on the road, resist the urge to drive aggressively. Instead, go with the speed of the surrounding traffic and drive defensively. See yourself as part of a community of drivers – all trying to get to your destinations safely. Your improved driving behavior may rub off on others and help create safer conditions for everyone on the road.
- **Control your emotions.** Taking the high road is often the best route. Remember to be patient, keep a safe following distance, and avoid confronting aggressive drivers.¹⁷
- **Lead by example.** Changing social norms around distracted driving starts with good drivers setting positive examples for others about what is, and what is not, socially acceptable behavior on the road. According to a 2017 ORC survey of 1,000 U.S. adults, almost half speak up to distracted drivers often or always.¹⁸

Drivers can set expectations for their friends and family, passengers can speak up to distracted drivers, and everyone can avoid calling or texting when a loved one is behind the wheel.



A 2017 survey of 1,000 US adults asked:

What causes you to look at your cellphone when driving?

(Select as many as apply)

- You're lost: 27%
- Reading text or notification: 21%
- Entertainment (music, social media, etc.): 12%
- Boredom: 8%
- You're late: 7%
- None of these: 47%

You are most likely to look at your phone while driving when you are:

- Alone: 26%
- With family: 7%
- With friends: 6%
- With pets: 5%
- With children ages 14-17: 4%
- With children under 14: 4%

How often do you speak up as a passenger when your driver is using a cellphone?

- Always: 29%
- Often: 19%
- Sometimes: 24%
- Rarely: 14%
- Never: 15%

Speak up!

Source: ORC International, Online Omnibus Study, conducted April 27-30, 2017



Every Second Matters initiative

With roadway fatalities at unacceptably high levels, the Travelers Institute® *Every Second Matters* distracted-driving initiative recognizes that every driver, passenger and pedestrian has a role to play in changing social norms around distraction. Launched in 2017, this national education campaign is working to help reduce distracted driving, while empowering drivers to set positive examples. Learn more at travelersinstitute.org.

About the Travelers Institute

Travelers established the Travelers Institute as a means of participating in the public policy dialogue on matters of interest to the property casualty insurance sector, as well as the financial services industry. The Travelers Institute draws upon the industry expertise of Travelers senior management and the technical expertise of its risk professionals, and other experts, to provide information, analysis and recommendations to public policymakers and regulators.



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⁸Ibid.

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¹⁷Travelers, Share the Road. www.travelers.com/resources/auto/safe-driving/share-the-road.aspx.

¹⁸ORC International, Online Omnibus Study, conducted April 27-30, 2017.



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