



The 2019 Travelers Risk Index

This year's Travelers Risk Index took the pulse of consumers and businesses on the growing issue of distracted driving. The findings uncover some interesting paradoxes.

For example, more than half of the 1,000 consumers surveyed said they would stop driving distracted if asked by a passenger. However, 50% said they don't always/often speak up while in a car with a distracted driver.

Similarly, although most businesses are concerned about employee use of mobile technology while driving for work purposes, they still expect to be able to reach employees when they are not in the office.

Commissioned by Travelers and conducted by Hart Research, the Travelers Risk Index reveals the most common causes and behaviors that lead to distracted driving among those surveyed. It also highlights opportunities to prevent it.

CONSUMER

Consumers said they would find it very difficult to stop the following distracted driving behaviors:

| | | |
|-------------------------------|--|-----|
| Receiving calls while driving | | 21% |
| Reading texts or emails | | 13% |
| Consuming social media | | 6% |
| Shopping online | | 5% |


What is the frequency of distracted driving and what are its consequences? Consumers report the following:


| | | |
|---|--|-----|
| Make or receive calls while driving | | 77% |
| Use their phone at a stoplight, but not while driving | | 47% |
| Have nearly missed getting into a collision | | 31% |
| Have actually gotten into a collision | | 9% |

BUSINESS


There appears to be a messaging gap between companies and their employees on the subject of distracted driving policies. While nearly three quarters of businesses surveyed say they have one in place, less than one quarter of employees claim to know it exists.


Mobile technology is how employees say they stay connected to their jobs when away from their workplace. Amongst those who say they respond to work-related messages while driving:


Say they need to always be available when not in the office  45%

Say drive time is when they get a lot of work done  17%

Distracted driving is more than just a concern for businesses – it can be a real danger as well.

Worry about liability  87%


Say employees have gotten into a collision while driving for work  28%


Are greatly concerned about employee safety when using mobile technology while driving for work  26%

THOUGHTS ON PREVENTION


The survey reports that engaging in conversations with family members, friends and colleagues could address many of the core causes of distracted driving. Peer pressure could also be a deterrent in helping to prevent people from driving distracted.


Would likely stop if they were asked to do so by a passenger  54%


Would still drive distracted even if it was against the law  19%

Rarely or never say anything to the driver when riding as a passenger  15%

Can technology help? Drivers were asked what they thought about safety innovations in vehicles and mobile devices:

Think drivers are more likely to be distracted with the addition of touchscreen or in-dash technology  62%

Think drivers will be even more distracted with the addition of auto braking and lane correction  58%

Use the Do Not Disturb function on their mobile devices  12%



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