



**EVERY
SECOND
MATTERSSM**

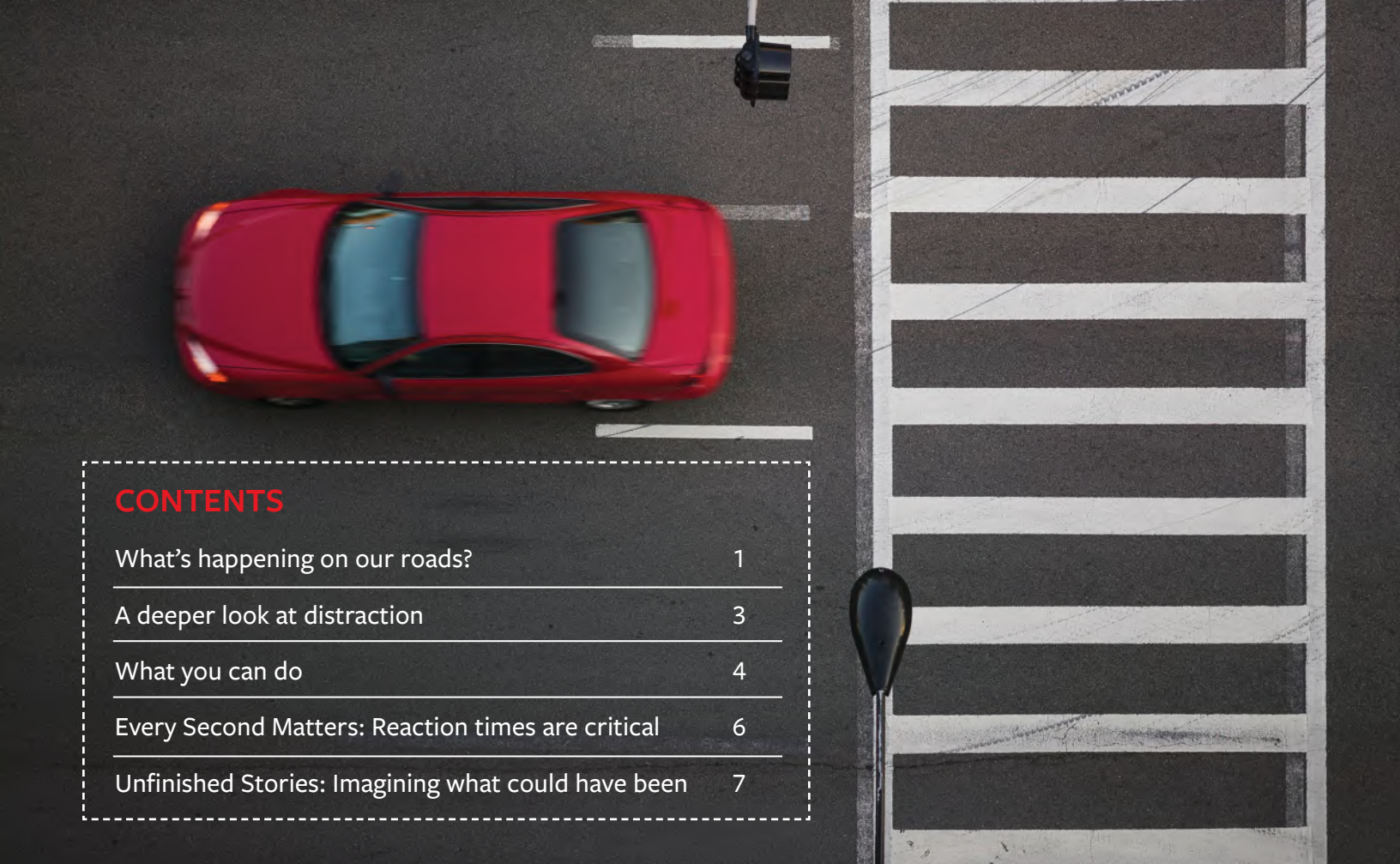
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Every Second MattersSM

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, in 2018, early estimates show that 36,750 people died in motor vehicle crashes on U.S. roads.¹**

That statistic comes after a period in 2015 when the U.S. saw the highest percentage increase in traffic fatalities in nearly 50 years.² In addition, preliminary data show that 2018 is projected to have had the largest number of U.S. pedestrian fatalities since 1990.³ What could be driving these deadly numbers?

77%

of drivers make or take calls while driving.



31%

of drivers say they've had a near-miss crash because of their own distracted driving.

Are you a distracted driver?

Source: 2019 Travelers Risk Index

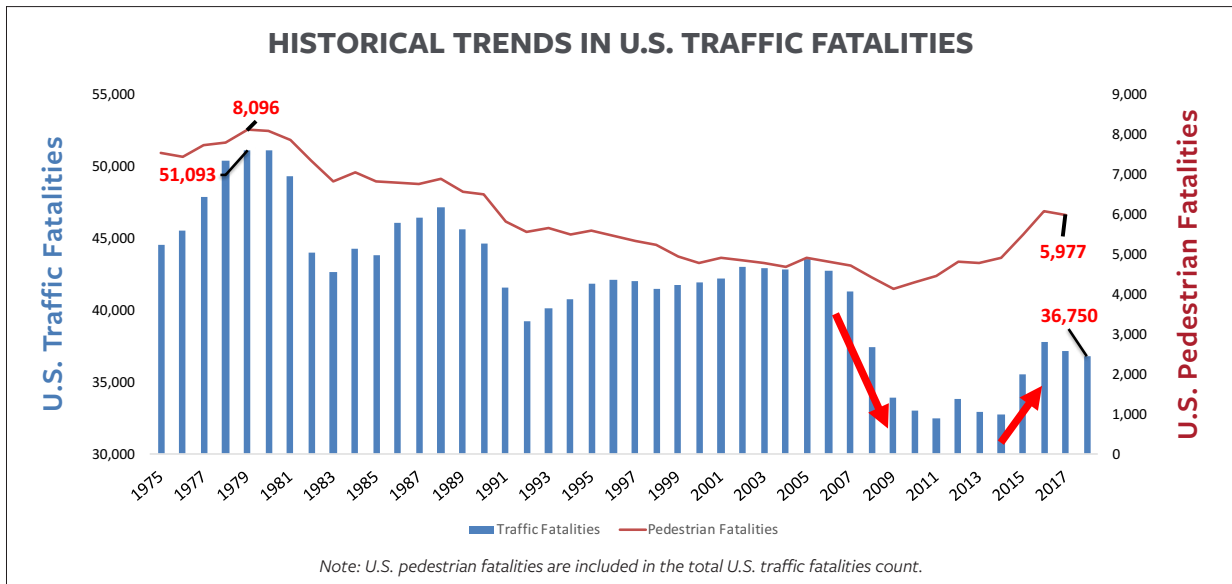
According to the National Highway Traffic Safety Administration (NHTSA), increased seatbelt use and reducing impaired driving, as well as vehicle improvements, such as air bags and electronic stability control, have helped to prevent many traffic fatalities over the years.⁴ However, one likely factor behind the statistical spike in traffic fatalities observed in 2015 and 2016, and as seen in the chart below, was the overall increase in driving (vehicle miles traveled), due in part to job growth and lower gas prices.⁵ In addition, NHTSA Deputy Administrator Heidi King indicated in 2018 that speeding, distracted driving and driving under the influence are still putting Americans at risk.⁶

“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 people tend to recognize and agree on these dangers, particularly distracted driving. According to the 2019 Travelers Risk Index, the vast majority of Americans worry about the risk of distraction due to people driving while using technology, but incredibly, one-quarter believe they can multitask while driving safely (26%).⁷

Distracted drivers are likely to find themselves in potentially dangerous situations. Thirty-one percent of Americans say they have had a “near miss,” while **9% report actually having been in a motor vehicle crash because they personally were distracted while driving.**⁸ Even drivers who are actively paying attention and scanning the road face risks because they need to react quickly to dangerous traffic conditions, including those that may be caused by other drivers’ distraction. And, distraction impacts more than just drivers. Forty-five percent of drivers worry about accidentally running into a distracted pedestrian.⁹

With its *Every Second Matters*SM distracted driving initiative, the Travelers Institute is challenging all drivers to set positive examples and 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 and empower all roadway users to combat distraction.**



Source: National Highway Traffic Safety Administration

“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



A deeper look at distraction

Any activity that diverts your attention away from the main task of driving is distracted driving.¹⁰ 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, also put 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 multitasking activity and driving simply do not mix.”

Visual/manual distractions: Driving with your eyes closed?

One of the most important ways people first detect danger is through visual observation. Visual distractions happen when you take your eyes off the road and fail to see potential problems 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, texting or reaching for objects. Manual distractions can prevent you from responding as quickly as you could with both hands on the wheel. Also, manual distractions are typically combined with visual distractions, and require the driver to focus on what is being touched or manipulated, rather than on the road.

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.¹¹ 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 collision¹² to 23 times more likely to be involved in an unsafe driving event.¹³


Cognitive distractions: Overworking your brain?

According to a report by the National Traffic Law Center, cognitive distractions occur when a driver’s mind is not focused on driving. A variety of non-driving, cognitive activities, such as thinking about financial or family problems, or even daydreaming, can distract a driver from the cognitive responsibilities of driving and may be as dangerous as visual or manual distractions. In addition, some activities may present a combination of these distractions, such as text messaging while driving. According to the study, “the visual distraction is a result of the driver staring at the cell phone rather than at the road, the manual distraction is a result of the driver manipulating the texting function of the cell phone, while the cognitive distraction is a result of the focus of attention in reading and composing a text response to messages.”¹⁴

AMONG THE DANGEROUS BEHAVIORS DRIVERS ACKNOWLEDGE:



Source: 2019 Travelers Risk Index



What you can do

Simple steps to combat distracted driving

Fatalities and injuries from distracted driving are preventable. Here are a few simple steps that can help improve roadway safety:

SPEAK UP



Speak up to distracted drivers. More than half of drivers say they'd likely stop driving distracted if asked by a passenger.¹⁵

PLAN YOUR ROUTE BEFORE YOU GO



Program your navigation system before you drive so you do not take your eyes off the road.

AVOID REACHING



Resist the urge to reach for items in the backseat or elsewhere, or for items that may have fallen while you are driving.

SET A GOOD EXAMPLE



Model safe driving behaviors for everyone else in your vehicle.

DON'T BE A DISTRACTION



Avoid calling or texting family members and friends when you know they are driving to avoid distracting them.

WATCH "3 SECONDS BEHIND THE WHEEL"



Gather your friends and family for a shockingly honest documentary about distracted driving, presented by Travelers. Check your local public television listings, visit 3seconds.org or stream on Amazon Prime.

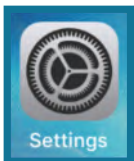
A co-production of Boyd Productions and CPTV.

Blocking cellphone notifications

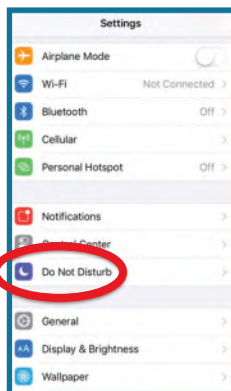
One easy way to help curb distracted driving is to block cellphone notifications. In September of 2017, Apple® released an iPhone® feature called “Do Not Disturb While Driving” which detects when you are driving and silences alerts to prevent distractions. Variations of this setting or apps providing the same functionality are available on other phone models as well. According to the 2019 Travelers Risk Index, only 12% of drivers have their phone set to block notifications while driving.

Activate the iPhone® “Do Not Disturb While Driving” setting

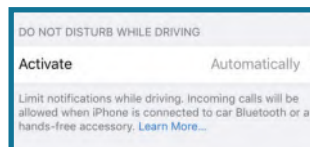
► **STEP 1:** Launch **Settings** from the home screen.



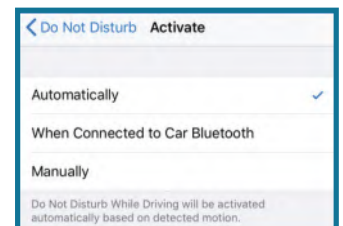
► **STEP 2:** Tap **Do Not Disturb**.



► **STEP 3:** Scroll down to **Do Not Disturb While Driving** and tap **Activate**.



► **STEP 4:** Tap **Automatically**.



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.

Studies show that in 94% of vehicle collisions, the crash was related to driver error.¹⁶ And while there's an element of chance in any collision, it often boils down to a driver error that becomes compounded by other events, including inattention. Simply put, drivers who are prepared to react can help prevent a serious crash more than drivers who are not prepared.

According to Chris Hayes, a Travelers Risk Control safety professional, 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. Larger vehicles, such as tractor trailers, can require seven seconds of following distance in ideal conditions when behind other vehicles.¹⁷ The illustrations below show an easy way to test following distance using the "3-second rule."

Try it yourself

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 taking your eyes off the road for just a few seconds can eliminate your following distance "safety net" and the time you have to reorient to the roadway and maneuver around potential safety hazards. It also shows how far you could travel in just a few seconds, reinforcing 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 CLOSELY

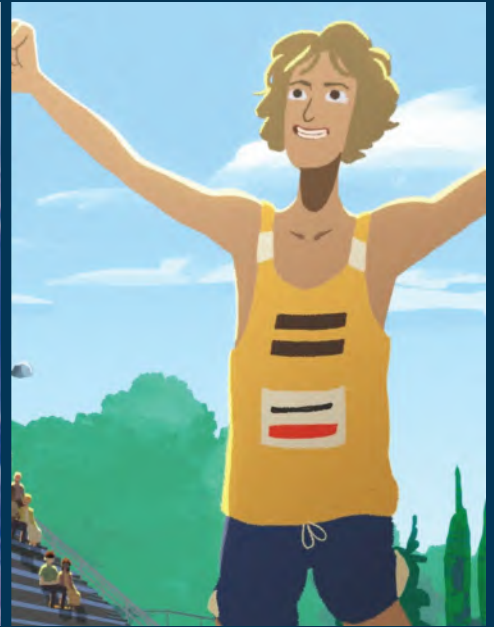
If it is not at least three seconds, increase your following distance.



MODIFY AS NEEDED

It's important to remember that the "3-second rule" is recommended for ideal road conditions and should be adjusted for adverse weather or reduced visibility.¹⁸

Unfinished Stories: Imagining what could have been



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Each day, nine people are killed by distracted driving, their futures cut short. The families of those killed are left to wonder what was lost by their death. To honor real victims, Travelers worked closely with families to bring their loved ones' unfinished stories to life, imagining what could have been had the driver not been distracted.

Watch the videos at travelers.com/distracteddriving

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, obey all traffic laws, avoid unnecessarily switching lanes or passing fellow motorists 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 the best option. Remember to be patient, keep a safe following distance and avoid confronting aggressive drivers.¹⁹
- **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, acceptable behavior on the road.

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.



Every Second Matters initiative

The Travelers Institute® *Every Second Matters* distracted driving initiative recognizes that every driver, passenger, cyclist and pedestrian has a role to play in changing social norms around distraction. Launched in 2017, this education campaign is working to help combat 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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