

Distracted Driving

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DISTRACTED DRIVING is a hazard to everyone. National Highway Transportation Association (NHTSA) statistics show that, in 2011, distracted driving was the cause of more than 3,300 deaths and 387,000 injuries in the United States. (www.nhtsa.gov) Distracted driving can lead to serious consequences. Educating your clients about these dangers is another value-added service of the professional insurance agent.

What is distracted driving? Any time drivers take their eyes off the road, hands off the wheel, or engage in any non driving activity, they are distracted. Although a lot of attention has been paid to the dangers of talking on the phone or texting while driving, distracted driving also includes activities such as eating, grooming, reading, talking to other occupants of the vehicle, adjusting the radio, or driving while drowsy.

According to the National Highway Traffic Safety Administration's (NHTSA) National Occupant Protection Use Survey (NOPUS), at any given daylight moment, approximately 660,000 drivers (or about 5% of total drivers) are using cell phones or manipulating electronic devices. 7% of drivers age 16-24 admitted to using such devices while driving. Only 1% of drivers over 70 years of age use electronic devices while driving.

There are three classes of distraction: visual (taking your eyes off the road); manual (taking your hands off the

wheel) and cognitive (taking your mind off driving). Texting requires visual, manual and mental participation, so it is probably the most dangerous of all distractions. Sending a text takes the

driver's eyes off the road for about 4.6 seconds, or the same amount of time it takes to travel the length of a football field at 55 miles per hour. Many states have speed limits far in excess of 55 mph, so in 4.6 seconds, depending upon the actual driving speed, that football field distance could easily double or more.

Most states have laws about the use of cell phones while driving. For example, New York bans the use of handheld devices and texting while driving. Convictions for texting while driving or cell phone use will result in five driver violation points against the driver's record. For drivers with probationary licenses or learners' permits, such as teenagers, a conviction means loss of license or permit for 60 days. (www.safeny.ny.gov) New Jersey and Connecticut ban texting for all drivers. They also prohibit cell-phone use (handheld and hands-free) for bus drivers and novice drivers. On a federal level, the Federal Motor Carrier

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Safety Administration prohibits texting while driving by commercial vehicle operators. Federal employees are not allowed to text while driving on business or using government equipment.

Distracted driving is a significant hazard to everyone on the road, and it can injure or kill innocent people. Using a hands-free device is only slightly less dangerous than a handheld, so the best way to avoid distracted driving from a cell phone is to turn it off when the ignition is turned on. Educating your clients to the true dangers and potential consequences of distracted driving from the use of electronic devices and other activities, is another sign of the true insurance professional.

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