

# Road Rage

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Aggressive driving, also known as road rage, is becoming an increasingly more common occurrence, and too often leads to accidents, injuries and even death. Most people probably do not realize that road rage accidents are often excluded from coverage under a personal or commercial auto policy. Helping clients understand the dangers, and possible insurance implications of, road rage, and ways to help avoid these situations, is another sign of the true insurance professional.

Road rage may be the culmination of a variety of aggressive and dangerous driving behaviors. Aggressive driving can lead to road rage, but does not always escalate to that level. According to the National Highway Transportation Association (NHTSA), aggressive driving is when someone commits "a combination of moving traffic offenses that endangers other persons or property" (blog.gwccnet.com). These could be following too closely, using offensive gestures and language, failure to use signals, frequent lane changes or cutting someone off. Statistics from the AAA Foundation for Traffic Safety show that the majority of aggressive drivers are "young, poorly educated men between 16 and 26".

Road rage is when the activity escalates to acts of violence against another person. Examples of road rage include bumping into or ramming another car, or attacking another driver or vehicle with a weapon. Intentional or illegal acts are often specifically excluded from a personal or commercial auto policy. In addition, road rage is a criminal offense and can lead to jail time. Road rage may be a manifestation of underlying issues, such as problems at home, or an inability to handle or deflect anger.

Statistics for road rage/aggressive driving may be surprising. 1,200 incidents per year are reportedly related to road rage. Aggressive driving is estimated to be the cause of two thirds of traffic fatalities. 37% of aggressive driving incidents involve a firearm (www.safemotorist.com). 53% of drivers believe that speeding 10 miles per hour over the speed limit is normal. 2% of drivers admit to trying to force another car off the road. Perhaps the most shocking fact is that 30 murders per year can be linked directly to road rage, often due to deliberate acts (www.driversed.com). In 2019, a motorist in Philadelphia attacked another vehicle with a machete. Another road rager smashed the window of a school bus that had elementary school children on board (www.nj.com).

There are preventative measures to take if you encounter a driver exhibiting signs of road rage or aggressive behavior. First, do not retaliate. Stay as far away from angry drivers as possible. Don't feed into their anger by driving aggressively



or blowing the horn. Report drivers who exhibit dangerous behavior.

For drivers who are susceptible to aggressive driving behaviors, there are methods to reduce the probability of an incident. These include getting enough sleep, limiting use of alcohol, and listening to calming music. Just knowing the potential costly implications, such as tickets, court costs, lawyer fees and increased insurance rates, can be enough to help some people learn to avoid aggressive driving behaviors (www.webmed.com).

Road rage accidents are preventable. Offering advice and assistance to clients on how to do so is another value-added service of the professional insurance agent.

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