



Risk Management Services

DISTRACTED DRIVING

Background

According to the National Safety Council, motor vehicle deaths in the United States rose to 40,200 in 2016, the third annual increase in a row, while cellphone ownership for US adults rose from 89 percent in 2013 to 95 percent in 2016 (Pew Research Center). Philadelphia Insurance Companies (PHLY) believes these two trends are related and that cellphone-related distracted driving has become a serious public safety concern. Read the information below to learn what you can do to help keep yourself and others safe from the dangers of distracted driving.

Learn the Facts

Drivers face three types of distractions:

- *Manual distractions* occur when a driver takes their hands off the steering wheel—for example, taking a drink of coffee or handling a cellphone.
- *Visual distractions* take place when a driver's eyes are not on the road—for example, the driver could be looking at their cellphone or attending to a disturbance in the vehicle.
- *Cognitive distractions* cause a driver's mind to focus on something other than driving—for example, daydreaming or responding to a text message or phone call.

Trying to drive with manual, visual, or cognitive distractions is like trying drive while juggling balls. It is simply not possible to do safely. In fact, any one of these types of distractions can lead to a crash, which is why hands-free conversations are not materially safer than manually talking on a cellphone, according to 30 studies reviewed by the National Safety Council. Drivers fail to see up to 50 percent of their driving environment while talking on their cellphones, known as inattentive blindness.

Unfortunately, many drivers fool themselves into thinking that cellphone distractions do not affect their driving. While 13 percent of drivers are comfortable driving while impaired by drugs or alcohol, 47 percent are comfortable texting and driving (National Safety Council). A study by the University of Utah, however, showed the reaction time of a driver using a cellphone is slower than that of someone legally drunk with a .08 blood alcohol level. The Federal Motor Carrier Safety Administration determined that someone texting while driving is six times more likely to cause a safety-critical event than someone reading a book or newspaper while driving.

Currently, 39 states and the District of Columbia ban texting while driving and 18 states have some form of ban on talking with a handheld device while driving. Criminal charges have involved prison time for cellphone-distracted drivers who have killed or seriously injured others.

Take Personal Responsibility

Removing cellphone distractions while driving is simple, but drivers need to take responsibility to make the changes happen.

The following actions can help you remove distractions from cellphone usage while driving:

- Turn off your phone or place it face down while driving.
- Use an app that will send automated messages stating you are unavailable to those who call or text you while you are driving.
- If you need to use mapping services, use a phone mount or cradle so you can keep both hands on the wheel and see your phone at the same time, with minimal time for eyes off the road.
- Do not talk on your cellphone while driving. If a call needs to be made or taken, safely pull off the road and handle your conversation while you are parked.
- Never operate your phone manually while driving.
- Simply put down your phone and drive.

continues on next page...

DISTRACTED DRIVING - *continued*

A number of phone apps can reduce or eliminate cellphone distractions, such as the following:

<https://www.verizonwireless.com/archive/mobile-living/home-and-family/apps-to-block-texting-while-driving/>

<https://www.att.com/gen/press-room?pid=23185>

<https://lifesaver-app.com/>

Advocate for Change at Your Workplace

PHLY encourages all organizations to take appropriate steps to reduce their employees' risk from distracted driving. You can advocate for distracted driving preventative measures at your workplace by talking with your human resources, operations, or executive leadership teams. All employers are required to provide safe work environments for their employees, including while on the road for work purposes.

The following are best practices that PHLY recommends organizations adopt:

- Create and enforce a cellphone use policy, banning all manual cellphone use while driving.
- Enforce that employees need to pull over to a safe place and park while making a call, receiving a call, or manually using their cellphone.
- Restrict accepting or placing hands-free phone calls while driving only to emergency situations; the driver should pull over to park and complete the call as soon and as safely as possible.
- The only acceptable use of a cellphone while driving is a mapping/driving directions app, which must be used in a hands-free manner.
- Request passengers to handle cellphone use for their drivers, including making or taking calls.
- Use cellphone apps or technology to limit cellphone use while driving.
- Apply cellphone use policies to all employees while driving for work purposes, whether or not they are driving a company vehicle.
- Be informed of your state and local cellphone use laws and educate employees of these legal requirements (see link), even though your company's policies may require higher standards: <http://www.ghsa.org/state-laws/issues/Distracted-Driving>.
- Failure to follow these policies should result in coaching and/or disciplinary actions.

Conclusion

After a long, concerted effort, driving while impaired has become unacceptable in all corners of society. Distracted driving poses a similar, if not higher risk. PHLY encourages everyone to combat this risk by learning the facts, taking personal responsibility, and advocating for change in their workplace. Don't let a distracted drive be the last drive you make.

Learn more about distracted driving through these resources:

<https://www.nhtsa.gov/risky-driving/distracted-driving>

<https://www.nhtsa.gov/sites/nhtsa.dot.gov/files/811729.pdf>

<https://www.cdc.gov/niosh/motorvehicle/topics/distracteddriving/default.html>

Think**PHLY** | 800.873.4552 | **PHLY.com**

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2017 Philadelphia Consolidating Holding Corp., All Rights Reserved.

