



**EVERY
SECOND
MATTERS[®]**

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Every Second Matters[®]

REDUCING DISTRACTED DRIVING, ONE VOICE AT A TIME

This guide offers a snapshot of how big an impact distracted drivers have on the road. We hope it will give roadway users a strong voice to raise awareness and empower us all to play our part in combating distracted driving.

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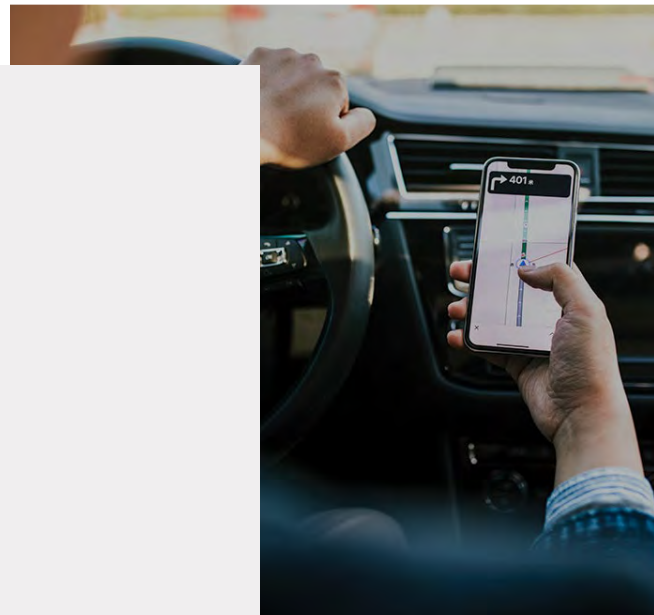


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Ten steps to help combat distracted driving

1. **ADOPT A PROFESSIONAL DRIVER'S MINDSET** – Hands on wheel, eyes on road, mind on driving.
2. **ENCOURAGE OTHERS TO DRIVE SAFELY** – Talk about the importance of safe driving with friends, family and co-workers.
3. **ACTIVATE DO NOT DISTURB** – Set your phone to detect when you're driving and automatically turn on Do Not Disturb. Or manually set it before you start driving to avoid getting distracted with notifications.
4. **PLAN YOUR ROUTE BEFORE YOU GO** – Program your navigation system and review your route before you drive to help you avoid taking your eyes off the road.
5. **AVOID REACHING FOR OBJECTS** – Resist the urge to reach for items in the backseat or elsewhere, or those that may have fallen while driving.
6. **LEAD BY EXAMPLE** – Model safe driving behaviors for fellow drivers and riders in your vehicle. If you are a manager, reinforce safe behavior by not calling or texting employees when they are driving.
7. **DON'T BE A DISTRACTION** – Avoid calling or texting fellow employees, family members and friends when you know they are driving to avoid distracting them.
8. **SPEAK UP** – If you see someone driving while distracted, say something, and let them know that you are not comfortable with that behavior. Encourage your children to do the same when they are passengers in a friend's car. It could save a life.
9. **TALK TO YOUR EMPLOYER** – Responding to texts and emails or taking calls for work while driving can be dangerous. Encourage your employer to have a distracted driving policy that includes waiting to talk with employees until they are safely parked.
10. **GET FEEDBACK ON YOUR DRIVING** – Consider enrolling in a telematics program that provides feedback on your driving performance and incentivizes safer driving.



What's happening on our roads?

U.S. traffic fatalities are estimated to have hit a 16-year high in 2021, with 42,915 people killed in traffic crashes, according to the National Highway Traffic Safety Administration (NHTSA).

Notably, this total is:

- A 10.5% increase from the 38,824 fatalities in 2020.
- The highest number of fatalities since 2005.
- The largest annual percentage increase in the Fatality Analysis Reporting System's history.¹

Through the pandemic, many people faced increased work pressures and family needs, which may have contributed to riskier driving habits on the road. For example, Cambridge Mobile Telematics, the world's largest telematics provider, gathers sensor data from millions of devices to understand driver behavior. It reports that:

- 37% of all trips involve some type of distraction due to handling a phone while driving.²
- 36% of all distracted driving happens at 50 mph or above.³



“Taking your eyes or mind off the road, or your hands off the wheel while driving, can significantly increase your crash risk. Simply put – distracted driving is dangerous.”

– Chris Hayes, Assistant Vice President,
Workers Compensation and Transportation,
Risk Control, Travelers.

“It’s no coincidence that road fatalities are at their highest point in 16 years. Distracted driving and speeding have surged during the pandemic. This is a deadly and tragic combination.”

— Ryan McMahon, Senior Vice President of Strategy, Cambridge Mobile Telematics

These hazardous driving behaviors can lead to dangerous – and deadly – road conditions. Emily Stein, President of Safe Roads Alliance, an organization she took over after her father was killed by a distracted driver, said, “Since COVID, it seems that people are driving faster and more aggressively. They’re talking and texting on their phones far more than before COVID and failing to stop for pedestrians who are walking in the crosswalk.”

Emily described how the car has become a protective bubble where some people feel they do not need to follow the rules, and said, “Unfortunately, this behavior has led to an unacceptable level of death and injury on the road during the past two years.”

The 2022 Travelers Risk Index confirms drivers are often distracted by their smart devices:

- The majority of drivers admit to risky technology-related distracted driving behaviors.
- Among those who take calls/texts/emails while driving (69% of drivers overall), more than 4 in 10 say they are work related.⁴





79%

of drivers make or take calls while driving.



34%

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

Source: 2022 Travelers Risk Index

IT IS TIME TO PUT THE BRAKES ON DISTRACTED DRIVING

When working together to develop safe habits, we can make a positive difference, said Chris Hayes, Assistant Vice President, Workers Compensation and Transportation, Risk Control, at Travelers, adding, “Drivers can set expectations for their friends and family, passengers can speak up to distracted drivers, and everyone can avoid calling or texting loved ones who are behind the wheel.”

Our research shows drivers generally respond positively when a passenger speaks up about distracted driving. Yet, in many settings, passengers may be reluctant to do so.

When it comes to distracted driving, the vast majority of people surveyed in the 2022 Travelers Risk Index can recognize and agree on the dangers – but they'll still admit to being distracted behind the wheel. In fact, 74% admit to looking at map directions on a smartphone and 56% admit to reading a text message or email.⁵

Fewer people are talking on the phone, but more are manipulating the phone.

Source: Insurance Institute for Highway Safety

The nature of distracted driving is changing. Over the last decade, the number of drivers talking on their smartphones has decreased, but the number of drivers manipulating their smartphones (texting, emailing, scrolling through social media) has more than doubled, according to Dr. Ian Reagan, Senior Research Scientist at the Insurance Institute for Highway Safety (IIHS). The associated risk is much higher than just talking on a smartphone. And with in-vehicle screens and automated features in more vehicles, drivers may be presented with additional distractions, Dr. Reagan said.

Consistent with IIHS research, the 2022 Travelers Risk Index on distracted driving found that more than half of those surveyed admitted to reading text messages or emails while driving.

WHY IS THIS HAPPENING NOW?

“Most of us remember the start of the pandemic and road safety the same way. Vehicle density dropped and because the roads appeared empty, many drivers may have felt free to engage in riskier behaviors. Distraction rose, speeding rose and, from what I can remember, turn signals were only occasionally used. Some of those unsafe driving behaviors from those few months at the beginning of the pandemic may never have gone away, despite traffic going back to pre-pandemic density. Distracted driving can lead to tragic consequences. I believe that’s why we are at a 16-year high in U.S. traffic fatalities,” said Hayes.

Most of the time, driving is consequence-free, which tends to reinforce bad driving habits. Hayes explained, “Because most people don’t have crashes in their daily driving, there may be no immediate incentive to change behaviors. It is taking a while for needed relearning to work its way through society.”

“It’s those bad driving behaviors we need to shake off, which may not happen until you are impacted more directly. Unfortunately, many may not change until a family member, friend or work colleague gets hurt or dies in a car crash,” he said.

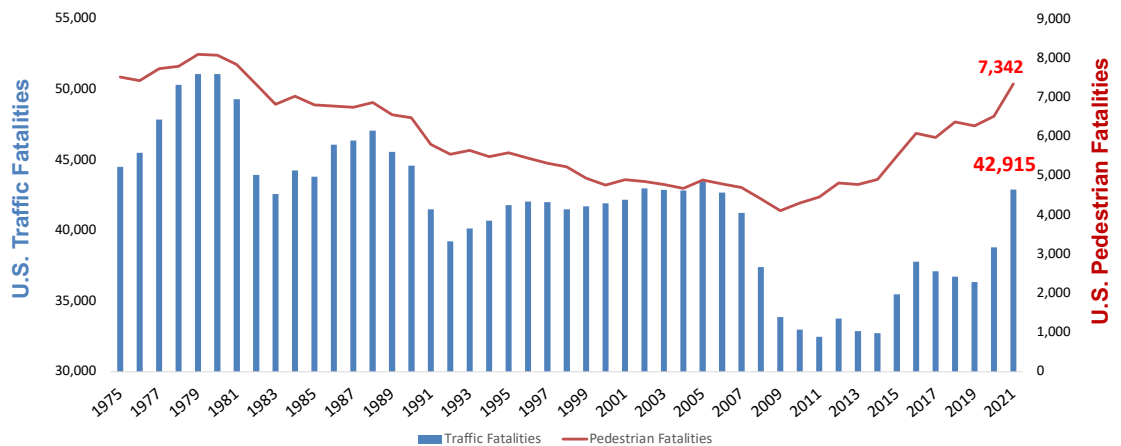
While there are many contributing factors to the dangers on today’s roadways, the 2022 Travelers Risk Index showed that several distracted driving behaviors have increased since 2019.

These distracted drivers are likely to find themselves in potentially dangerous situations. Travelers data shows that 34% of Americans say they have had a “near miss,” while 10% report actually having been in a motor vehicle crash because they personally were distracted while driving.⁷ Distracted drivers aren’t just endangering themselves – every driver they share the road with is also at increased risk.

With its *Every Second Matters* distracted driving initiative, the Travelers Institute challenges all drivers to set positive examples and change attitudes about what is socially acceptable behind the wheel.

Bottom line: Roadway distraction is dangerous.

Historical Trends in U.S. Traffic Fatalities⁶



Note: U.S. pedestrian fatalities are included in the total U.S. traffic fatalities count.



“The fact is, anything occupying your vision, your hands or your mind can contribute to distraction behind the wheel.”

– Chris Hayes, Assistant Vice President, Workers Compensation and Transportation, Risk Control, Travelers

A deeper look at distraction

Any activity that diverts your attention away from the main task of driving your vehicle is distracted driving.⁸ It is dangerous and common. Cellphones and texting are just part of the problem. Other behaviors behind the wheel, such as drinking coffee or using an in-car entertainment system, also put you at risk.

“The fact is, anything occupying your vision, your hands or your mind can contribute to distraction behind the wheel,” said Chris Hayes, Assistant Vice President, Workers Compensation and Transportation, Risk Control, Travelers. “While many distracted driving studies focus on cellphones, any type of multitasking activity and driving simply do not mix.”

VISUAL OR MANUAL DISTRACTIONS: CAN YOU DRIVE 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 can make you blind to potential problems ahead. Unfortunately, this extremely dangerous behavior is not uncommon.

Manual distractions occur when you take your hand or hands off the wheel, for example, by eating, texting or reaching for objects. 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 their driving the length of a football field with their eyes closed.⁹ Overall, studies have shown that visual distraction from activities such as dialing or texting on a cellphone can increase driving risk substantially, ranging from five¹⁰ to six¹¹ times more likely to have a collision.

AMONG THE DANGEROUS BEHAVIORS DRIVERS ACKNOWLEDGE:



74%
look at map directions on a phone



56%
read texts or emails



27%
are using social media
(Up from 23% in 2019)



19%
are shopping online
(Up from 15% in 2019)

Source: 2022 Travelers Risk Index



COGNITIVE DISTRACTIONS: ARE THEY OVERWORKING YOUR BRAIN?

Pandemic-related, economic and other pressures over the last few years may have put our brains into overdrive. And that's a distracted driving danger. When a driver's mind is not focused on driving, that's considered a cognitive distraction, according to the Centers for Disease Control and Prevention (CDC).¹²

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.

Some of the most dangerous driving activities combine these distractions. For example, text messaging. According to the study, a texting driver is:

- Visually distracted by looking at the cellphone.
- Manually distracted by holding and typing on the cellphone.
- Cognitively distracted by reading and responding to messages.

THE HALF-MINUTE DISTRACTION HANGOVER

Once you're distracted, research shows it can take up to 27 seconds to refocus.¹³





What you can do

Your voice can reduce distracted driving

Speaking up against distracted driving is effective. Distracted drivers are more likely to correct their behavior when passengers speak up, according to the 2022 Travelers Risk Index. However, the likelihood of passengers speaking up was dependent on who the driver was. For instance:

- If a friend or family member were driving distracted, 44% of respondents would speak up.
- But only 11% would speak up to a co-worker.
- Just 7% would say something to their rideshare driver.

As a passenger, you can reduce road dangers by becoming more comfortable speaking up with any distracted driver. These types of requests are often well received, with 87% of respondents who use a phone while driving saying they would be less likely to do so if a passenger mentioned it.¹⁴

Work-related pressure might be one reason some drivers are distracted behind the wheel.

The Travelers Risk Index results also suggest that managers can play an important role in reducing distracted driving. The majority of business managers (86%) expect employees to respond to work-related communications at least sometimes while outside the office during work hours. One-third expect employees to answer or participate in work calls while driving.

Such pressure from managers may contribute to the number of respondents who say they take work-related calls, texts or emails while driving. When asked why, 43% of those respondents stated that they think the communications might be a work-related emergency, 39% felt they always need to be available, and 19% said their boss will be upset if they don't answer.¹⁵

Managers can help change driver expectations and improve road safety by regularly stressing safe driving behavior and letting employees know that they do not expect responses to work-related communications while driving. Managers can tell employees who are driving to find a safe place to park when communication is necessary.



Reflect on your own behavior and ask yourself, “Am I driving safely and setting a good example for others?”

- **For families.** Model the behavior you want your family to follow. “Teenage drivers will model their parents’ driving behavior, but will do so with less driving skill,” said Chris Hayes, Assistant Vice President, Workers Compensation and Transportation, Risk Control, Travelers. Motor vehicle crashes are the second leading cause of death for U.S. teens aged 13 to 19.¹⁶
 - **For small businesses.** Establish a clear and consistent policy prohibiting calls while driving and model the behavior for employees. Business leaders should deliver the policy message in a heartfelt, committed manner, for example, “There is a business reason this makes sense, but more importantly, I want you, and those around you, to stay safe.”
 - **For large businesses.** The leading source of workers compensation fatalities is car crashes.¹⁷ Consistent vetting and training and persistent reinforcement of safe driving are key to a worker safety program when workers are driving vehicles on behalf of the business.
 - **For everybody.** Eyes up! Where the driver is looking tends to be related to where the driver is paying attention. The longer the driver looks away from the road, the higher the likelihood of getting into a crash.
- An estimated 7.9% of drivers were using a phone, either handheld or hands-free, at every moment during a typical day in 2020.¹⁸***

Although **87%** of consumers who use a phone while driving say they would be less likely to do so if a passenger spoke up, only **44%** say they have spoken up to a friend or family member when they were driving distracted.

That number falls to **11%** when a co-worker is driving distracted and just **7%** while ride-sharing.

*Speak up
no matter
who is
driving.*

Source: 2022 Travelers Risk Index

Telematics programs can help you develop awareness about your driving performance

WHAT IS TELEMATICS?

Telematics is the technology that collects driving data from connected vehicles, IoT devices or from mobile devices, such as a smartphone. Telematics powers programs like usage-based insurance or “Pay How You Drive” car insurance, by evaluating driving behaviors, like speed, hard braking, distraction and more. Among other things, this information may be used by an insurance company to produce a score that can help customize your auto insurance premium and offer discounts, rewards and other incentives for safe driving behaviors.

Telematics programs that use a smartphone app can reveal a driver’s phone use behind the wheel. This can include how often and for how long the driver is actively or passively interacting with the phone while driving. Active interaction includes activities like swiping, typing or answering hand-held calls, while passive interaction includes activities like talking on the phone via a Bluetooth or playing music from the phone through an in-vehicle system.

Travelers’ telematics programs, [IntelliDrive®](#) and IntelliDrivePlus™, use five key measures to determine your driving behavior score:

1. **Braking** – Leave enough space between your car and the car in front of you to help give you time to react safely.
2. **Acceleration** – Gradually accelerate to make it easier to maneuver safely.
3. **Speed** – Lower your speed for more time to react.
4. **Time of Day** – Whenever possible, avoid driving late at night when the risk of collisions is higher.
5. **Distraction** – Keep your attention on the road.



TELEMATICS' ROLE IN PROMOTING SAFER DRIVING

Telematics programs are showing real promise to help make drivers more aware of their distraction behind the wheel and help them correct it.

U.S. traffic fatalities are estimated to be at their highest level in 16 years, and Ryan McMahon, Senior Vice President of Strategy at Cambridge Mobile Telematics (CMT), said the safety aspects of this technology are critical. In his view, telematics programs offer “the single most impactful approach to improving specific roadway behaviors, like distracted driving.”

In fact, CMT reports that highly engaged drivers using a telematics program (defined as people who engage with their telematics app at least three times a week) are 57% less distracted than unengaged drivers. CMT data also shows that highly engaged drivers using a telematics program are 65% safer across all risk events than unengaged drivers.¹⁹

Travelers found that incorporating distracted driving into its *IntelliDrive* program resulted in a nearly 20% reduction in distracted driving trips.²⁰ Perhaps even more notable, this reduction happened during the pandemic when overall distracted driving was on the rise.

Telematics adoption is surging, as more and more drivers are offered telematics services and choose to use them. According to a study by TransUnion, the number of U.S.-based consumers offered telematics increased by 25% from November 2021 to March 2022, reaching 40% of consumers. The number of consumers choosing telematics rose to 65% in the same time period, a 33% increase.²¹ This suggests that more drivers are recognizing the benefits of using telematics to improve their driving habits, including reducing distracted driving.



THE POWER OF ENGAGEMENT KEY FINDINGS FROM CAMBRIDGE MOBILE TELEMATICS

- ▶ The most distracted drivers are 2.2 times more likely than the least distracted drivers to have an insurance loss resulting from a collision.
- ▶ Drivers who engaged in a telematics incentive program were 28% more likely to remain in the safe driving range than drivers who didn't.
- ▶ Drivers who use telematics and open their app more than three times a week are shown to be 65% safer across all risk events than other drivers. They are also 57% less distracted. This demonstrates that using telematics can lead to safer and more attentive driving.²²



Ideas for becoming a proactive driver

Sometimes, it is not your actions as a driver that lead to dangerous situations, but the actions of others. As a driver, you can proactively protect yourself and your family, as well as others that share roadways.

- **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 paying attention.
- **Avoid aggressive driving.** Whenever you are on the road, resist the urge to drive aggressively. 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 emotionally is the best option. Remember to be patient, keep a safe following distance and avoid confronting aggressive drivers.

- **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. When you're a passenger, speak up about any dangerous distracted driving behaviors you witness.

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.



REACTION TIMES ARE CRITICAL

Safe driving is more than following the speed limit. Safe drivers proactively scan the environment, stay focused on the road and are prepared for the unexpected events that occur every day.

Drivers who are prepared to react are in a better position to prevent a serious crash than drivers who are not prepared.

According to Hayes, there are things that can help give drivers the time they may need to react to conditions that could lead to a collision. “Maintaining speed and proper following distance gives a driver more time to respond to unexpected events,” said 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.²³ The chart below shows 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 shows how taking your eyes off the road for just a few seconds can steal your following distance “safety net.” Without it, you’ll have less time to react to and avoid potential safety hazards. On the road, every second matters.

3-SECOND RULE: ESTIMATING A SAFE FOLLOWING DISTANCE

PICK A MARKER

When following a vehicle, pick an overhead road sign, a tree or other stationary roadside feature.

TIME IT

When the vehicle ahead passes that feature, see how many seconds it takes (count, one thousand and one, one thousand and two, one thousand and three and so forth) for you to pass the same spot.

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.²⁴

Additional Resources from Travelers

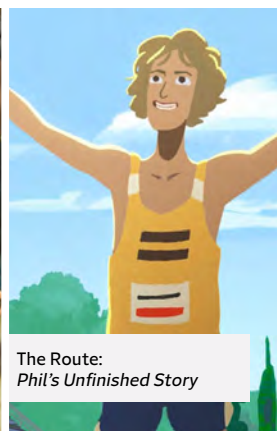
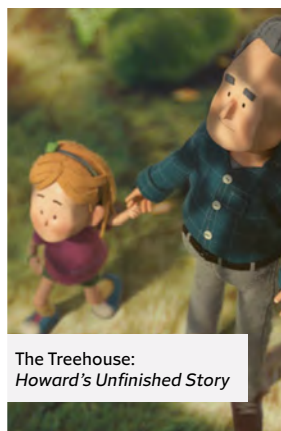
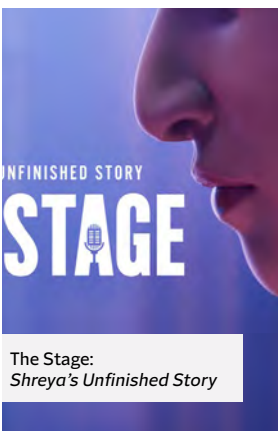
WATCH “3 SECONDS BEHIND THE WHEEL”

Gather your friends and family for a shockingly honest documentary about distracted driving, presented by Travelers. Visit <https://3seconds.org/> or stream on [Amazon Prime](#). A co-production of Boyd Productions and CPTV.



Unfinished Stories: *Imagining what could have been*

Each day, innocent people are killed by distracted driving collisions that cut their futures short. The families of those killed are left to wonder what could have been. 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. Visit [Travelers Distracted Driving Resources website](#) to view the videos and more.



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.

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.



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ABOUT CAMBRIDGE MOBILE TELEMATICS

Cambridge Mobile Telematics (CMT) is the world's largest telematics service provider. Its mission is to make the world's roads and drivers safer. The company's AI-driven platform, *DriveWell*®, gathers sensor data from millions of IoT devices – including smartphones, proprietary Tags, connected vehicles, dashcams and third-party devices – and fuses them with contextual data to create a unified view of vehicle and driver behavior. Companies from personal and commercial auto insurance, automotive, rideshare, smart cities, wireless, financial services and family safety industries use insights from CMT's platform to power their risk assessment, safety, claims and driver improvement programs. Headquartered in Cambridge, Massachusetts, with offices in Budapest, Chennai, Seattle and Tokyo, CMT serves millions of people through 80 programs in 18 countries, including 21 of the top 25 U.S. auto insurers.

We extend our special thanks to Cambridge Mobile Telematics for contributing their expertise and insights to this publication and for their broader work toward roadway safety.



travelersinstitute.org

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