

Consumer Alert

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WA Distracted Driving study shows drivers are using cell phones less, but engaged in other distractions more

SEATTLE, January 25, 2019 – Drivers in Washington state are less distracted by cell phones, according to an observational study released this week by the Washington Traffic Safety Commission (<u>WTSC</u>). While a decrease in cell phone use by Washington drivers is good news, distracted driving overall continues to pose a dangerous and costly problem on U.S. roadways.

Cell phones are the source of over half of driver distractions in Washington, according to WTSC, even though the number of Washington drivers holding a cell phone dropped to 3.4 percent in 2018 from 5.7 percent in 2017. The study also found that other distractions behind the wheel, such as eating, tuning a radio or attending to pets or children, has increased.

A similar 2018 distracted driving study by the Insurance Institute for Highway Safety (<u>IIHS</u>) conducted in Northern Virginia also shows that talking on cellphones while behind the wheel has decreased, but drivers interacting with their phones in other ways has increased.

Drivers were 57 percent more likely to manipulate a cellphone (browsing the web, dialing a number, entering an address) in 2018 than drivers in 2014, according to IIHS. Based on

the study's findings, manipulating a cellphone while driving was a contributing factor in more than 800 deaths nationwide in 2017.

"The cause-and-effect impact of distracted driving – and in particular, the use of mobile devices while driving – are evident in the data," said Kenton Brine, NW Insurance Council President. "Each tragic crash caused by distracted driving comes with other consequences as well, including higher insurance costs."

Loss costs – payments made to treat injuries, repair damaged vehicles and property and defend insured drivers in legal action – have steadily increased. While individual companies weigh rating factors differently, loss costs are typically reflected in premiums paid by consumers.

"What we're seeing, especially with more vehicles on the road traveling for work and leisure, is a rise in crash rates, and as the cost to treat injuries and repair vehicles increases, those crashes are having an impact on the cost of insurance," said Kenton Brine, NW Insurance Council President.

According to WTSC, it takes a driver 27 seconds to refocus on the road after using a smartphone while driving. At 25 mph, a vehicle can travel the length of three football fields, putting drivers, passengers, pedestrians and others at risk of a tragic crash.

To further deter drivers from distracted driving, Washington state enacted a new "Driving Under the Influence of Electronics" (E-DUI) law, which went into effect last summer, and strengthened penalties against the use of hand-held devices. The new law also added new penalties for non-cellphone distractions, if the driver also commits another infraction while distracted by activities like eating or tending to passengers or pets in the vehicle. Citations stemming from such infractions, as well as crashes caused by distracted driving, could also impact what violators pay for auto insurance.

"Under the new law, insurers are now able to see if drivers have been cited for, or have caused a collision, while distracted behind the wheel, which should serve as a wake-up

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call for drivers who think they can evade an accident, a ticket or insurance consequences when they drive distracted," Brine added.

Hopefully, Brine said, drivers are starting to get the message, at least about hand-held cellphone use.

"Driving distracted is a deadly and costly risk," he said. "We can't stress it enough: when you're driving, keep your hands on the wheel and your eyes on the road."

For more information about distracted driving or auto insurance, contact NW Insurance Council at 800-664-4942 or visit <u>www.nwinsurance.org</u>.

NW Insurance Council is a nonprofit, public-education and public policy organization funded by member insurance companies serving Washington, Oregon and Idaho.

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