

Abel Insurance Agency

Risk Management & Consulting Services

DISTRACTED DRIVING

Driver distractions or inattentive driving play a part in one out of every four motor vehicle crashes. That is more than 1.5 million collisions a year and 4,300 crashes daily, according to the [National Highway Traffic Safety Administration](#). Text messaging, changing radio stations, even turning around to talk to passengers can prove deadly.

While cellphones and text messaging cause the most accidents, drivers are also distracted by using PDAs, laptops and navigational aids while driving. Other drivers create a potential hazard because they eat, drink, read, write or groom themselves when their full attention should be on the road in front of them.

In January 2010, the [National Safety Council](#) (NSC) released a report estimating that at least 1.6 million crashes (28 percent of all crashes) are caused each year in the U.S. by drivers talking on cellphones (1.4 million crashes) and texting (200,000 crashes). The estimate is based on data of driver cellphone use from the [National Highway Traffic Safety Administration](#) and research that quantifies the risks using cellphones and texting while driving.

A July 2009 [Virginia Tech Transportation Institute](#) study found that texting while driving is far more dangerous than previously estimated. The collision risk became 23 times higher when motorists were texting while driving.

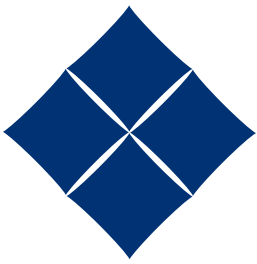
In addition, as of June 2010 eight states (California, Connecticut, Maryland, New Jersey, New York, Oregon, Utah and Washington State) plus the District of Columbia, ban the use of hand-held cellphones while driving.

Employers May Be Held Liable

Employers are now concerned that they may be held liable for accidents caused by their employees while driving and conducting work-related conversations on cellphones, according to the I.I.I. Under the doctrine of vicarious responsibility, employers may be held legally accountable for the negligent acts of employees committed in the course of employment. Employers may also be found negligent if they fail to put in place a policy for the safe use of cellphones.

The I.I.I. recommends the following safety tips when driving:

- **Pull Off the Road**
Don't drive while calling or texting; pull off the road to a safe location.
- **Use Speed Dialing**
Program frequently called numbers and your local emergency number into the speed dial feature of your phone for easy, one-touch dialing. when available, use auto answer or voice-activated dialing.
- **Never Dial While Driving**
If you must dial manually, do so only when stopped. Pull off the road, or better yet, have a passenger dial for you.
- **Take a Message**
Let your voice mail pick up your calls in tricky driving situations. It's easy—and safer—to retrieve your messages later on.



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- **Know When to Stop Talking**
Keep conversations on the phone and in the car brief so you can concentrate on your driving. If a long discussion is required, if the topic is stressful or emotional, or if driving becomes hazardous, end your conversation and continue it once you are off the road.
- **Keep the Phone in Its Holder**
Make sure your phone is securely in its holder when you are not using it so it does not pop out and distract you when you are driving.
- **Don't Take Notes While Driving**
If you need to write something down, use a tape recorder or pull off the road.
- **Don't Eat or Drink While Driving**
Spills, both hot and cold, can easily cause an accident. If you have to stop short, you could also be severely burned.
- **Groom Yourself At Home**
Shaving, putting on makeup, combing your hair or other forms of preening are distractions and should be done at home, not while driving.

While everyone should follow these safety rules, it is particularly important to review them carefully with teens when they are first learning to drive. "[Teens and Distracted Driving](#)", a Pew Internet & American Life Project 2009 survey of 800 young people, found that 26 percent of American teens ages 16 to 17 have texted while driving and 43 percent have talked on a cellphone while driving. Forty-eight percent of teens ages 12 to 17 say they have been in a car when the driver was texting and 40 percent say they have been in a car when the driver used a cellphone in a way that put themselves or others in danger.