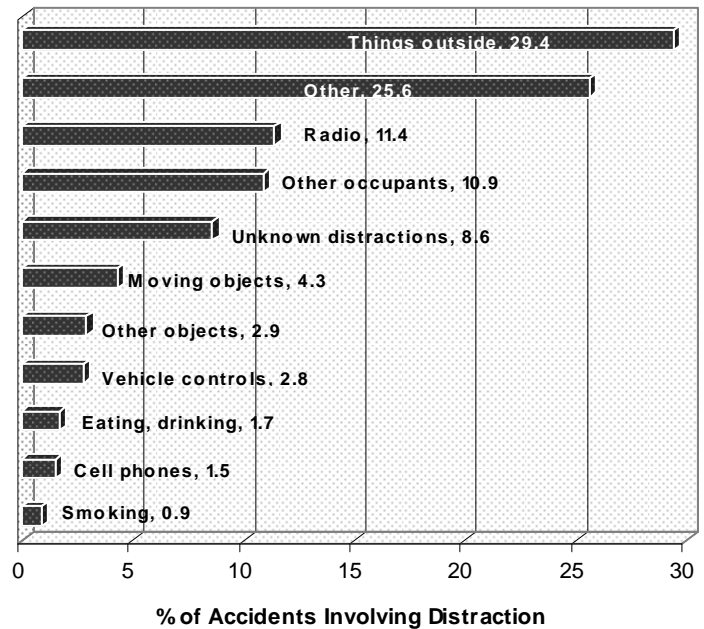


Eyes on the Road: A Plague of Distractions Erode Driver Attention

For every life saved by improvements in auto safety over the past few years—think traction control, side airbags and adaptive headlights—distracted driving threatens those gains with an epidemic of accidents and near misses.

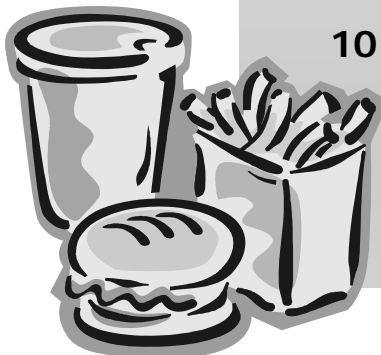
These days we have a tendency to live in our cars. If we are not commuting or working out of them, we are chauffeuring our children, running errands and, occasionally, loading up family and pets for getaways. We eat, play, sleep and work in our automobiles. Is it any wonder that our rolling personal command centers are stocked with communications and telematic devices along with cup holders and take-out food? And is it any wonder that, in our multi-tasking fervor, we are not driving as attentively as we should? Pity our teenagers who, as they model their behaviors on our bad and good habits, are doing the same; except they are also text messaging behind the wheel with a naïve carelessness and a misplaced sense of immortality.

Driver Distractions*



The landmark 100-Car Naturalistic Driving Study by NHTSA and Virginia Tech's Transportation Institute in 2006 revealed that nearly 80% of crashes and 65% of near crashes involve some form of driver inattention within three seconds of the event. In a 2006 legislative update, the National Conference on State Legislatures correlated the study percentages with 2005 NHTSA crash statistics and extrapolated 4.9 million crashes, 34,000 fatalities, 2.1 million injuries and \$184 billion in economic damages resulting from driver inattention. Albeit alarming, these figures fortunately are hypothetical. At least at present, there is no assessment in place to measure the impact of driver distractions on national accident statistics. Local data gathering is piecemeal too. Even though more and more police reports include the appropriate data sets, law enforcement reporting is inconsistent and accident victims only reluctantly divulge incriminating behavior. *(Continued page 2.)*

*Adapted from: Jane Stutts, et al., *The Role of Driver Distraction in Traffic Crashes* (Chapel Hill, NC: University of North Carolina Highway Safety Research Center, May 2001).



10 Most Dangerous Foods to Consume While Driving

1. Coffee
2. Hot Soup
3. Tacos
4. Chili
5. Hamburgers
6. BBQ
7. Fried Chicken
8. Jelly/Filled Doughnuts
9. Soft Drinks
10. Chocolate

Informal survey by Hagerty Classic Insurance

Part of the challenge of quantifying the toll of driver distraction and developing remedies is identifying all the potential sources of inattention; analyzing the distraction type (e.g. cognitive, mechanical, motor, sensory); and sifting through distractions to find those that can be controlled or eliminated. Research data from the University of North Carolina's Highway Safety Research Center sorted the range of distractions, but it is interesting to note that more than sixty percent of the sources of driver inattention cannot be categorized or identified. As a result, the controllable universe of driver distractions for public policy purposes—driver behavior, vehicle controls and electronic devices—share the onus of regulatory attention. Certainly, intense scrutiny is warranted when teenagers blithely text themselves into collisions, but regulating the remaining sources of driver distractions will have no more than a moderate effect.

State Legislatures Take the Lead

There is a clear dividing line between Federal and State authority when it comes to dealing with driver distractions. The Federal Government tends to focus on equipment embedded in motor vehicles while states concentrate on driver behavior. And although driver inattention is a topic that galvanizes public support, current state regulations pursue the least common denominator of cell phone usage above all other distractions because it is easier for lawmakers to deal with something concrete like an electronic device than to implement policies to change behavior patterns at a societal level. The fact that cell phone usage is a small part of a more extensive collection of distractions sometimes gets lost in the haste to outlaw handheld cell phones and, concomitantly, control rampant text messaging by driving teenagers. However, state lawmakers are expanding their understanding of the problem and looking at the broader world of driver distractions, especially as telematics (on-board wireless communications devices, navigation systems, DVD players, computers etc.) supply even more potential sources of driver distraction.

| | Illegal to use cell phone if: | | | | | Other: |
|---------------|-------------------------------|-------------------|-------------------|----------|-----------------|----------------------------------|
| | Driving school bus | Driving w/ permit | Phone is handheld | Under 18 | Text mes-saging | No eating/drinking while driving |
| States | | | | | | |
| AZ | X | | | | | |
| AR | X | | | | | |
| CA | X | | 7/08 | | | |
| CO | | X | | | | |
| CT | X | X | X | X | X | X |
| DC | X | X | X | X | | |
| DE | X | X | | | | |
| GA | X | | | | | |
| IL | X | X | | | | |
| KY | X | | | | | |
| ME | | X | | | | |
| MD | | X | | X | | |
| MA | X | | | | | |
| MN | | X | | X | | |
| NC | | X | | X | | |
| NE | | 1/08 | | 1/08 | | |
| NJ | X | X | X | X | | |
| NY | X | X | X | X | | |
| NC | 12/07 | | | 12/07 | | |
| OR | | 1/08 | | | | |
| RI | X | X | | X | | |
| TN | X | X | | | | |
| TX | X | | | X | | |
| UT | | | X | | | |
| WA | | | 7/08 | | 1/08 | |
| WV | | X | | | | |

* Unlisted states do not regulate the above driver distractions.

The states leading the legislative charge to control driver distractions, California, Connecticut, New Jersey, New York and the District of Columbia, have the widest-reaching laws on the books. Washington, D.C., reflects the trend of addressing a variety of distracted driving behaviors by restricting personal grooming, reading and writing, pet care and any other activities that might cause distractions. Connecticut simplifies the matter by prohibiting driver engagement in any activity not related to the actual operation of a motor vehicle. Although the states have a piecemeal approach to controlling cell phone usage and other distractions while driving, there is more unanimity in outlawing television and DVD players within the driver's visual field (38 states regulate placement).

Even when cell phone restrictions are in place, current research by academic and NHTSA-sponsored groups show that bans that forbid handheld phones while allowing hands-free models are misguided. The distraction that results from cell phone usage does not derive from manipulating the telephone as much as it does from a cognitive disruption that leaches driver concentration from the driving task. Add emotional outbursts or intense business matters to a conversation, and the chance of an accident rises precipitously. What is more, the perception that hands-free calling is safer is wrong. Current research shows that a hands-free option can be even more intrusive because operational issues like dialing errors and voice-recognition snafus distract the driver more than dialing a handheld device.

States and Insurance Companies Address Teen Driving Stats

Although as many as seven decades in age may separate them, teenagers and older drivers share several unpleasant driving-related realities: they suffer more traffic fatalities than other cohorts and they do not cope well with driving distractions. The elderly have reasons of fragility and diminishing skills for their statistics. Adolescents, in contrast, have intact natural gifts but are limited by their inexperience which leads them to make poor choices when faced with critical driving decisions. Their inability to turn off distractions also compounds



the problem. When they are fussing with musical devices, incessantly text messaging and interacting with disruptive passengers, they are doing everything but paying attention to the driving task.

All fifty states now have some form of graduated driver licensing in place for teenagers as a result of those grim statistics. At the same time, the insurance industry is responding to the alarming fatality figures for teenage drivers with direct real-time monitoring and driver education programs. American Family Insurance led the way with their Teen Safe Driver Program in partnership with DriveCam Inc. from San Diego. Their in-car cameras give parents frequently uncomfortable views to their teens' driving habits. AIG and Safeco are in the early launch phases of similar systems. Other companies have driver awareness programs and parent/child driving contracts in place to offer client families.

HIDs Irritating Glare

Surprisingly, the rising popularity of HID (high intensity discharge) headlights is posing a visual distraction to older drivers, especially those over fifty. The intense blue-white hue of oncoming HIDs apparently casts more glare than standard halogen bulbs, even while they illuminate the road better for the driver of the car with the HIDs. If the oncoming car is an SUV with higher-mounted headlights, then chances are the HID glare is even more annoying. Consumer Reports noted in 2003 that roughly 4000 respondents to a NHTSA call for feedback on HID usage condemned their expanded use—a significant number of critical comments for an automotive product used in one percent of cars and trucks sold in the U.S.

HID use in Europe does not elicit such negativity and part of the answer might be the self-leveling capacity of HIDs which is a European standard. As a result, Consumer Reports suggests that NHTSA should consider adopting that standard while raising the bar for straight-ahead headlight low beams; requiring more gradual low-beam cut-off for headlights; adjusting the color spectrum of the HID lights to the more conventional yellow; requiring better foreground light levels; and reducing the maximum low-beam headlight height on SUVs and pickups.

About Our Company

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Peter R. Thom & Associates delivers the answers to resolve automotive claims accurately and expeditiously.

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