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Thanksgiving Travel Warning: Stay Alert to Risks of Distracted Driving

CHICAGO—Vehicle accidents are on the rise across the country and the high-traffic holiday could increase the number of distracted and impaired drivers on the nation's already dangerous roads, according to the Property Casualty Insurers Association of America (PCI).

Traffic deaths rose 10.4 percent in the first half of 2016, according to the National Highway Traffic Safety Administration (NHTSA).

"Roadway deaths are increasing at the fastest rate in 50 years, and distracted driving is thought to be one of the leading culprits," said Bob Passmore, PCI's assistant vice president of personal lines policy. "Too often, making a quick call, firing off a text, adjusting the navigation system, or turning our attention to kids and pets in the back seat results in a short lapse of focus that can lead to a crash. And busy holiday weekends can create even more distractions for drivers."

Smartphones continue to be one of the biggest causes of distracted driving. TrueMotion, a Boston-based company focused on safe driving, conducted a recent survey among their users in order to find the top apps drivers are using behind the wheel. Pokémon Go is the second most used app by drivers, and Netflix is in the top 10. And it's not just the driver who is distracted. Pedestrians and bicyclists are increasingly distracted by smartphones, putting everyone on the road in danger.

Impaired drivers—under the influence of alcohol, prescription medication, marijuana and other drugs—also are contributing to higher numbers of auto accidents. From 2007 to 2014, the number of nighttime weekend drivers in the United States with marijuana in their systems increased by nearly 50 percent, according to NHTSA.

"While safety is always the first concern, the increase in accidents also could be hitting consumers' pocketbooks by putting upward pressure on insurance costs," said Passmore.

The increase in frequency and severity of auto accidents comes at a time when the costs associated with accidents also are rising. New cars are equipped with advanced technology and materials, which are more expensive to repair due to more advanced diagnostic tools, specialized training by technicians, increasing labor costs and repair parts.

"Raising awareness about these alarming statistics and the continued threat of distracted driving can help make our roads safer and keep costs down for consumers," said Passmore. "Cars are getting safer, but drivers are not. This Thanksgiving we all need to put down our smartphones and drive responsibly. Limiting distractions in the car could mean one less risk to travelers."

PCI's Thanksgiving Driving Tips:

- We encourage you to buckle up, drive safely and try to be prepared for those who may not. Seat belts save lives and help prevent injuries. Also, make sure kids are in the proper car or booster seats.
- Plan ahead and allow extra travel time. With more people on the roads, often driving in unfamiliar territory, the potential for a traffic crash increases. We encourage motorists to plan their routes in advance when traveling to new destinations, be patient, and allow for extra travel time.
- Observe speed limits, including lower speeds in work zones. Stay focused on the road and aware of changing traffic patterns caused by construction. Please be cautious of the construction workers themselves, who are often in close proximity to the highway — and at great risk.
- Avoid distracted driving. When the entire family is traveling in the car, the opportunity for distraction is multiplied. Remember to put the phone down, and never text while driving. Buckle up or secure pets in the back of the car.
- Beware of crash taxes. Although they have been banned or limited in several states, there are many cities, counties and fire districts that charge the at-fault driver for emergency response costs in an auto accident. Fees range from \$100 to over \$2,000 for response services. The average cost is \$200. A typical insurance policy does not cover the cost of a fire truck responding to an accident.
- Have a plan for roadside assistance. If an accident occurs, be wary of unscrupulous towing companies. Have the phone number for your insurer or a roadside assistance program ready so you know who to call. Some towing companies take advantage of drivers after an accident and you could find yourself facing excessive fees or complications recovering your car from the tow yard.
- Update your proof of insurance. Before hitting the road, make sure to replace any expired insurance identification cards in the event you need to prove you have insurance during a traffic stop.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write \$202 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 27 percent of the homeowners market, 33 percent of the commercial property and liability market and 34 percent of the private workers compensation market.

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