Tackling Distracted Driving Habits with Telematics

At any given time during the day in the United States, it’s estimated that more than 800,000 vehicles are being driven by someone using a hand-held cell phone. Despite laws to curb phone use in the car, drivers are becoming more likely to interact with their devices while driving, not less. They’re also using their phones in riskier ways. Talking on a phone is down slightly since 2014, but manipulating a phone in other ways such as writing emails, sending texts and even live streaming is on the rise.

Distracted driving can lead to both increased frequency and severity of claims. People who use their phones at the wheel have twenty percent more insurance claims than others in the risk pool. “Distracted driving is more predictive of an eventual loss claim than virtually any other behavior, including speeding and braking,” writes the Los Angeles Times.

However, it’s not just texting that’s the problem. The AAA Foundation for Traffic Safety found that in-vehicle information systems are also diverting drivers’ attention off the road. The bottom line is that distracted driving is a significant public safety issue. In the first quarter of 2019, the U.S. experienced 8,110 traffic fatalities. That’s seven percent more deaths than in the corresponding quarter of 2009.

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Safer Cars, More Dangerous Drivers

Advancements in automobile safety features have come a long way in the past decade as has their rapid adoption. “At least one ADAS feature is available on 92.7% of new vehicles available in the U.S. as of May 2018,” claims AAA. If available technology like blind-spot alerts and automatic braking have the potential to reduce crashes, why are traffic fatalities higher than they were ten years ago? One factor often cited as a contributor is distracted driving. In fact, according to a recent survey, ADAS systems lead some drivers to believe that it’s actually safer to take their eyes off the road to multitask. “About 25 percent of vehicle owners using forward collision warning or lane departure warning systems report feeling comfortable engaging in other tasks while driving.”

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Proactive Steps to Prevent Distracted Driving

Since penalties haven’t succeeded in the reduction of distracted driving habits, many insurance companies have turned to traffic-data companies to monitor drivers in hopes that raising awareness will help. To “provide feedback to drivers on their overall driving habits, so they learn to practice safer driving,” states Insurance Innovation Reporter. “Consumers have always played an active role in preventing distracted driving crashes, and telematics now acts as a virtual ‘coach’ to help them to do so.” In addition to driver education, telematics data can be used for usage-based insurance. If the customer consents to a vehicle monitor, one in five auto insurance policies in the United States now offer a potential discount.

How does it work? Drivers who are interested in taking proactive steps to avoid distractions agree to provide data from their smartphones collected while driving along with other telematics data. Device handling, calls and screen walking are among the common activities monitored. While telematics data helps identify unsafe behavior like hard braking, hard cornering and tailgating.

Research has shown that telematics devices appear to be working. Fifty-six percent of the drivers who participated in a public opinion survey by the Insurance Research Council (IRC) claimed to have made changes in how they drive since installing telematics. Eighteen percent of those claim to have made significant changes. “These findings suggest that having telematics devices installed in vehicles can play a beneficial role in promoting safe driving and reducing the frequency of auto accidents and their associated costs,” said Elizabeth Sprinkel, of the IRC.
Technology is No Substitute for Attentive Driving

Despite driver education through monitoring and telematics technology, the advanced driver-assistance systems available on modern vehicles, and the strides made towards autonomous vehicle operation, there is still no substitute for an attentive human driver.

The Association for the Advancement of Automotive Medicine recommends a multi-pronged strategy to alter behavior, reduce distractions and keep drivers focused on the road. This approach includes the “three Es” of enactment of a law, education of the public about the law and rigorous enforcement of the law, “along with future federal regulation of in-vehicle electronic devices and the employment of technology to limit the use of electronic devices while driving.” Lower fatality rates from motor vehicle crashes in other high-income countries suggests that the United States can make more progress in saving lives. If the U.S. had the same rate of crash fatalities as Sweden, that would equate to 20,000 fewer lives lost in 2018. “It is important to compare us not to our past but to our potential. Seeing that other high-income countries are doing better, we know we can do better too,” said Debra Houry, M.D., M.P.H., director of CDC’s National Center for Injury Prevention and Control. “People of our nation deserve better and safer transport.”

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