



**EVERY
SECOND
MATTERS™**

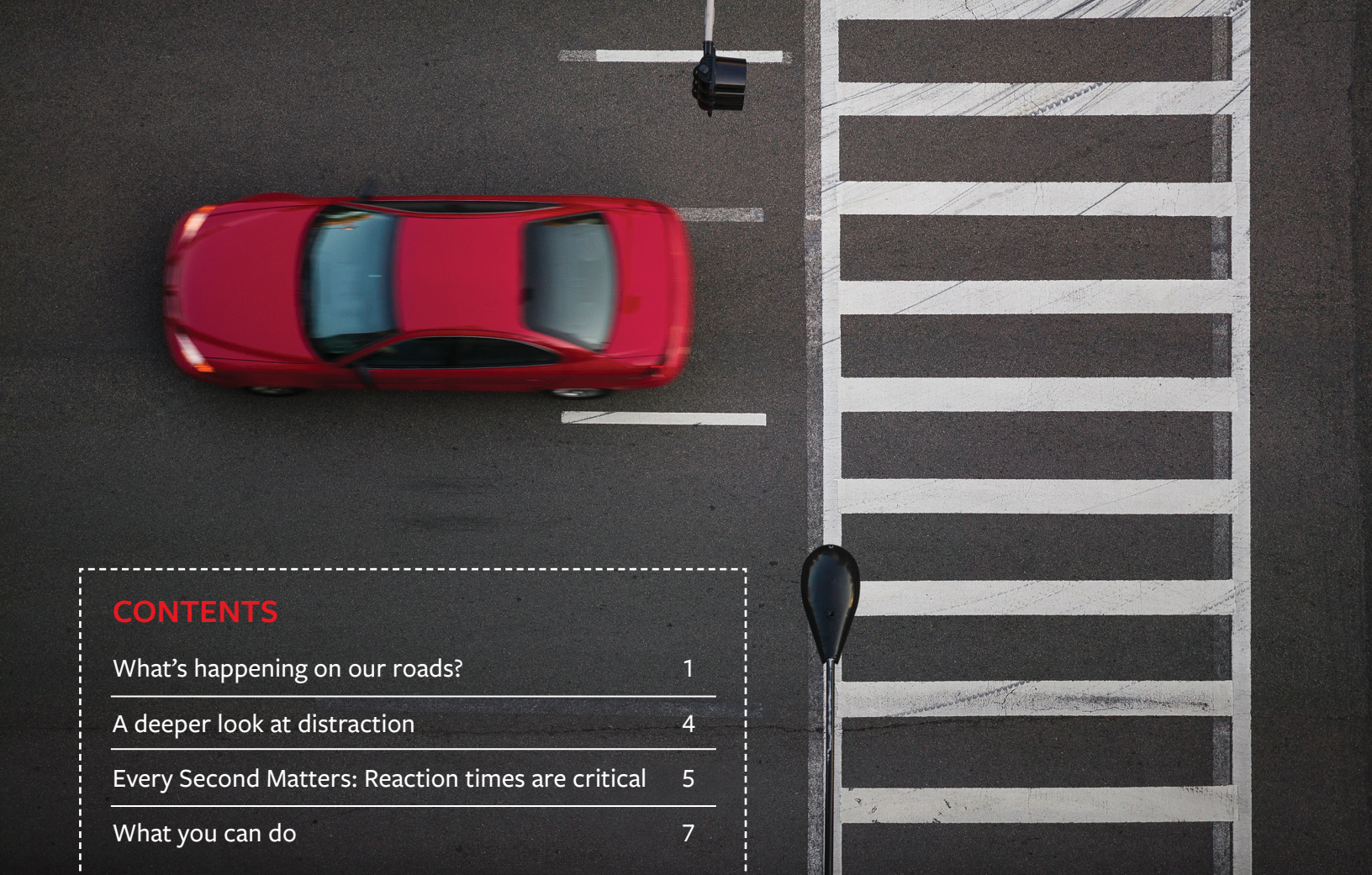
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Every Second Matters™

A CONVERSATION STARTER ON REDUCING DISTRACTED DRIVING RISK



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What's happening on our roads?

Lane departure warnings. Automatic emergency braking. Backup cameras. Drivers today have more technology than ever to help avoid collisions. But still, there continues to be a concerning number of traffic fatalities on our Canadian streets and highways. **In 2015, 1,858 Canadians died in traffic collisions, according to Transport Canada.¹** What's driving those deadly numbers?



An important contributing factor to these collisions is the growing North American epidemic of distracted driving. In particular, the use of hand-held devices by Canadian drivers continues to impact the safety of all road users across every jurisdiction of the country. In Ontario, our highest-populated Canadian province, distracted driving has claimed the lives of more people than speed-related, seatbelt-related or alcohol-related collisions for the fifth consecutive year.²

Provincial legislators, federal agencies, law enforcement and corporate Canada have supported education campaigns and developed strategies to identify and combat distracted driving. But with drivers covering more kilometres, efforts to combat distracted driving have, thus far, fallen short of the mark.

“Canadians have more safety tools than ever to avoid collisions, but there are also greater distractions than before,” said Gary Walsh, a Travelers Canada Risk Control safety professional. “It comes down to where you choose to focus your attention. Focus on the road – the greater the attention, the safer the trip.”

Drivers who are distracted and driving more kilometres often find themselves in potentially dangerous situations. According to a 2018 Travelers survey of adult Canadian drivers, ten per cent of respondents have been pulled over and/or faced legal consequences for driving distracted, and five per cent have caused an accident because of their own distracted driving.³ Even drivers who are actively paying attention and scanning the road face risks because they need to react quickly and safely to incidents that may be caused by other drivers' distraction. And distraction impacts more than just drivers. Of the 1,858 fatalities in Canada in 2015, more than 15 per cent were pedestrians.⁴

With its *Every Second Matters*™ distracted driving initiative, the Travelers Institute is challenging all drivers to set positive examples and help change attitudes about what is socially acceptable behind the wheel. This guide offers a snapshot of roadway distraction. We hope it will serve as a conversation starter to raise awareness among drivers and empower them to drive with fewer distractions.

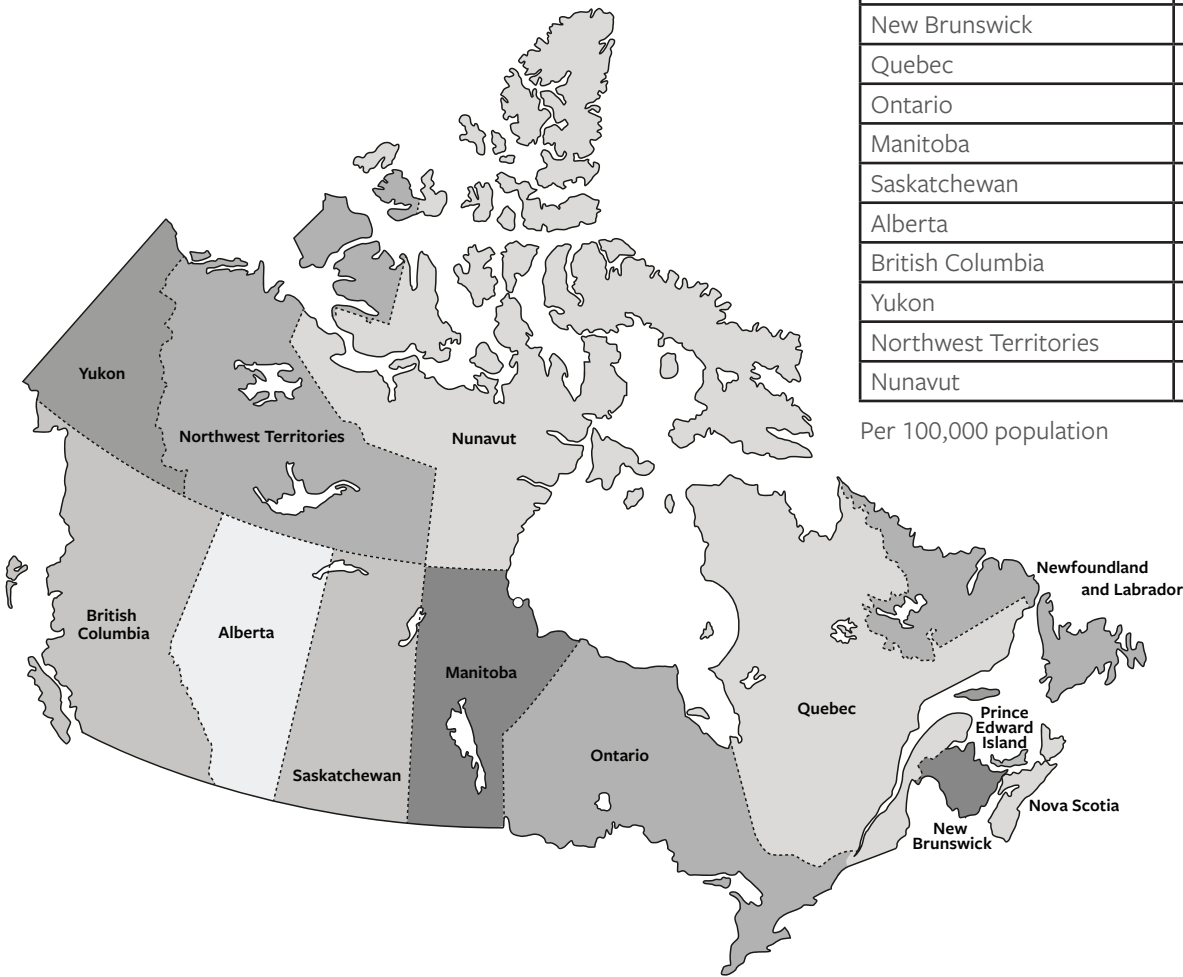
51% of Canadian drivers who answer/make communications while driving use their mobile device to do so once a week or more often.

Source: Travelers survey conducted online by The Harris Poll, March 9-12, 2018.

Fatalities and injuries by province

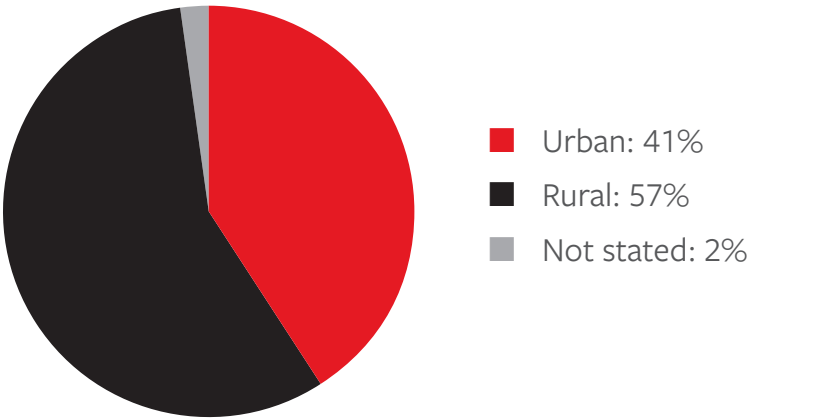
	Fatalities	Injuries
Canada	5.2	451.6
Newfoundland & Labrador	7.9	624.4
Prince Edward Island	12.3	353.7
Nova Scotia	5.6	511.5
New Brunswick	6.6	355.8
Quebec	4.4	447.9
Ontario	3.6	401.1
Manitoba	6.0	921.2
Saskatchewan	10.7	489.4
Alberta	7.9	429.4
British Columbia	6.3	478.9
Yukon	10.7	556.3
Northwest Territories	6.8	183.1
Nunavut	2.7	134.1

Per 100,000 population



Distracted driving is a national issue, affecting Canadians throughout all provinces and in rural and urban areas. Each province sets its own laws and regulations when it comes to use of a mobile device while driving, and, according to a 2018 Travelers survey of adult Canadian drivers, 90 per cent of respondents say they are “very” or “somewhat” familiar with the laws and local regulations pertaining to use of mobile devices while driving.⁵

Number of fatal collisions by location



Source: Transport Canada, Canadian Motor Vehicle Transport Collision Statistics 2015.
 *This information is sourced from an official Transport Canada document but was not produced in affiliation with, or with the endorsement of Transport Canada.

A deeper look at distraction

The Canadian Council of Motor Transport Administrators (CCMTA) defines distracted driving as “the diversion of attention from driving, as a result of the driver focusing on a non-driving object, activity, event or person. This diversion reduces awareness, decision-making or performance leading to increased risk of driver error, near-crashes or crashes. The diversion of attention is not attributable to a medical condition, alcohol/drug use and/or fatigue.” It is dangerous and common. Surprisingly, cellphones and texting are just part of the problem. Other behaviours behind the wheel, such as drinking coffee or using a navigation system, may also be putting you at risk.

“The fact is, everything that occupies your mind or your vision can contribute to distraction behind the wheel,” says Chris Hayes, a Travelers Risk Control safety professional. “While many distracted driving studies focus on cellphones, any type of multi-tasking activity and driving simply do not mix.”

Driving with eyes closed? Manual/visual distractions

One of the most important ways people detect danger is through visual observation. To drive while visually distracted means taking your eyes off the road and not seeing potential problems on the road ahead. Unfortunately, this extremely dangerous behaviour happens frequently. Manual distractions happen when you take your hand or hands off the wheel, for example, when eating or texting. Taking your eyes off the road for just two seconds can have consequences. At 100 km/h, that’s the equivalent of driving 52 metres or the length of a hockey rink with your eyes closed.⁶ Overall, studies have shown that visual distraction from activities such as dialing or texting on a cellphone can increase driving risk substantially, ranging from five times more likely to have a collision⁷ to 23 times more likely to be involved in an unsafe driving event.⁸

Overworking your brain? Cognitive distraction

The brain can only process so much information at a time. When people attempt to perform multiple tasks at once, such as driving while also eating or talking on a cellphone, these multiple tasks compete for the brain’s attention. Drivers may not only be taking a hand off the wheel, but also taking their minds off the road. These mental distractions, also called cognitive distractions, can contribute to a driver’s inability to fully process the visual scene.

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Source: Canadian Council of Motor Transport Administrators



MANUAL/VISUAL DISTRACTIONS



COGNITIVE DISTRACTION

Every Second Matters: Reaction times are critical

Safe driving is more than simply driving the speed limit. It's about proactively scanning the environment, staying focused on the road and being prepared for unexpected events – which occur every day while driving.

U.S. statistics show that in 94 per cent of vehicle collisions, the crash was related to driver error.⁹ And while there's an element of chance in any collision, it often boils down to a root cause that becomes compounded by other events, including inattention. Drivers who are prepared to react to that root cause can help prevent a serious crash more than drivers who are not prepared.

According to Hayes, there are things that can help give drivers the time they need to react to conditions that could lead to a collision. "Maintaining speed and proper following distance gives a driver time to respond to unexpected events," says Hayes, adding, "Increasing the distance between you and the car ahead can help give you the time you need to recognize a hazard and respond safely."

The U.S. National Safety Council recommends a minimum three-second following distance for light vehicles like cars.¹⁰ Larger vehicles, such as tractor trailers, can require up to six seconds of following distance when behind other vehicles. The illustrations below show an easy way to test following distance using the "3-second rule."

The next time you're a passenger, close your eyes for a few seconds and see how far you travel. This simple exercise demonstrates that whatever the distraction, taking your eyes off the road for any length of time can reduce your following distance "safety net" and the time you have to reorient to the roadway and maneuver around potential safety hazards. Both exercises demonstrate why every second matters on the road.

Determining a safe following distance



PICK A MARKER

When following a vehicle, pick an overhead road sign, a tree or other roadside marker.



TIME IT

When the vehicle ahead passes that marker, see how many seconds it takes (slowly count, one thousand and one, one thousand and two, one thousand and three) for you to pass the same spot.

3

DON'T FOLLOW TOO CLOSE

If it is not at least three seconds, increase your following distance.



MODIFY AS NEEDED

It's important to remember that the three-second rule is recommended for ideal road conditions and should be adjusted for adverse weather or reduced visibility.¹¹

According to a 2018 Travelers survey of over 900 Canadian drivers, 69 per cent of respondents think the biggest distraction to the average person while driving is using a mobile device. Yet only 24 per cent of those surveyed think using a mobile device is the biggest distraction to their **own** driving. Still, that same survey found that 51 per cent of Canadian drivers who answer/make communications while driving use their mobile device to do so once a week or more often.¹²



Which of the following communications do you answer/make while driving?

(Select all that apply)

Among Canadian drivers surveyed:

- ☐ Answer a phone call
25%
- ☐ Make a phone call
15%
- ☐ Read a text
13%
- ☐ Send a text
9%
- ☐ Read an email
5%
- ☐ Send an email
4%
- ☐ Other
1%
- ☐ None – I never answer/make communications while driving
63%



Source: Travelers survey conducted online by The Harris Poll, March 9-12, 2018.



What you can do



Sometimes, it is not your actions as a driver or pedestrian that lead to dangerous situations, but the actions of others. As a driver, however, there are things you can do to proactively protect yourself and your family.

Here are some ideas for becoming a proactive driver:

- **Assume you are invisible.** It can be easy to assume everyone else on the road is paying attention, following traffic laws, and can see you clearly. However, that is not always the case. The next time you are expecting other drivers to respect your right-of-way or let you merge into another lane, do not assume they are on the same page.
- **Avoid aggressive driving.** Whenever you are on the road, resist the urge to drive aggressively. Instead, go with the speed of the surrounding traffic and drive defensively. See yourself as part of a community of drivers – all trying to get to your destinations safely. Your improved driving behaviour may rub off on others and help create safer conditions for everyone on the road.
- **Control your emotions.** Taking the high road is often the best route. Remember to be patient, keep a safe following distance, and avoid confronting aggressive drivers.¹³
- **Lead by example.** Changing social norms around distracted driving starts with good drivers setting positive examples for others about what is, and what is not, socially acceptable behaviour on the road. According to a 2018 Travelers survey of adult Canadian drivers, 42 per cent have asked a driver to stop using their mobile device while they were a passenger in their car.¹⁴

Drivers can set expectations for their friends and family, passengers can speak up to distracted drivers, and everyone can avoid calling or texting when a loved one is behind the wheel.



Travelers 2018 survey of Canadian drivers:

Which of the following describes why you answer/make communications while driving?

(Select as many as apply)

Among those who answer/make communications while driving:

- I have family obligations that require my constant attention (31%)
- I don't want to miss something important (27%)
- I always want to be available for work (14%)
- It makes the drive go by faster (14%)
- I'm addicted to technology (10%)
- I have a fear of missing out (e.g. group texts, social media posts) (9%)
- I'm fearful of upsetting my boss if I don't answer (8%)
- Other (17%)

More than 2 in 5 Canadians who drive (42%) have asked a driver to stop using their mobile device while they were a passenger in their car.



Speak up!

Source: Travelers survey conducted online by The Harris Poll, March 9-12, 2018.



Every Second Matters™ initiative

Driving distracted is a dangerous and common occurrence on today's roadways. With roadway fatalities a serious concern, the Travelers Institute® *Every Second Matters™* distracted driving initiative recognizes that every driver, passenger, cyclist and pedestrian has a role to play in changing social norms around distraction. Learn more at travelersinstitute.org/everysecondmatters.

About the Travelers Institute

Travelers established the Travelers Institute as a means of participating in the public policy dialogue on matters of interest to the property casualty insurance sector, as well as the financial services industry. The Travelers Institute draws upon the industry expertise of Travelers Canada's senior management and the technical expertise of its risk professionals, and other experts, to provide information, analysis and recommendations to public policymakers and regulators.



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SOURCES:

¹Transport Canada, Canadian Motor Vehicle Transport Collision Statistics 2015 https://www.tc.gc.ca/media/documents/roadsafety/Canadian_Motor_Vehicle_Traffic_Collision_Statistics_2015-EN.pdf.

²Ontario Provincial Police. "Inattentive Driving Deadliest Behaviour on OPP-patrolled Roads for Fifth Consecutive Year." Press Release. 9 Mar. 2018, <http://www.opp.ca/index.php?lng=en&id=115&entryid=5aa66ef1af4f935a72445903>. Accessed 5 Apr. 2018.

³Travelers survey conducted online by The Harris Poll, March 9-12, 2018.*

⁴Transport Canada, Canadian Motor Vehicle Transport Collision Statistics 2015 https://www.tc.gc.ca/media/documents/roadsafety/Canadian_Motor_Vehicle_Traffic_Collision_Statistics_2015-EN.pdf.

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⁶Traffic Injury Research Foundation, Distracted Driving Facts, <http://tirf.ca/wp-content/uploads/2017/12/Distracted-Driving-Factsheet-18.pdf>.

⁷Kidd, D.G. and McCartt, A.T. The relevance of crash type and severity when estimating crash risk using the SHRP2 naturalistic driving data, ARRB Group Ltd and Authors, 2015.

⁸Driver Distraction in Commercial Vehicle Operations, FMCSA, <https://www.fmcsa.dot.gov/sites/fmcsa.dot.gov/files/docs/FMCSA-RRR-09-042.pdf>.

⁹National Highway Traffic Safety Administration, Safety Technologies. <https://www.nhtsa.gov/equipment/driver-assistance-technologies>.

¹⁰National Safety Council, Reference Material for DDC Instructors, 5th Ed.

¹¹Travelers, 3-Second Rule for Safe Following Distance. <https://www.travelers.com/resources/auto/travel/3-second-rule-for-safe-following-distance>.

¹²Travelers survey conducted online by The Harris Poll, March 9-12, 2018.*

¹³Travelers, Share the Road. www.travelers.com/resources/auto/safe-driving/share-the-road.aspx.

¹⁴Travelers survey conducted online by The Harris Poll, March 9-12, 2018.*

*This survey was conducted online within Canada by The Harris Poll on behalf of Travelers from March 9-12, 2018 among 1,151 Canadian adults ages 18 and older, among whom 948 are drivers. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact Judy Senechal, JLSENECH@travelers.com.



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