



TECHNICAL UPDATE

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DISTRACTED DRIVING

According to the CDC, nine people in the United States are killed every day in crashes that are reported to involve a distracted driver. Defined as any activity that takes a person's attention away from the primary task of driving, distracted driving is an ever-increasing problem as more and more technology creeps into our vehicles, dividing our focus. Texting, cell phone use, eating, changing the radio station, or even conversing all count as distracted driving.

TYPES OF DISTRACTIONS

- **Visual:** taking your eyes off of the road
- **Manual:** taking your hands off of the wheel
- **Cognitive:** taking your mind off of the task of driving

Many everyday activities people engage in while driving can be distracting. Cell phone use is one of the most significant risks, as it causes visual, manual, and cognitive distractions. According to insurance claim data, 11% of auto accidents in 2021 were caused by phone-based distractions. People tend to think they are good at multitasking, especially while driving; however, study after study has found that the brain cannot give full attention to more than one task at a time. Distracted driving can cause life-changing injuries and even fatalities.

NAVIGATING COUNTY RISKS

A driving and vehicle-related accident could become a claim in the Colorado Counties Casualty and Property Pool (CAPP) and County Worker's Compensation Pool (CWCP). For instance, if a county employee driving a county vehicle causes an accident and is injured and injures another person, this would be a worker's compensation claim and an auto liability claim.

In CAPP, driving and vehicle-related claims are first in frequency by accident type and third in severity. For CWCP, driving and vehicle-related claims are fourth in frequency by accident type and third in severity.

TIPS TO AVOID DISTRACTED DRIVING

The best way to avoid distracted driving is to limit distractions before putting the vehicle in drive. Plan your route before starting the trip, as even GPS navigation systems can be distracting. Set the radio, climate controls, etc., before driving. Do not eat while driving. Plan to stop for food and rest breaks if you are taking a long trip. Put cell phones out of sight and out of reach. Set your cell phone to send an automatic text informing anyone who texts that you are driving and will contact them later, or better yet, turn off your cell phone while in the car. According to one study, using a cell phone while driving reduces your focus on driving by 37%.

Counties can help prevent distracted driving by establishing clear procedures for what is and is not acceptable in county vehicles, such as banning employees from using cell phones while driving. Make safe driving a priority with training plans encouraging employees to pull over if they need to make a phone call, check a map, text, or engage in other potentially distracting activities.



WHAT THIS MEANS FOR COUNTIES

Auto accidents pose an enormous risk to the county pools and endanger county employees. Implement clear policies that discourage distracted driving in county vehicles. In addition, county employees should be trained about the risks of distracted driving. CTSI offers online educational training on distracted driving, including ["Hang up and Drive"](#) and a ["Defensive Driving Refresher"](#). There are also in-person trainings on Defensive Driving that your county's Loss Control Representative can present. For more information about the dangers of distracted driving or for information on implementing a fleet safety program, contact CTSI at (303) 861-0507.