

# Auto insurers: Distraction big factor in traffic death surge

October 27 2016, by Joan Lowy

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Auto insurers believe drivers who text, use smartphone apps or are otherwise distracted are a big factor in the recent surge in traffic fatalities and injuries, an industry official said Thursday.

The Transportation Department recently announced that deaths spiked 10.4 percent in the first six months of this year. That followed a 7.2 percent increase in 2015 after years of declining deaths.

Robert Gordon, [senior vice president](#) for the Property Casualty Insurers Association of America, told a safety forum that the increase isn't spread evenly across the country. He said insurers are seeing bigger increases in the frequency of auto collisions in urban areas where traffic congestion is getting worse, and declines in area where congestion is less of a problem.

For example, the frequency of collisions dropped 11.3 percent in Alaska from 2014 to 2016, but rose 14 percent in the District of Columbia and 5.9 percent in neighboring Maryland. Other states with big increases in collisions include Florida, 9.1 percent; Georgia, 9.4; South Carolina, 7.9 percent; Mississippi, 6.7; Texas, 5.7; Nevada, 9.7; Oregon, 6.1, and Washington, 6.2. States with declines included Minnesota, 10.7 percent; North Dakota, 9.7 percent; Michigan, 9.3; Vermont, 7; Wisconsin, 6.5; Maine, 5.4; New Hampshire, 4.8; Iowa, 4.7; and West Virginia, 4.2.

The analysis relied on insurance data on collisions and Federal Highway Administration data on congestion, Gordon said.

A recent study of a half-million driver trips also found that when traffic slows due to congestion, many drivers pick up their smartphones to text or use apps, he said. The study by True Motion, a company that sells anti-distracted driving technology to insurers, found that the top 10 apps used by drivers are, in order, Google Maps, Pokemon Go, Android Messaging, Facebook, YouTube, Waze, Amazon Music, Google Chrome, Pandora and NetFlix.

"You look at [urban areas](#) where the traffic slows way down and the first thing that half the drivers do, or more than half, is pull out their iPhones and their iPads," Gordon said. "You start talking to your friends, you check your email, maybe you send a text and that's a huge problem."

There are other factors that drive up [collision](#) rates. People are driving more miles than ever before as the economy has improved and gas prices have dropped, for example. But those are national trends that don't explain the local differences, he said.

"Our auto insurance companies feel the biggest cause of the increasing accident frequency is this type of distracted driving," Gordon said.

Severe weather events that are unusual for a particular region are also linked to increased collisions, he said.

"An ice storm in North Dakota isn't going to move the needle a lot, but when we had an ice storm in D.C. a few years ago, boy, did that move the needle a lot," he said.

Demographics are also a factor. Areas with larger shares of older or younger drivers also have a higher frequency of collisions, he said. Growing marijuana use, especially when combined with prescription or other drugs, may also be a factor, he said.

Gordon spoke at a forum hosted by the National Transportation Safety Board and the National Safety Council to discuss ways to eliminate [traffic fatalities](#).

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