

FOR IMMEDIATE RELEASE

NAIC Unveils Distracted Driving Awareness Campaign

'Keep the Road Code' invites people to commit to safe driving choices

WASHINGTON (April 12, 2018) — April is [Distracted Driving Awareness](#) Month, and the National Association of Insurance Commissioners (NAIC) today announced the launch of Keep the Road Code, a new campaign that focuses on preventing distracted driving.

"We know that there has been a significant increase in distracted driving accidents and fatalities since 2008," said Julie Mix McPeak, NAIC President and Tennessee Commissioner of Commerce and Insurance. "It's an issue close to me because I'm a mom with a new driver at home. I'm grateful for my platform as NAIC President to raise awareness nationwide, and hopefully help curb distracted driving across the country."

Keep the Road Code aims to educate consumers on the dangers of driving while distracted whether it is from impairment, texting or doing anything that takes their eyes off the road or hands off the wheel. Distracted driving is a serious public safety concern. Ten percent of fatal accidents in the U.S. involve at least one distracted driver, killing approximately 3,500 people each year. It takes focus, practice and skill to safely operate a vehicle moving 80 feet per second (55mph). Distractions don't help. Researchers and state insurance regulators all point to distracted driving as a major cause of more frequent, more costly and too often deadly accidents.

In addition, higher accident rates result in higher insurance premiums for many. In 2009, average annual insurance premiums had decreased to \$787 from \$843 in 2004. Then the trend reversed. A 2015 NAIC report shows that average expenses had climbed by 12 percent. At the same time the National Highway Traffic and Safety Administration (NHTSA) began tracking increases in motor vehicle accident fatalities caused by distracted driving — primarily involving cell-phone use. In 2010, auto insurance rates rose for the first time in six years. They've gone up each year since.

"Operating a vehicle is the most dangerous and potentially deadly activity most consumers do every day," McPeak said. "Accordingly, I've focused the NAIC's consumer education efforts this year on the prevention of distracted driving."

The NAIC'S [Insure U](#) website includes information on the dangers of distracted driving. Readers can commit to and share, the ['Keep the Road Code' pledge](#) — a promise to stay focused and responsible when behind the wheel.

About the NAIC

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S. For more information, visit www.naic.org.