



MISSISSIPPI

INSURANCE DEPARTMENT

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PRESS RELEASE

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Chaney Urges Mississippi Drivers to ‘Keep The Road Code’ During Distracted Driving Month

Jackson – Commissioner of Insurance Mike Chaney is today urging Mississippi drivers to ‘Keep the Road Code,’ a new campaign from the National Association of Insurance Commissioners (NAIC) that focuses on preventing distracted driving. April is Distracted Driving Awareness month.

"There has been a significant increase in distracted driving accidents and fatalities since 2008," Chaney said. "I've long been an advocate for stronger texting and driving laws in Mississippi and will continue to push for them."

According to a new study (<http://blog.zendrive.com/distracted-driving/>) released by Zendrive, a San Francisco-based startup that tracks phone use for auto insurers and ride-hailing fleets, people are spending more and more time on their phones while at the wheel.

‘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.

"One of the most dangerous and potentially deadly activities consumers do every day is getting behind the wheel," Chaney said. "I applaud 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.
