

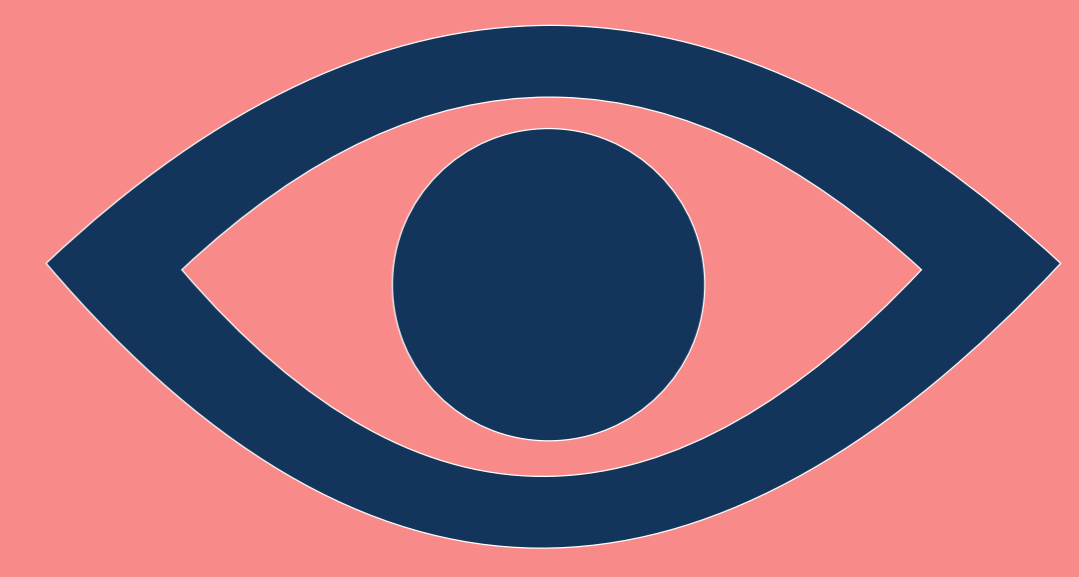
Combat Distracted Driving Through Telematics

What is distracted driving?

Distracted driving is the act of driving while engaged in any activity that reduces the driver's focus. Distraction significantly impacts drivers' ability to respond to changes in vehicle or traffic behavior.

Visual: Taking your eyes off the road.

Taking your eyes off the road for just 4.6 seconds at 55 MPH is the equivalent of driving the length of a football field.



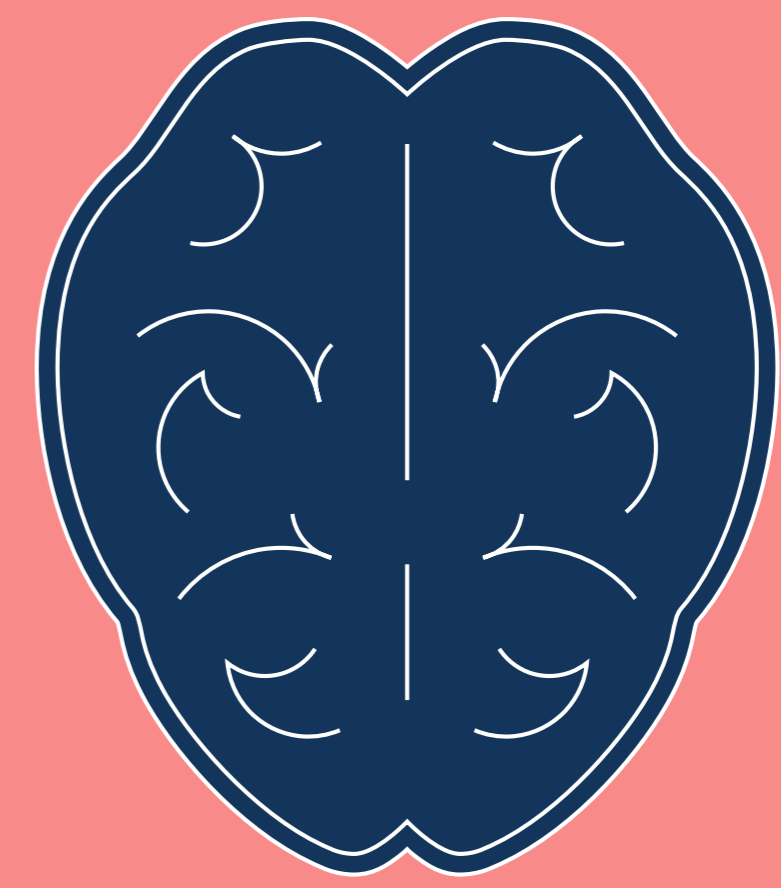
Manual: Taking one or both hands off the wheel.

Drivers who are engaged in manually distracting behavior such as applying makeup are between 2x - 8x more likely to get in an accident than focused drivers.



Cognitive: When your thoughts are not focused on driving.

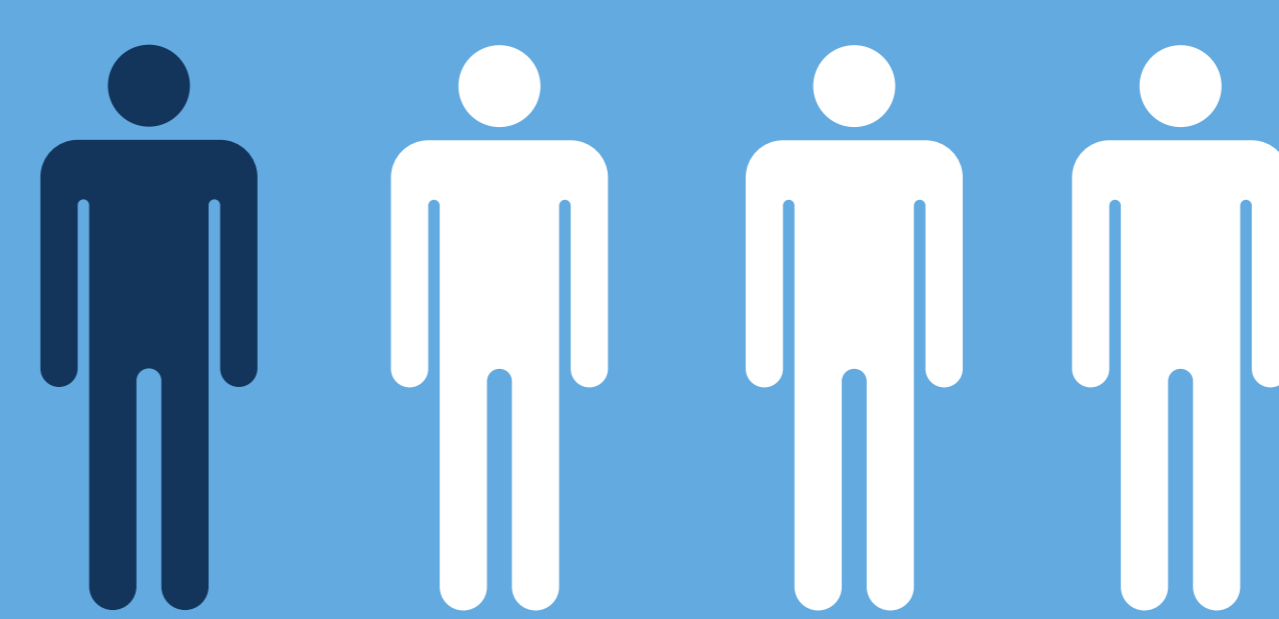
Complex phone conversations reduce a driver's ability to detect, discriminate among, and respond to visual targets by as much as 30%.



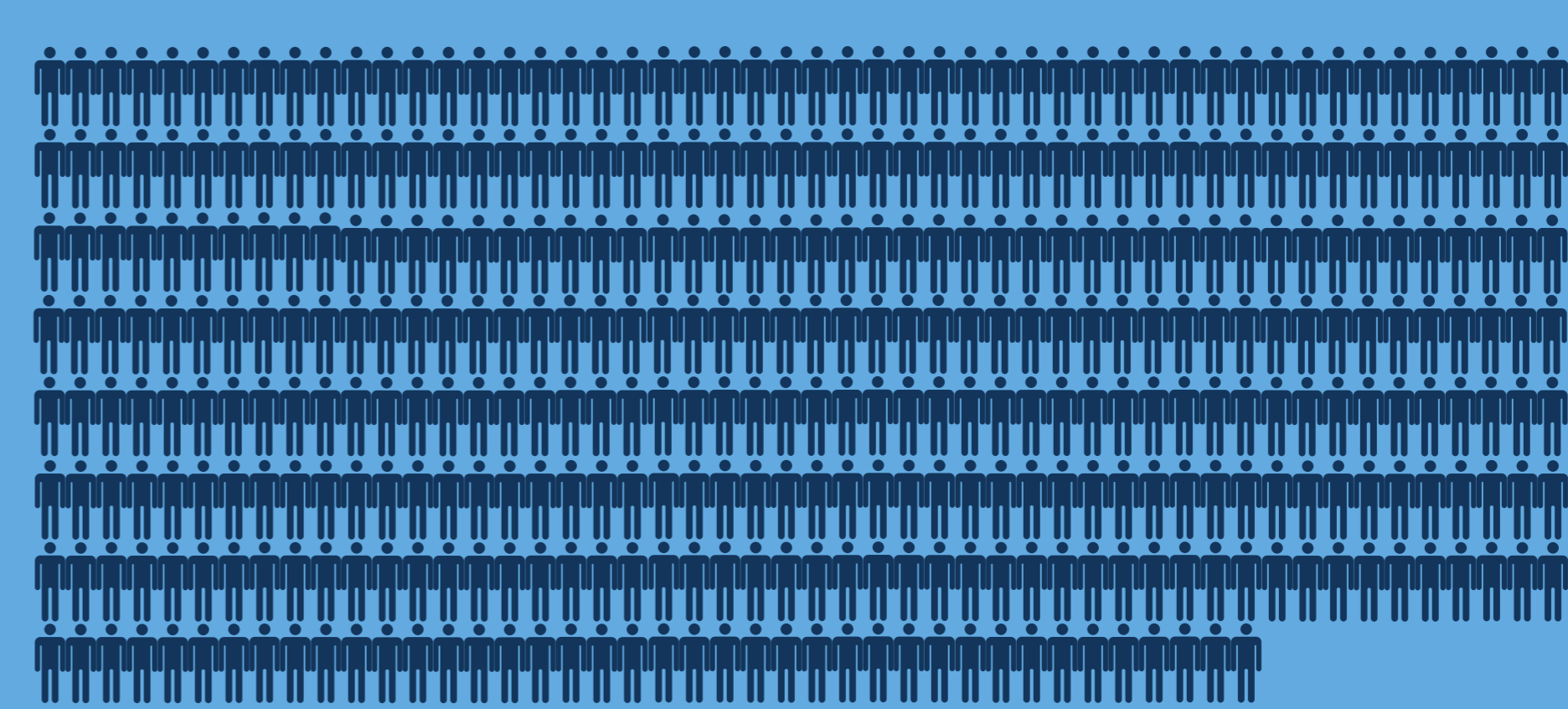
A growing public safety risk

Most US drivers admit to engaging in distracted driving, but few are willing to change their behaviors. So how bad is distracted driving?

1 in 4 accidents in the United States are caused by distracted driving.



Nearly 390,000 injuries occur annually from accidents caused by distracted driving.



Over 3,000 deaths are caused by distracted driving annually.



1 icon = 1000

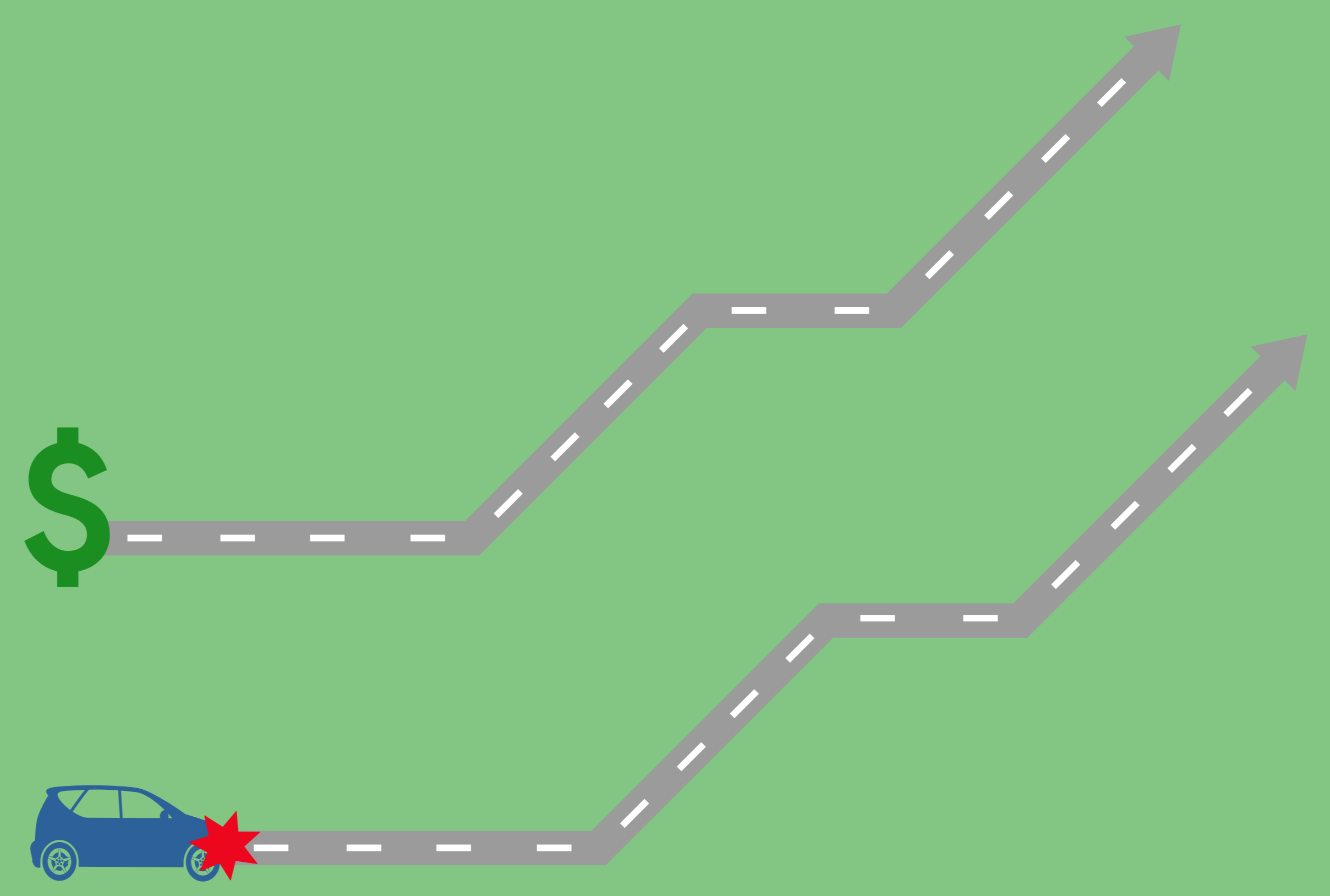
The cost of distracted driving

Distracted driving has a devastating cost in terms of human lives. The impact on insurers is also severe, leading to more frequent and more severe accidents.

Claim frequency and severity have grown year-over-year for 5 straight years.

Auto insurance losses and expenses have exceeded premiums every year since 2007.

Distracted Driving costs auto insurers between \$30-60 billion annually.



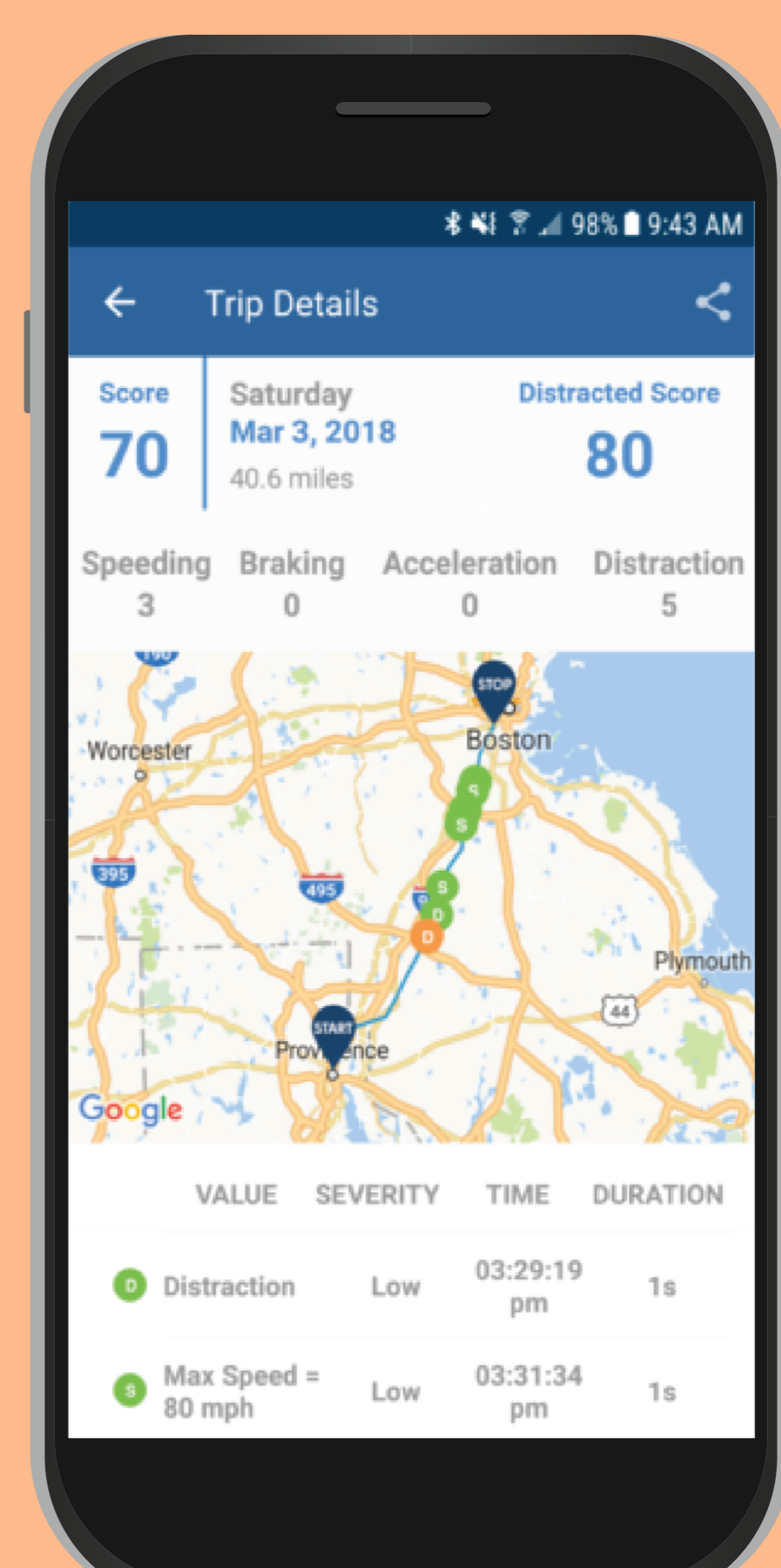
How telematics can help

Telematics provides deep insights into both driving risk and distraction, allowing both insurers and drivers to better understand and curb risky behaviors.

Monitoring: Telematics allows you to monitor both driving behavior and smartphone-related distraction.

Informing: By leveraging personal driving data, you can inform policyholders of the frequency and severity of their distraction and help them focus on driving safer.

Incentivizing: Through premium discounts and other rewards, you can incentivize safer driving behavior and monitor improvements over time.



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