



SUMMER DRIVING

More drivers than ever are expected to hit the roads this summer. Local Government Insurance Trust (LGIT) is encouraging all our members' drivers to slow down and stay alert in order to prevent a costly collision, injury or death. After years of declining numbers, roadway fatalities have increased during recent years, even during the pandemic, a disturbing trend that coincides with an increase in speeding and driving while distracted.

According to recent data released by the U.S. Department of Transportation's National Highway Traffic Safety Administration and the National Safety Council, America's roadways have become increasingly deadly in the past two years. With fatalities rising at a record pace to over 42,000 in 2021, nationwide data indicates that speed is a consistently contributing factor.

According to the data, most drivers are consistently driving 10 to 15 mph over the posted speed limit, and Maryland's roadways are no exception. While there are other contributing factors, including impairment and distraction, studies show that drivers are simply making bad decisions behind the wheel, often with tragic consequences.

LGIT's members' driving experience is consistent with the national trends. We continue to see the same types of auto related losses year after year. The top three types of auto losses experienced by LGIT members in order of frequency are:

- **Intersection related crashes**
- **Rear-end collisions**
- **Backing collisions**

Driving too fast for conditions, following too closely, and driving while distracted are the primary causes of automobile accidents. Research has established time and again that the greater the speed at collision, the greater the risk of serious injury or death. In fact, the likelihood of dying in a collision doubles every 10 mph over 50 mph. So at 70 mph the occupants of a vehicle are four times more likely to die, speed alone being the only variable. Think about that the next time you are driving 70 mph on the highway.





Backing is often thought of as a minor type of collision, yet in the last three years, LGIT members have been involved in two tragic fatal backing incidents. These types of accidents are preventable if you make sure nothing is behind you before you attempt to back up. Use a spotter when backing dump trucks or other large vehicles with limited visibility. Situational awareness, being aware of all hazards around your vehicle is critical to keeping drivers and others safe.

Nationally, the increase in fatalities in 2020-2021 includes not just motorists, but pedestrians and first responders as well. Even though all 50 states have “Move Over” laws that require drivers to slow down and move over a lane away from anyone working at the roadside, the deaths of first responders, including law enforcement officers, firefighters, EMS personnel, and tow truck drivers, continue to be cause for alarm.

As the summer driving season begins, whether you are driving while on vacation or for one of our local governments, be aware of the potential driving hazards that you may encounter. Please also remember to: **buckle up, slow down, increase your following distance, minimize distractions, and drive defensively** so that everyone who shares the road can arrive at their destinations safely and enjoy the summer.

Please contact Larry Bohlen, Director of Field Services, for more information on defensive driving classes (DDC) and resources at lbohlen@lgit.org.

