



Department of Business Regulation

Insurance Division

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Consumer Alert 2018-5

7 Safe Driving Habits to Adopt

Each time you take your focus off the road, you're putting your life and the lives of others at risk

According to the National Highway Traffic Safety Administration (NHTSA), traffic fatalities increased by six percent from 2015 to 2016. Distracted driving, speeding, alcohol impairment and unrestrained passengers were the main culprits. The Rhode Island Insurance Division and the National Association of Insurance Commissioners (NAIC) offer these tips to help you drive safely behind the wheel.

Safety Driving Tips

Whether it's going to work, running errands or taking a special trip, for many, driving is a common daily activity. Yet something as normal as getting behind the wheel and driving can be anything but routine when an accident occurs. Remember, your car weighs more than 4,000 pounds, and an accident with a vehicle that is equal or heavier in size could be disastrous.

Things you should do:

- **Maintain your vehicle.** Have regular checkups, and make sure your tires are properly inflated and the lights work.
- **Buckle up.** Seat belt use is one of the most effective ways to save lives and reduce injuries after a crash. Yet thousands die each year as a result of being unrestrained.
- **Use smart driving positions.** Keep both hands on the steering wheel, and position them at 9 o'clock and 3 o'clock, or 10 o'clock and 2 o'clock (depending on the size and style of your steering wheel).
- **Maintain speed limits.** Obey all speed limits and watch out for hazardous road conditions.
- **Adhere to the 3-second rule.** When driving behind a vehicle, there should be 3 seconds of distance between your vehicle and the car in

front of you. That space assures your ability to properly react if something happens.

- **Map out your route.** Taking your eyes off the road to program or look at a map can be a major distraction.
- **Pay attention to the road.** [Distracted driving](#) is dangerous and the cause of frequent, costly and often deadly accidents. Limit your distractions, and never use electronic devices to text or surf the web while driving. Drunk or drug-impaired driving, speeding and drowsy driving are dangerous. Take the "[Keep the Road Code](#)" pledge to being a focused, responsible driver.

WreckCheck App for Smartphones

In the course of your lifetime, an auto accident is bound to happen. When it does, take some of the guesswork out of a tense situation with the [NAIC's WreckCheck™](#). This free mobile app for [iPhone®](#) and [Android®](#) smartphones outlines what to do immediately following an accident and walks users through a step-by-step process to create their own accident report.

Don't have a smartphone? Download a [printable accident checklist](#) and other tips for staying calm, safe and smart on the road.

More Information

- Get educated about your insurance choices. For unbiased consumer information and resources, visit [insureUonline.org](#).
- Take the time now, before a major purchase or life change, to fully protect yourself from the unexpected. The Rhode Island Insurance Division and the National Association of Insurance Commissioners offer [Get Ready resources](#) to help consumers do just that.
- Don't be a victim of insurance fraud! Before you sign a contract, write a check or give out personal information, STOP. CALL the Rhode Island Insurance Division at 401-462-9520 or email dbr.insurance@dbr.ri.gov and CONFIRM that the agent, adjuster, appraiser, and/or company you are working with are licensed to do business in RI. You may also file a complaint online with the RI Insurance Division by clicking [here](#).

About the RI Insurance Division

The mission of the [Rhode Island Insurance Division](#) is to assist, educate and protect Rhode Islanders through the implementation and enforcement of state laws mandating regulation and licensing of the regulated industries while recognizing the need to foster a sound business environment in the state. We are also committed to treating everyone who comes before us fairly, efficiently and with respect. Please visit our [website](#) to obtain additional consumer information and [alerts](#) issued by the Rhode Island Insurance Division, or you may contact us at 401-462-9520 or email dbr.insurance@dbr.ri.gov for assistance.

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.

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