

SEA, SUN, & SURF

(Dangers, Delays & Distractions)

100 DEADLIEST DAYS OF SUMMER

Driving Report



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DRIVING REPORT

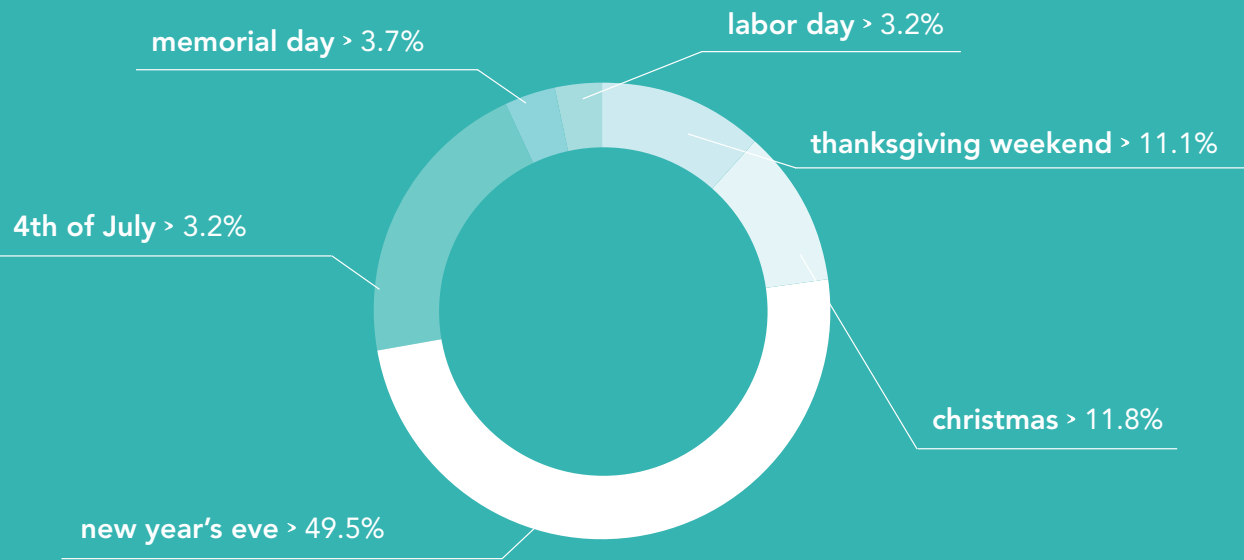
While many drivers dread the snow, ice and rainstorms that characterize the rest of the year, it is summer that poses the greatest dangers for American drivers. The 100 days between Memorial and Labor Day are some of the most dangerous and deadliest on the road according to AAA. Cambridge Mobile Telematics (CMT) observed data from 100 million trips across the U.S, and found that Memorial Day is by far the most dangerous day to be behind the wheel, but July 4th is the most congested, and Labor Day also sees distraction, braking and speeding peaks.

Our research shows that the vast majority of Americans remain in the dark regarding summer driving dangers. In a recent survey conducted by CMT, 49.5 percent of Americans identified New Year’s Eve as the most dangerous day to drive, followed by July 4th which was chosen by 20% of respondents. Memorial Day, which leads the pack in terms of distracted driving incidents, was actually placed second to last, after NYE, July 4th, Christmas, and Thanksgiving. Only Labor Day is considered safer - an irony given that AAA identifies these as the beginning and end of the summer danger season.



MEMORIAL > LABOR DAY
100 DAYS
among most dangerous for driving

RECENT CMT SURVEY SHOWS AMERICANS REMAIN IN THE DARK ON SUMMER DRIVING DANGERS



Increased number of distractions is a major contributing factor to dangerous summer driving — disconnecting from deadlines for the weekend, squabbling kids in the back, planning for the weekend or traffic congestion, all play a role. While we like to think we are focusing on the road ahead, the reality is often different.

Drawing on anonymized data from millions of real-world drives, as-well-as consumer research conducted in May 2019, this report presents a snapshot of summer driving concerns, behaviors and most dangerous hotspots.

THE PERFECT STORM FOR DRIVER DISTRACTION

Summer Fridays
Holiday Celebrations
Sea, Sun, & Surf

37 percent of consumers confessed that they are still thinking about work until they are at least halfway to their destination, with almost a fifth (19.1 percent) not disconnecting until after they've arrived. With more than half (55 percent) of North American businesses allowing employees to skip out early or take off for summer Fridays, this suggests that summer drivers might have their hands on the wheel but their minds still fixed on 'to-do' lists.

Shockingly, almost a quarter of Americans admit to multitasking for at least half of the time while driving. 21 percent of weekend adventurers conceded they make the driving seat their desk to get away without missing deadlines — 15 percent admit to finishing up emails en route, and 6 percent happily continue conference calls while speeding down the highway. Weekend planning is by far the biggest driving distraction — 30% of drivers confess to on-the-road texting and messaging to finalize and perfect weekend plans.

Data compiled from millions of summer drives suggest that Americans are not far from reality. On average, 33 percent of summer drives record some instances of distraction, but not all cities and states are equally at fault.

Memorial Day saw almost half (45 percent) of trips in Charleston, Charlotte, Memphis and Raleigh record driver distraction. However, Miami drivers, recorded the highest number of distraction events (63 percent). These five cities top the danger charts for summer driving with each recording distraction on at least 40 percent of all drives.

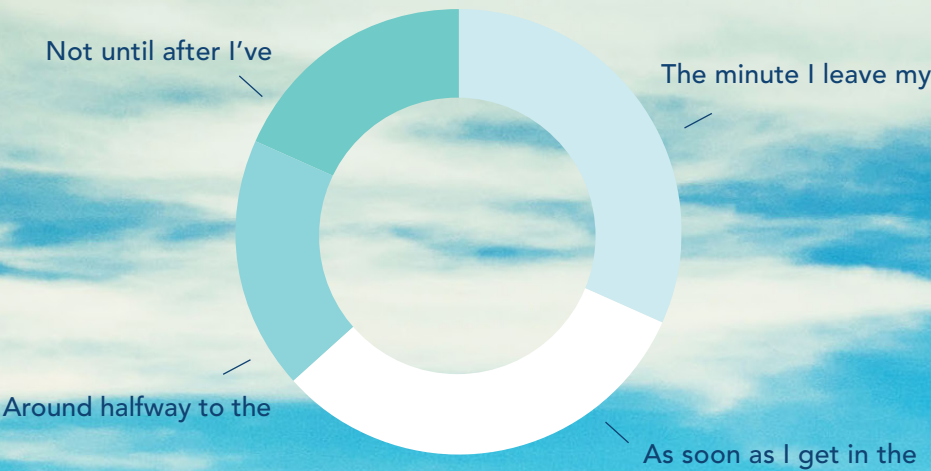
21% Use driver seat as desk

15% Finish emails en route

6% Join in on conference calls

30% Admit on-the-road texting

WHEN YOU LEAVE WORK FOR YOUR SUMMER WEEKEND, HOW LONG DOES IT TAKE YOU TO DISCONNECT FROM YOUR TO-DO LIST?



CITIES WITH LONGEST LENGTH OF SUMMER DISTRACTION EPISODES:

Boston
Miami
New York
Philadelphia



CHANGING DRIVING BEHAVIORS

FIREWORKS, FUN & FENDER BENDERS

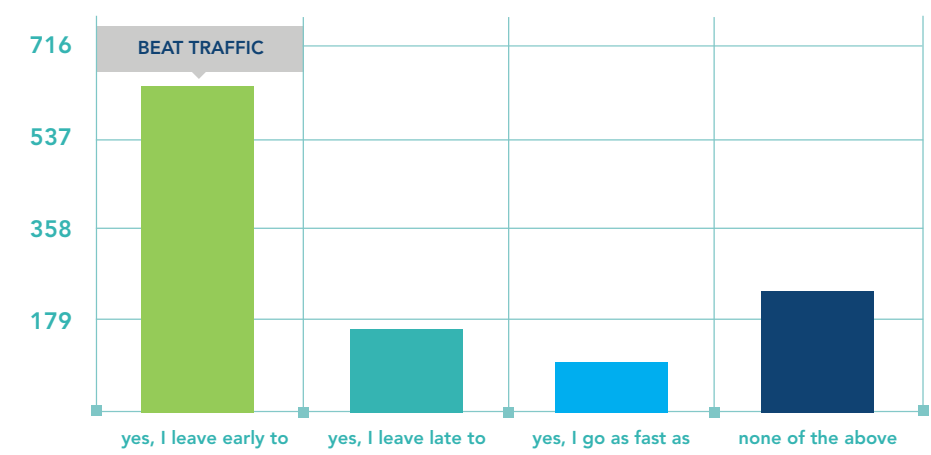
Those fearing a fender bender should understand that certain types of driving styles (hard braking) leads to accidents. California tops the list as the state with the highest hard braking rates across the U.S. Drivers trekking through Sacramento, Oakland, San Jose and San Francisco, and those opting for the scenic route on the Pacific Coast Highway (San Diego and Los Angeles) are more susceptible to hard braking events, thus increasing their chances of a fender bender.

BEATING THE RUSH

Another challenge facing summer drivers is that we purposefully change our behaviors in anticipation of the upcoming drive. Occasional drivers hit the roads and have to tune up rusty techniques, and because we know the roads will be more crowded we drive at unusual times, or take the path less traveled to avoid traffic.

WEEKENDERS & DAYTRIPPERS

Chart-toppers for Summer Speeding

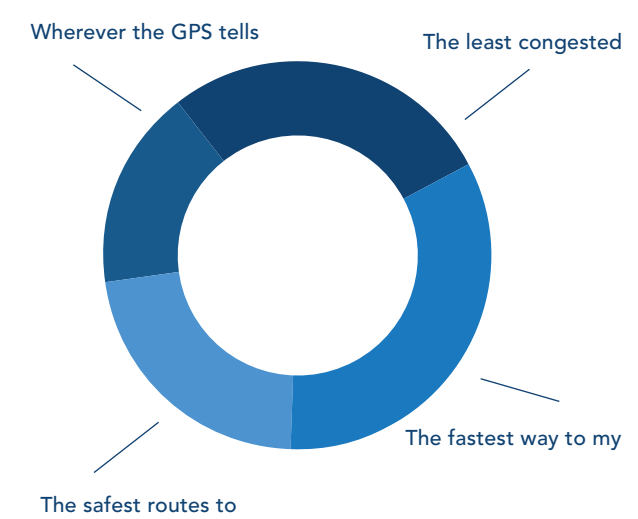
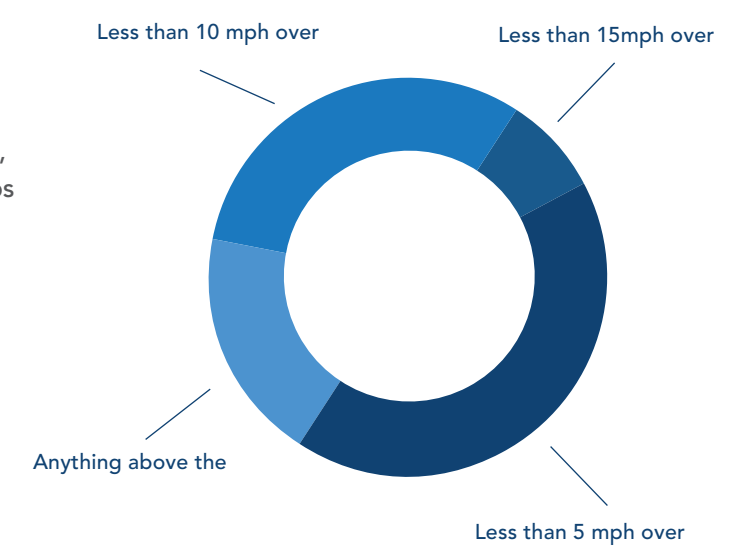


Almost three quarters (67.1) of us leave as early as possible to beat the rush, with another 17% leaving later in the day for the same reason. A less strategic (but no less keen), 9.2% just put their foot down, going as fast as possible to get to the destination.

55% RUSHING TO THE BEACH:
New Yorkers & The Hamptons
NEXT SPEEDIEST CITIES:
Jacksonville, D.C., Portland & Milwaukee

America's Most Speed-Conscious Cities

Even in America's most speed-conscious cities like San Antonio, Wichita and Austin, each of which sees less than a third of trips exceeding speed limits, the concept of speeding seems up for debate. Only a fifth (19.7 percent) of respondents stick to the speed limit, with 42 percent believing that speeding by up to 5 miles per hour is ok, 31 percent will sneak up to ten miles over while 8% percent think up to 15 miles per hour over the limit is acceptable.



3rd Place: Personal Safety

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IT'S NOT ME. IT'S YOU.

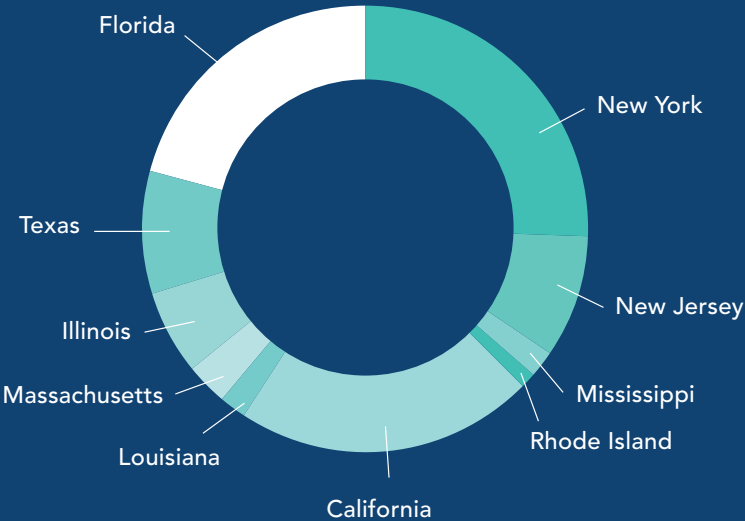
One thing 8 percent of Americans agree on, other people drive badly during the summer. From Memorial Day to Fourth of July, 33 percent of Americans think other drivers are far too distracted by breaking out summer tunes or paying too much attention to passenger conversation. 32 percent worry about sharing the road with drunk drivers, while 23 percent are most concerned by speed demons in a hurry to get to fireworks and BBQs.

On July 4th, 9 of the 10 most distracted driving hotspots are in the South. Data collected from actual road trips reveal that 87 percent of consumers concerned about other drivers are correct. Mississippi, Rhode Island, and Louisiana have a holiday

concentration problem with more than 40 percent of summer trips distracted, but these states are still behind beachgoers in Miami where 43 percent of drivers are focusing on something other than the road.



Based on real-world, observed data, New Yorkers are wrongly maligned and don't place in the top ten. In terms of distraction, speeding and hard-braking, the U.S.' most dangerous drivers are based in Rhode Island, Florida, Louisiana, Hawaii and Connecticut.



Top 10 States

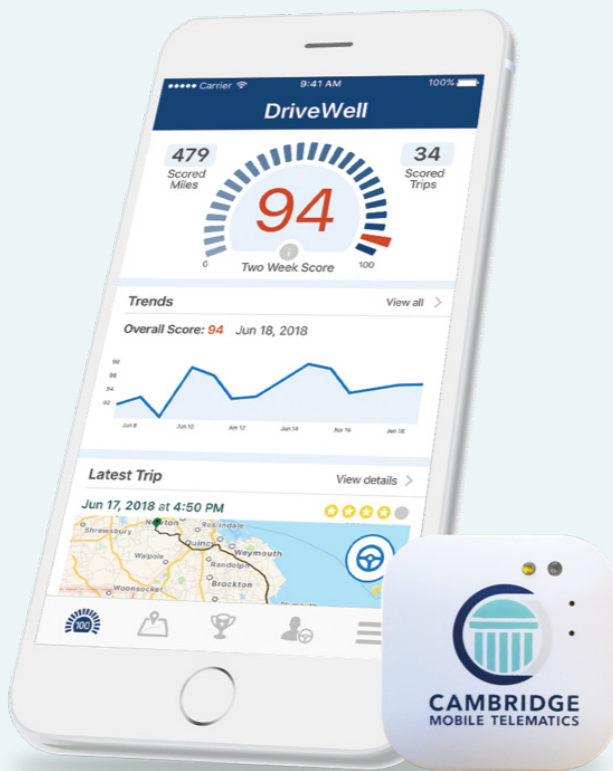
Percentage of Drives SPEEDING	
NAME	% SPEEDING
Connecticut	58
Hawaii	55.63
New Hampshire	53.91
Rhode Island	53.39
Washington	52.37
Maine	51.51
Massachusetts	51.32
Delaware	51.32
Pennsylvania	49.47
New York	48.74

Percentage of Drives HARD-BRAKING	
NAME	% BRAKING
California	31.41
Washington	30.4
New Jersey	28.3
Georgia	27.71
Connecticut	27.28
North Carolina	27.11
Pennsylvania	26.23
New York	26.22
Nevada	26.22
Maryland	26.11

Percentage of Drives DISTRACTION	
NAME	% DISTRACTION
Mississippi	46.2
Rhode Island	43.64
Louisiana	42.78
Alabama	42.38
Arkansas	42.09
South Carolina	41.82
Tennessee	41.16
Florida	41.07
Missouri	40.74
Kansas	40.11

Cambridge Mobile Telematics' (CMT) mission is to make the world's roads and drivers safer.

Since its first product launch in 2012 that pioneered mobile usage-based insurance, CMT has become the world's largest and leading mobile telematics and analytics company with its phone-only and phone+Tag programs. Its DriveWell platform measures and scores driving performance, incentivizes safe driving, offers real-time emergency roadside assistance, and increases operational efficiencies with claims solutions. It enables improved driver performance, lower loss ratios, decreased loss adjustment expenses, and higher driver growth and retention. The DriveWell platform is used by more than 35 top global insurers, commercial fleets, rideshares, and other organizations in more than 20 countries, improving safety for millions of users. In May 2019, DriveWell was recognized with the Best Auto Digital Insurance Product by TU-Automotive for the second year in a row.



To learn more, please visit cmtelematics.com



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