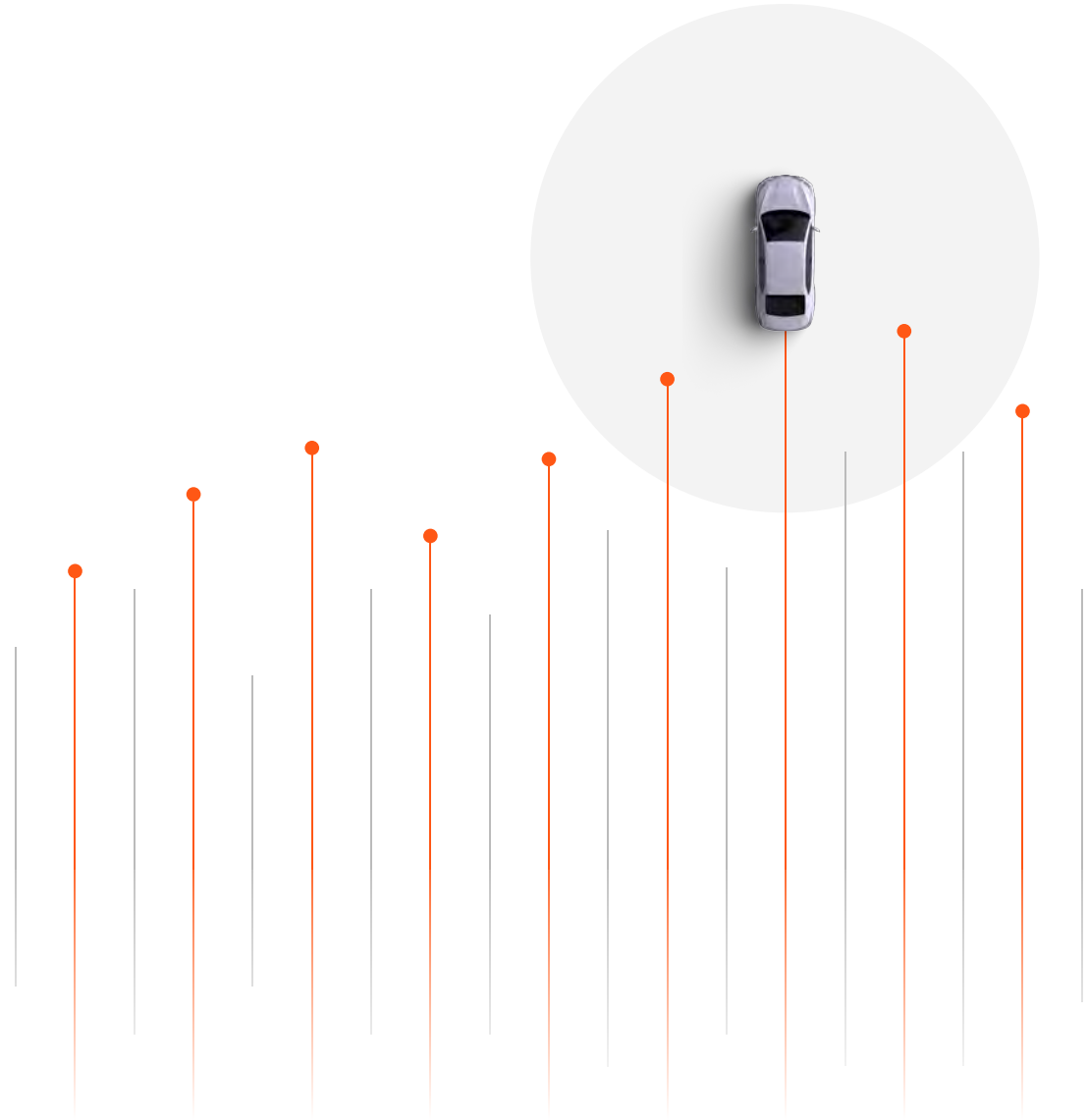
Root Insurance

2021 Distracted Driving Report



Distracted driving continues to be a leading cause of accidents and remains a major barrier to road safety.

Each year, Root publishes our **Distracted Driving Report** to analyze exclusive driving data about focus behind the wheel.

In this year's report, we not only share our latest findings around distracted driving trends, but also explore new driver insights to uncover what causes some people to lose focus on the road.

We invite you to explore the data, reflect on your own driving behaviors, and consider ways to help make the roads a safer place for all of us.

About the data in this report

All data in this analysis are obtained from drivers in 29 states who drove with the Root app for at least 30 miles, and whose demographic information was either pulled from a driver's license scan or manually input. This report includes data that does NOT reflect how Root prices an individual's auto insurance policy.

DDE DISTRACTED DRIVING EVENT

Throughout this report, we use DDE to designate a distracted driving event—a moment when unusual phone activity is detected from a driver's smartphone sensors while the car is in motion. The higher the DDE number, the more distracted the driver. The lower the number, the more focused the driver.

Distracted Driving Events (per 100 miles)

DDE

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Contents

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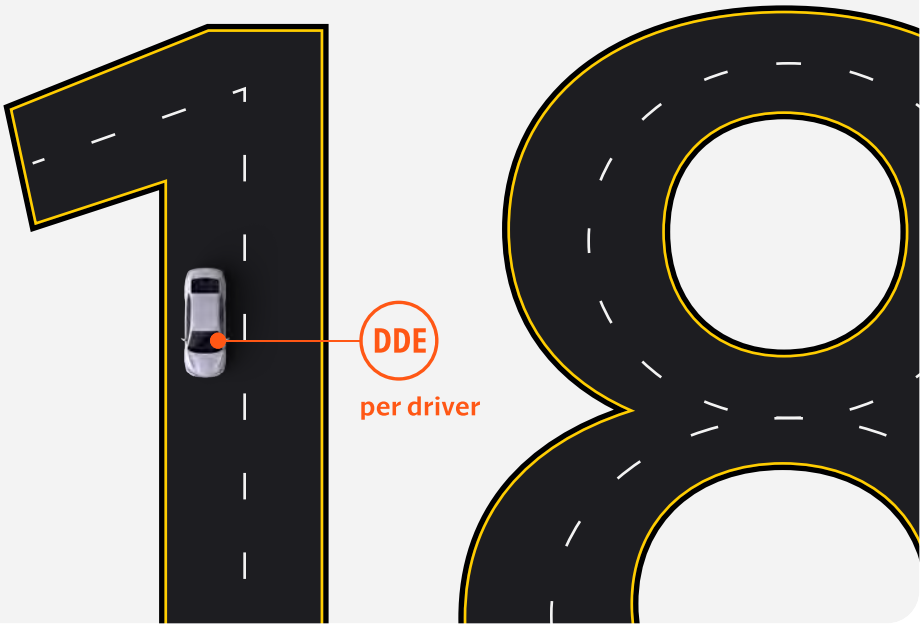
Average distracted driving events

↑ .61 from last year

In 2020, the average driver used their phone **18 times every 100 miles**—a slight increase from 2019. That's once every 5.5 miles.



Total miles analyzed

↑ 1.4B miles from last year

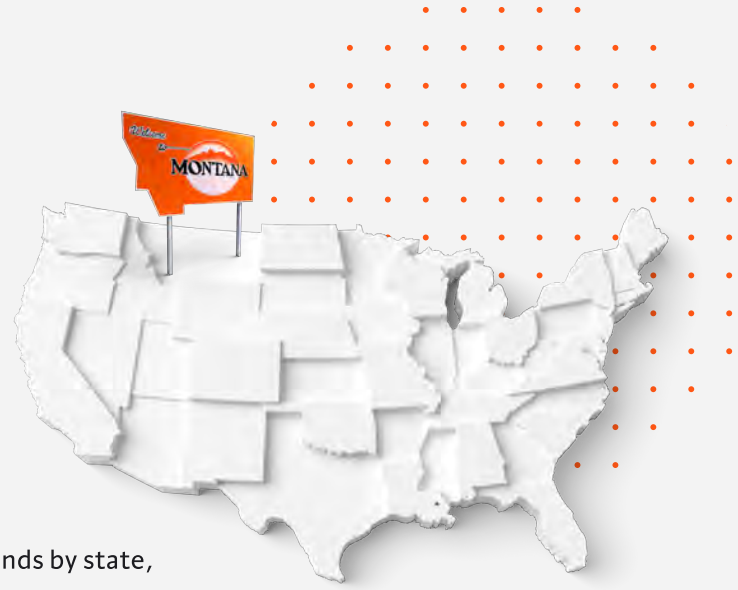
We analyzed more than **6 billion miles** in 2020, up from 4.7 billion miles in 2019. That's enough to fully drive U.S. Route 20—the country's longest highway stretching 3,365 miles from Boston, MA to Newport, OR—1,832,216 times.

6,165,406,024

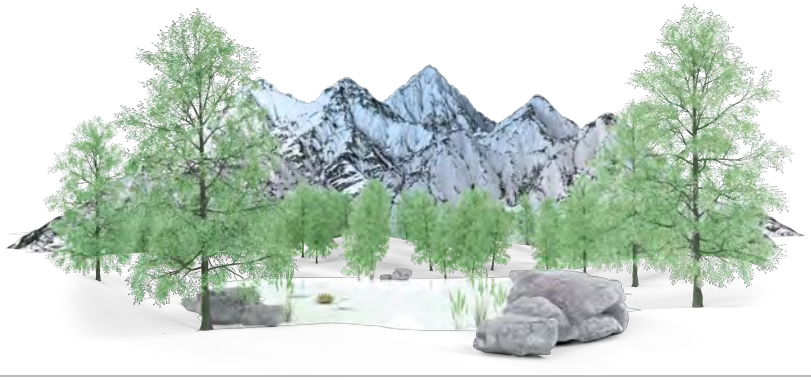
This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Geography

A state of focus

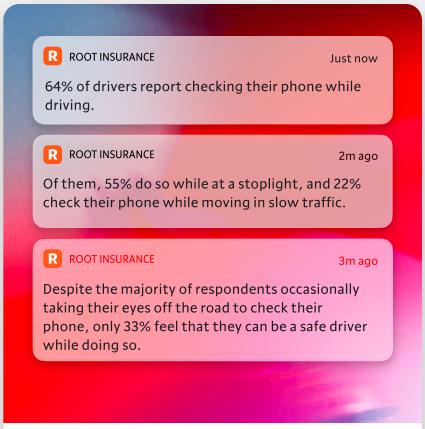


In this section, we review distracted driving trends by state, metro area, and geographic region. For the third year running, **Montana** has claimed the title of most focused driving state. With all that natural beauty in Big Sky Country, it's no surprise that drivers might find it a little easier to put down the phone and take in the sights.



#1 Most focused state
Montana

DRIVER INSIGHT



64% of drivers report checking their phone while driving.

Geography

Most focused drivers by state

Montana drivers once again lead the nation in focused driving, keeping their attention on the road and using their phones 45% less than drivers in **South Carolina.**

MOST FOCUSED	DDE
1. **Montana**	**12.09**
2. Oregon	13.19
3. Utah	14.79
4. North Dakota	14.88
5. Arizona	15.46
6. New Mexico	15.92
7. Iowa	16.12
8. Indiana	16.50
9. Oklahoma	16.98
10. Nevada	17.14

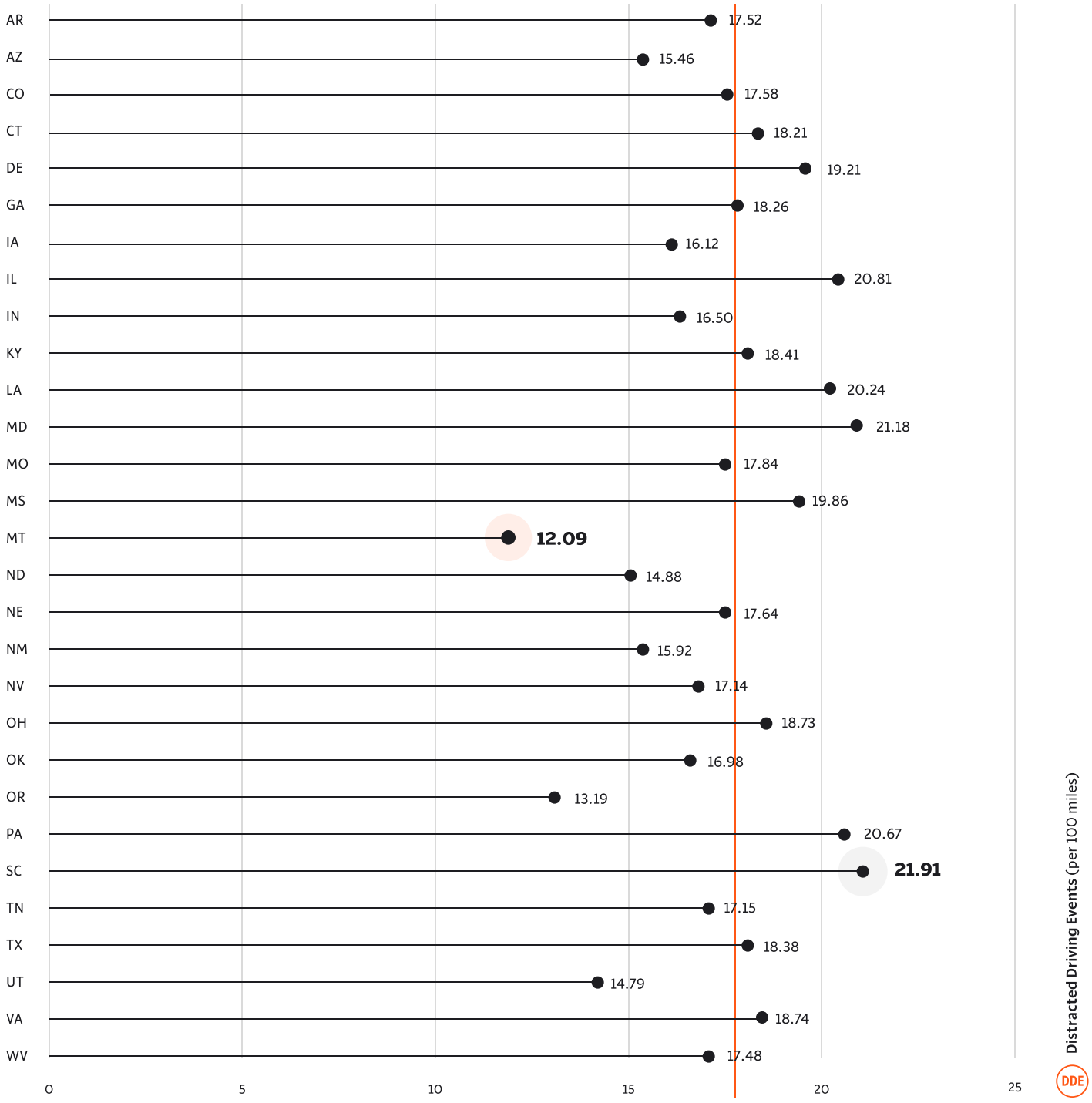
MOST DISTRACTED	
27. Illinois	20.81
28. Maryland	21.18
29. South Carolina	21.91

Distracted Driving Events (per 100 miles) DDE

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Geography

Most focused drivers by state (continued)



Average per state: **17.69** (DDE)

↑ .13 from last year

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Geography

Most focused drivers by metro area

Among census areas with at least 1,000 drivers and a population of at least 250,000, **Eugene, OR** once again earns the title of most focused metro area—with drivers picking up their phones 13 fewer times every 100 miles than those in the **Philadelphia, PA—NJ—DE—MD** metro area.

12.35 DDE

MOST FOCUSED	DDE
1. **Eugene, OR**	**12.35**
2. Reno, NV—CA	13.82
3. Ogden—Layton, UT	14.31
4. Provo—Orem, UT	14.52
5. Salt Lake City—West Valley City, UT	15.77
6. Portland, OR—WA	15.84
7. Fort Collins, CO	15.97
8. Tucson, AZ	16.01
9. Phoenix—Mesa, AZ	16.26
10. Knoxville, TN	16.29

23.62 DDE

MOST DISTRACTED	
71. Baltimore, MD	23.34
72. Chicago, IL—IN	23.62
73. Philadelphia, PA—NJ—DE—MD	23.62

Distracted Driving Events (per 100 miles) DDE

Root Insurance

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Geography

Most focused drivers by metro area (continued)

METRO AREA	DDE
1. Eugene, OR	12.35
2. Reno, NV—CA	13.82
3. Ogden—Layton, UT	14.31
4. Provo—Orem, UT	14.52
5. Salt Lake City—West Valley City, UT	15.77
6. Portland, OR—WA	15.84
7. Fort Collins, CO	15.97
8. Tucson, AZ	16.01
9. Phoenix—Mesa, AZ	16.26
10. Knoxville, TN	16.29
11. Albuquerque, NM	16.46
12. Corpus Christi, TX	16.47
13. San Antonio, TX	16.63
14. Fort Wayne, IN	16.64
15. Austin, TX	16.72
16. Fayetteville—Springdale—Rogers, AR—MO	16.74
17. Chattanooga, TN—GA	16.79
18. Denton—Lewisville, TX	17.12
19. El Paso, TX—NM	17.18
20. Hartford, CT	17.39
21. Conroe—The Woodlands, TX	17.63
22. Colorado Springs, CO	17.64
23. Harrisburg, PA	17.71
24. Des Moines, IA	17.72
25. Tulsa, OK	17.82
26. Indianapolis, IN	17.97

Distracted Driving Events (per 100 miles)

DDE

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Geography

Most focused drivers by metro area (continued)

METRO AREA	DDE
27. Davenport, IA—IL	18.08
28. Las Vegas—Henderson, NV	18.10
29. Springfield, MO	18.17
30. Lancaster, PA	18.30
31. Dayton, OH	18.43
32. Omaha, NE—IA	18.60
33. Kansas City, MO—KS	18.60
34. Columbus, OH	18.62
35. Evansville, IN—KY	18.68
36. Augusta-Richmond County, GA—SC	18.69
37. Lubbock, TX	18.74
38. Nashville-Davidson, TN	18.89
39. Dallas—Fort Worth—Arlington, TX	18.95
40. Denver—Aurora, CO	18.95
41. Scranton, PA	18.96
42. Shreveport, LA	18.97
43. Youngstown, OH—PA	19.02
44. Atlanta, GA	19.11
45. Cincinnati, OH—KY—IN	19.20
46. Oklahoma City, OK	19.22
47. Bridgeport—Stamford, CT—NY	19.28
48. Little Rock, AR	19.34
49. McAllen, TX	19.72
50. Columbus, GA—AL	19.76
51. Richmond, VA	19.81
52. Lafayette, LA	19.93

METRO AREA	DDE
53. Akron, OH	19.99
54. St. Louis, MO—IL	20.26
55. Savannah, GA	20.27
56. Virginia Beach, VA	20.32
57. Pittsburgh, PA	20.51
58. Lincoln, NE	20.67
59. Louisville/Jefferson County, KY—IN	20.69
60. New Haven, CT	20.74
61. Baton Rouge, LA	20.75
62. Washington, DC—VA—MD	20.84
63. Allentown, PA—NJ	20.90
64. Memphis, TN—MS—AR	21.23
65. Houston, TX	21.58
66. Toledo, OH—MI	21.59
67. Lexington-Fayette, KY	21.98
68. Cleveland, OH	22.02
69. Jackson, MS	22.09
70. New Orleans, LA	22.12
71. Baltimore, MD	23.34
72. Chicago, IL—IN	23.62
73. Philadelphia, PA—NJ—DE—MD	25.33

Distracted Driving Events (per 100 miles)

DDE

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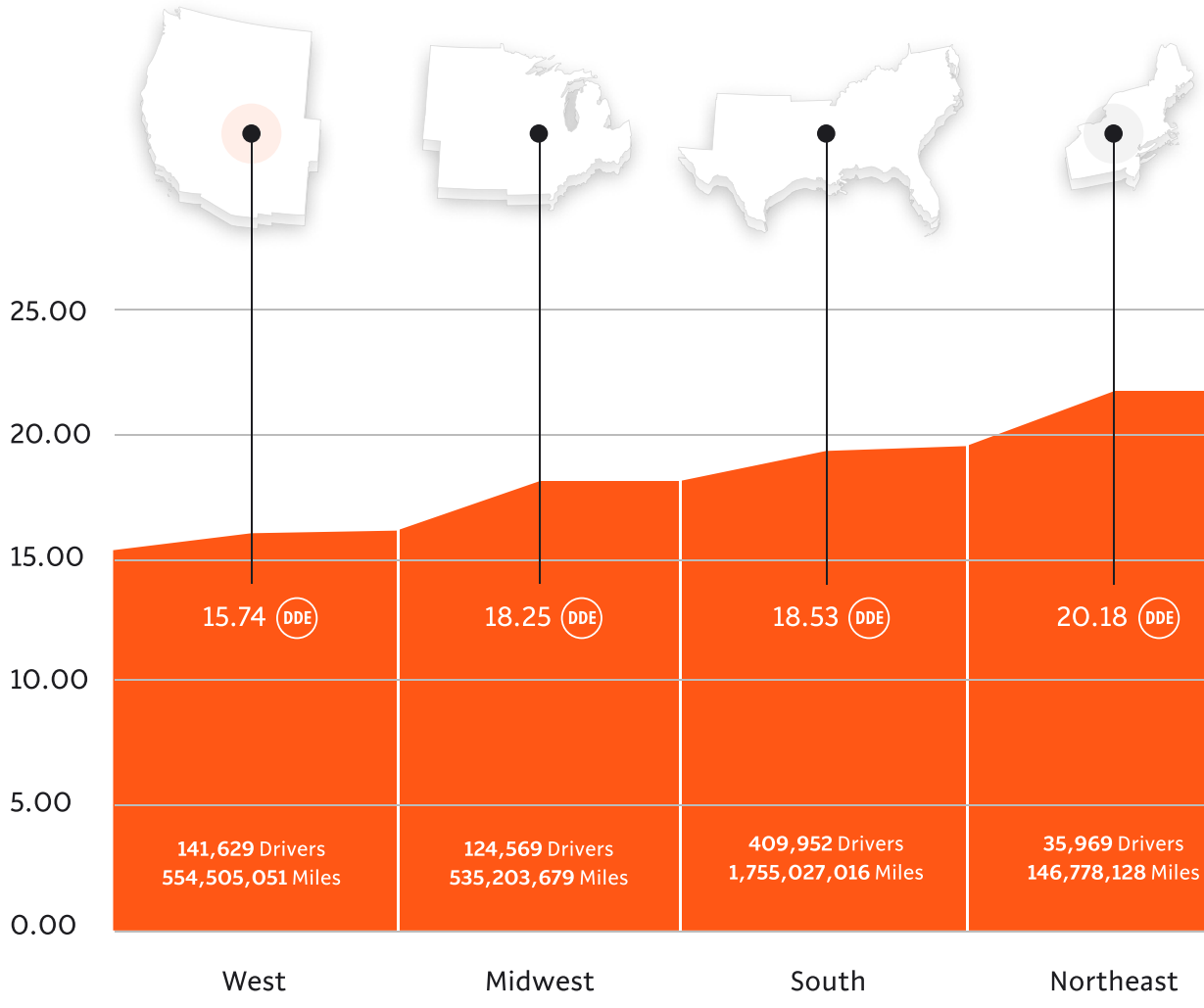
Geography

Most focused drivers by geographic region

For the second year running, drivers out **West** had fewer distracted driving events than those in any other census region. While the **Northeast** region was composed of the fewest drivers analyzed and fewest miles driven, it led the nation in distracted driving events—with 28% more than the Western region.



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Geography

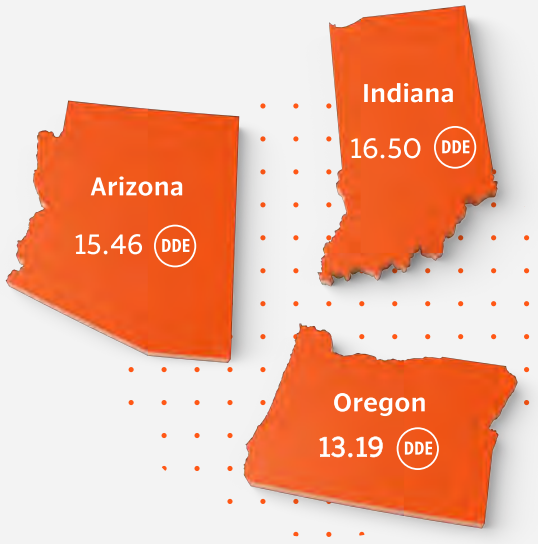
Better laws make an impact

A growing number of states are enforcing distracted driving laws that prohibit handheld cellphone use and text messaging for all drivers. Many of these states have adopted a strict "primary enforcement" approach that allows a driver to be cited for cell phone use with no other traffic violation taking place.

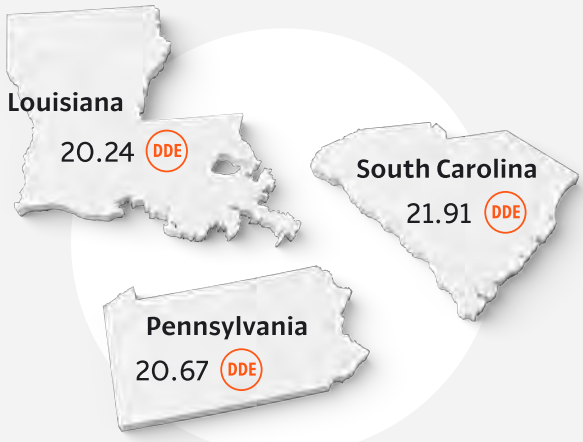
Our analysis reveals a correlation between states with strict primary enforcement laws and significantly fewer incidences of distracted driving—with **75% of those states falling below the national baseline for distracted driving events**.

Oregon, Indiana, and Arizona have the fewest average distracted driving events of states with strict primary enforcement laws. **Louisiana, Pennsylvania, and South Carolina** all have less strict laws and higher rates of distracted driving. **Ohio and Kentucky** both have consistently higher rates of distracted driving than the majority of other states that prohibit cell phone use and texting for all drivers.

States with **more strict** primary enforcement laws



States with **less strict** distracted driving laws



Distracted Driving Events (per 100 miles)
DDE

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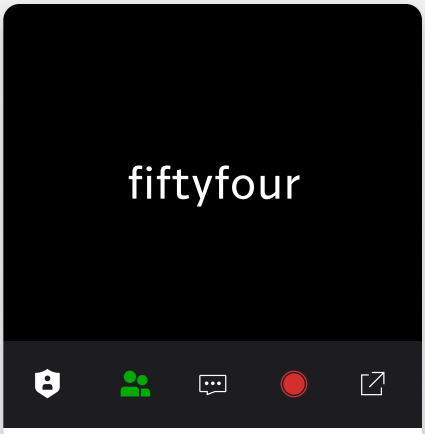
Demographics

Silence is golden

In this section, we take a more personal focus and explore driving trends by age, marital status, and first name. For the third year running, drivers from the **Silent Generation** showed the most focus while driving, followed closely by **Boomers**—who are quickly closing the gap.

#1 Most focused age group
The Silent Generation

DRIVER INSIGHT



54% of Americans who drive after video chatting report having trouble concentrating.

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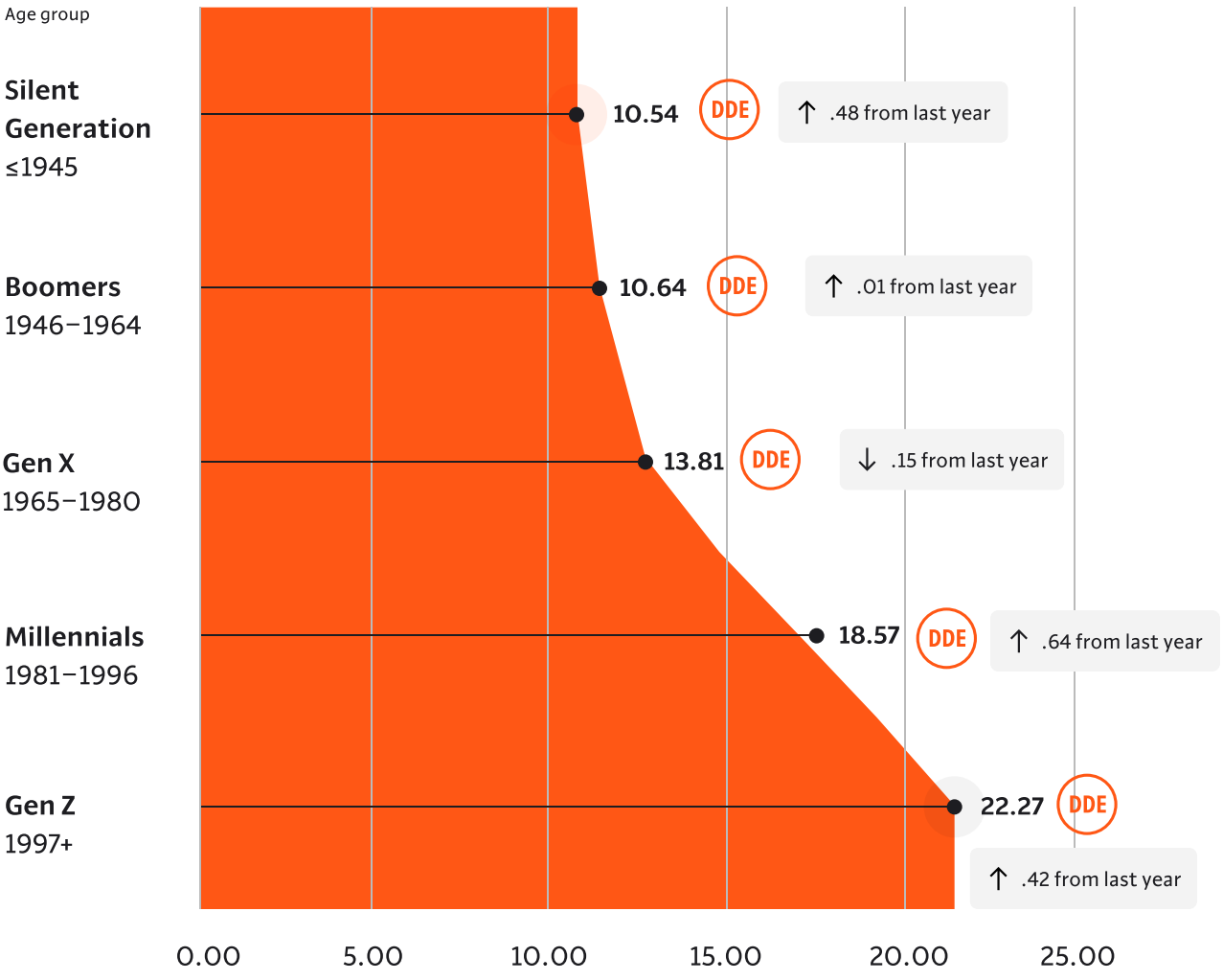
Demographics

Most focused drivers by age

Drivers from the **Silent Generation** continue to lead other age groups in focused driving—using their phones 53% less than **Gen Z** drivers—with **Boomers** once again following in close second. Out of all age groups measured, Gen X drivers were the only group to show slightly improved driving focus, picking up their phones 2% less than last year.



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Demographics

Most focused drivers by marital status

Married drivers continue to outpace their single counterparts in focus behind the wheel.

Single

19.21 DDE

↑ .63 from last year

Married

14.75 DDE

↑ .36 from last year

Distracted Driving Events (per 100 miles)

DDE

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Demographics

Most focused drivers by name

What's in a name? Let's ask Donna. Or Debra. Or Tammy. Out of everyone who drove with Root this year, drivers named Donna were best at keeping their hands at 9 and 3 and off of their phones.

MOST FOCUSED	DDE
1. Donna	**12.27**
2. Debra	12.29
3. Tammy	12.73
4. Susan	12.74
5. Deborah	12.88
6. Linda	13.05
7. Donald	13.26
8. Scott	13.35
9. Dawn	13.36
10. Gary	13.54

Distracted Driving Events (per 100 miles)

DDE

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Car make

Under the hood

Plymouth rose from the #9 spot last year to overtake **Tesla** as this year's most focused car make.

#1 Most focused car make
Plymouth

DRIVER INSIGHT

34% of drivers have been distracted enough to miss a turn or an exit while driving.

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Car make

Most focused drivers by car make

When it comes to car make, **Plymouth** drivers took the lead, using their phones an average of 37% less than **Infiniti** drivers.

10.32 DDE

MOST FOCUSED	DDE
1. **Plymouth**	**10.32**
2. Isuzu	11.00
3. Smart	11.64
4. Suburu	11.88
5. Suzuki	12.40
6. Oldsmobile	12.73
7. Tesla	12.76
8. Saab	12.77
9. GMC	12.95
10. Mini	12.99

16.48 DDE

MOST DISTRACTED	
42. BMW	15.81
43. Mercedes-Benz	16.16
44. Infiniti	16.48

Distracted Driving Events (per 100 miles) DDE

Root Insurance

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Car make

Most focused drivers by car make (continued)

CAR MAKE	DDE
1. Plymouth	10.32
2. Isuzu	11.00
3. Smart	11.64
4. Subaru	11.88
5. Suzuki	12.40
6. Oldsmobile	12.73
7. Tesla	12.76
8. Saab	12.77
9. GMC	12.95
10. Mini	12.99
11. Saturn	13.18
12. Fiat	13.20
13. Ram	13.21
14. Volvo	13.34
15. Ford	13.46
16. Pontiac	13.49
17. Alfa Romeo	13.60
18. Dodge	13.63
19. Mitsubishi	13.63
20. Hummer	13.65
21. Mercury	13.75
22. Jeep	13.78
23. Chevrolet	13.79
24. Buick	13.95
25. Lincoln	13.97
26. Mazda	14.01

CAR MAKE	DDE
27. Chrysler	14.33
28. Kia	14.36
29. Volkswagon	14.37
30. Toyota	14.46
31. Scion	14.52
32. Honda	14.61
33. Cadillac	14.65
34. Porsche	14.74
35. Hyundai	14.83
36. Jaguar	15.14
37. Nissan	15.22
38. Audi	15.52
39. Lexus	15.59
40. Acura	15.65
41. Land Rover	15.75
42. BMW	15.81
43. Mercedes-Benz	16.16
44. Infiniti	16.48

Distracted Driving Events (per 100 miles)

DDE

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About Root

Root Insurance is the nation's first licensed insurance carrier powered entirely by mobile. Using data and technology, we bring fairness into our pricing by basing rates primarily on how people actually drive, not their demographics—including a commitment to remove credit score from pricing by 2025. The result is personalized car insurance for good drivers, better rates, and an easy-to-use mobile app experience available in 30 states and counting.

With Root, your actual driving behavior is the #1 factor in what you pay for car insurance.

How it works

The Root app analyzes data from your smartphone's sensors to measure day-to-day driving behaviors like smooth braking and turning, safe driving hours, overall route consistency, and focused driving. Users simply download the app and drive how they normally would for a few weeks and, if they're a good driver, receive a personalized rate based primarily on their driving.

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How does Root measure driving behavior?

In the past, shared knowledge about distracted driving was only available through surveys and crash statistics. But Root has changed that. Now, using real-world data from mobile technology in the Root app, we can more clearly identify and measure phone use behind the wheel.

Using smartphone technology like gyroscopes and accelerometers, the Root app can detect any unusual movement or vibration patterns that would indicate a driver's cell phone use while the car is in motion. That specific data is the focus of this report.

Methodology

This report is based on an analysis of 6,165,406,024 miles driven by people who completed the Root test drive in 2020. To be included, each user must have driven for at least 30 miles and provided demographic information from their driver's license. Only the 29 states where Root was actively selling insurance in 2020 are included in this analysis. These states include Arizona, Arkansas, Colorado, Connecticut, Delaware, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, and West Virginia.

All data shared in this report is based on the arithmetic mean for drivers in each specific category. To ensure data integrity, detailed statistics have a sample size of at least 100 drivers. City data was limited to metro populations of at least 250,000. A distracted driving event is defined as unusual phone activity from the user's phone, measured via smartphone sensors, while the car is in motion. Data points are limited to trips when the Root algorithm has identified the user as the driver.

Our commitment continues

At Root, we believe in the power of data.

It fuels the actions we take and empowers safer driving—and we're committed to making roads safer by sharing the data we gather and advocating for driving safety.

We're just as dedicated to our customers who are committed to focused driving, and we'll continue to celebrate them by rewarding the best drivers with the best rates. Because when the roads become a little safer, everyone wins.

Privacy

Data privacy is extremely important to Root.

All data are collected from drivers who enabled app permissions for Root to measure their driving. We're committed to protecting individual driver information and do not sell user data.

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What's your #FocusKryptonite?

Staying focused behind the wheel isn't always easy. Even when your phone is safely stored away out of arm's reach, there are still plenty of things that can steal our attention while driving. From dogs in neighboring cars that you can't help but stare at, to refereeing your kids' argument in the back seat, to snapping a picture of that ridiculous bumper sticker in front of you—we've all got that one thing that tends to distract us more than anything else. At Root, we call that *Focus Kryptonite*.

This year, in addition to analyzing more than 6 billion miles of driving data, we surveyed thousands of drivers across the U.S. to find their **#FocusKryptonite**.

To learn more, visit our Instagram account **@rootinsurance**.

21% of drivers have been distracted by pets in other cars or on the sidewalk. #focuskryptonite

34% of drivers have been distracted enough to miss a turn or an exit while driving. #focuskryptonite

14% of drivers have been distracted helping their children with something they dropped. #focuskryptonite

38% of drivers were distracted by eating or drinking in the car. #focuskryptonite

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Root Insurance

www.joinroot.com/distracted

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