



Put Safe Driving First this Fourth

By John D. Doak, Oklahoma Insurance Commissioner

The Fourth of July is a national holiday that was set to remind us of our freedom in this country. We often celebrate with a variety of classic American pastimes – barbecues, family picnics and water activities to cool off in the Oklahoma heat. Many people will head out of town this week to celebrate with family and friends, but do so with caution if you plan to be on the road. According to research from the Insurance Institute for Highway Safety (IIHS), July 4 is the deadliest day on the road for all Americans in recent years.

IIHS reported that more than 670 people were killed on July 4 from 2007-2011, averaging 134 deaths on this holiday each year. Several factors contribute to this particular day being one of the most unsafe to drive. For example, more people are on the roads in general, traveling to various places to celebrate. July 4 is also the second highest day for alcohol-related accidents, taking backseat only to New Year's Eve. The Insurance Institute reported that 41 percent of accidents on the Fourth are alcohol-related, while 31 percent of accidents on a typical day are related to alcohol.

But the biggest contributor to highway frustrations and safety issues is traffic. AAA is projecting that 40.8 million Americans will journey 50 miles or more from home, including 538,600 Oklahomans. It is expected that 86 percent of Oklahoma travelers will go by car, pickup or RV. Additionally, it is projected that six million more Americans will travel over the Fourth than over Memorial Day of this year.

Remember these tips when you head out the door this Independence Day:

- Put down the phone and avoid texting behind the wheel. Distracted driving was responsible for 10 percent of injury crashes in 2011.
- Always put on your seat belt and make sure your passengers are safely belted as well.
- If you have a driving teenager, prepare them for every driving condition before giving them the keys on a holiday weekend.
- Make sure your vehicle is working properly. Parts and equipment, particularly batteries, can especially be affected by heat. AAA anticipates it will replace 30,000 auto batteries on the roadside and jump start an additional 60,000 during the holiday weekend.

- Make sure your auto insurance is up-to-date and your policy contains adequate coverage. If you are unsure, contact your insurance agent prior to making travel plans.

As we look forward to celebrating the Fourth of July this year, let's keep in mind safety and consideration for all travelers. Wherever you are headed this week, be patient and take time to be safe on the roads – there will be a lot of us out there with you!

For more information about auto insurance and accidents, or any other insurance matter, contact our Consumer Assistance Division at 1-800-522-0071 or visit <http://www.ok.gov/oid/>.