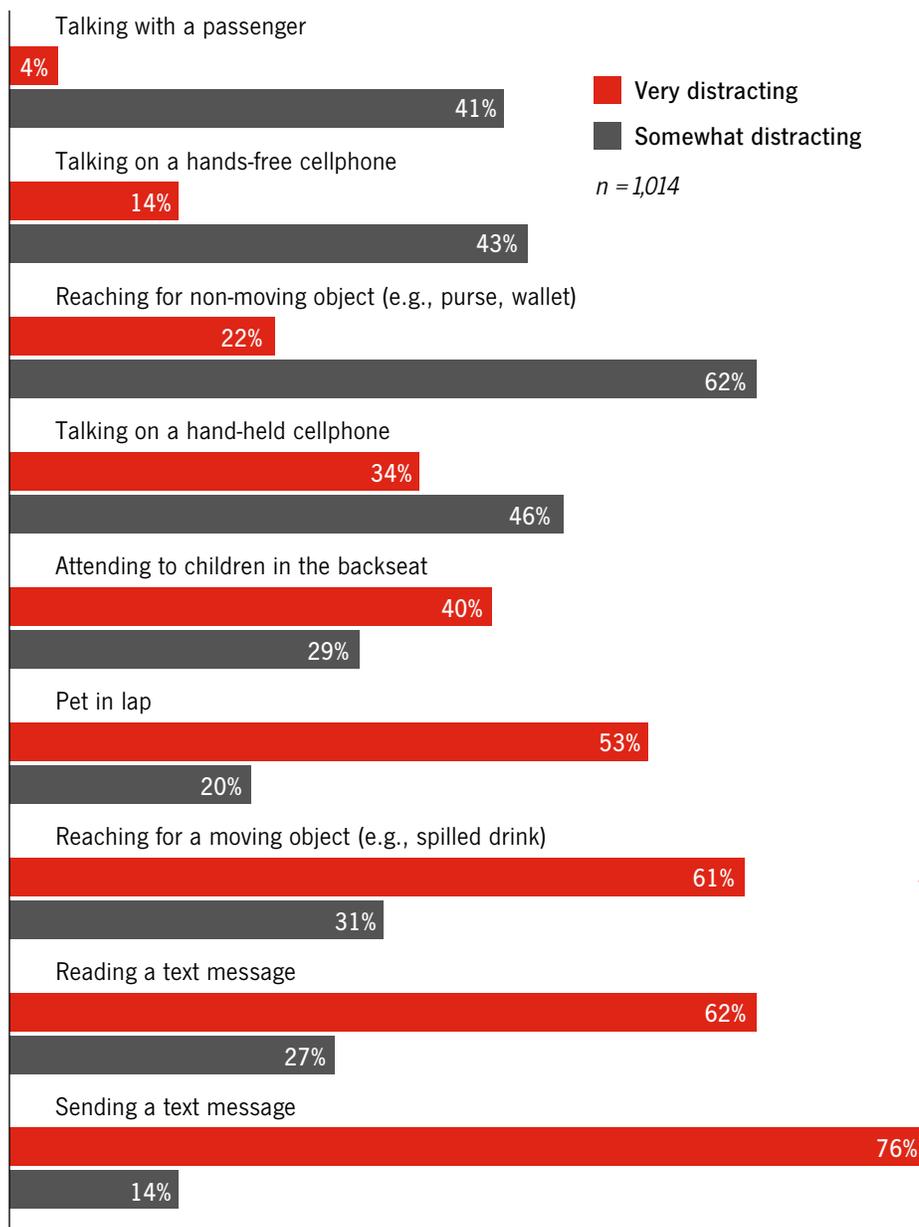


DISTRACTED DRIVING



In July 2013, the State Farm Mutual Automobile Insurance Company (State Farm®) Strategic Resources Department conducted an online survey to examine drivers' attitudes and behaviors related to distracted driving. This survey was the fifth wave of a study first conducted in August 2009. Feedback was also obtained from the State Farm Consumer Consultants proprietary online community. This report highlights results from this research.

To what degree are the following activities distracting while driving?



Other response options included "Not at all distracting" and "Don't know."

Over three-fourths of drivers indicated that sending a text message while driving was "very distracting," and 62% of drivers indicated that reading a text message was "very distracting."

Over 80% of drivers indicated that sending a text message, reading a text message, reaching for a moving object, talking on a hand-held cellphone, and reaching for a non-moving object were "very distracting" or "somewhat distracting."

ONLINE CONSUMER COMMENTS

"It is very dangerous for people to be emailing/texting while driving. That can wait until you are not driving. Nothing is as important or urgent as your life or someone else's life."

"[Texting while driving] is too much of a distraction. Eyes should be focused on the road, not concentrating on a small screen. To me, turning up the radio or reaching for something are all distractions but they are quick and don't usually involve more than a split second away."

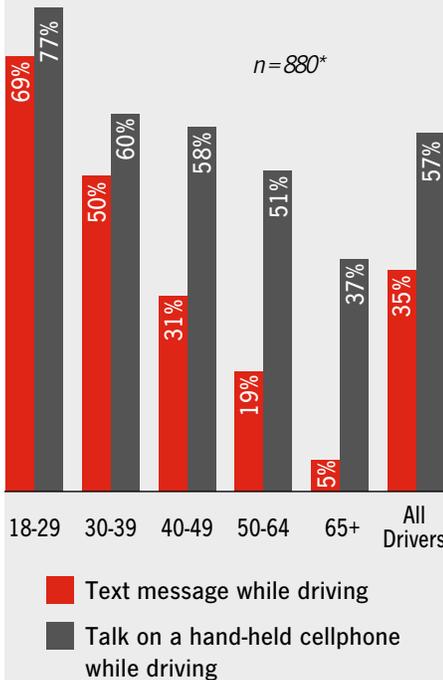
"I think too often people blame some of the cellphone use to accidents. I could see a text message while driving resulting in an accident, but not always a phone call. Kids in the backseat, radio, GPS, etc. can be as much to blame sometimes."

"The popularity of mobile devices has had some unintended and even dangerous consequences. We now know that mobile communications are linked to a significant increase in distracted driving, resulting in injury and loss of life."

From 2012 to 2013, drivers were significantly more likely to report talking on a hands-free cellphone, listening to directions from a navigation system/GPS, and programming a navigation system/GPS while driving.

In 2013, drivers remained more likely to talk on a hand-held cellphone (57%) than to text message while driving (35%). The occurrence of both of these activities was greatest for drivers ages 18-29 and decreased as the ages of drivers increased.

Percentage of Drivers Who Talk on a Hand-Held Cellphone and/or Text Message While Driving



*Of the 1,014 total respondents, these are respondents who had a valid driver's license, owned a cellphone and drove between 1 and 80 hours per week.

Driving was defined as any time the car was en route to a destination, including being stopped in traffic or at a stoplight.

For all drivers, 21% read, and 13% responded to, text messages "frequently" or "sometimes" while driving. These figures were significantly higher for young adults, of which 54% read, and 39% responded to, text messages "frequently" or "sometimes" while driving.

Activities Drivers Engage in While Driving

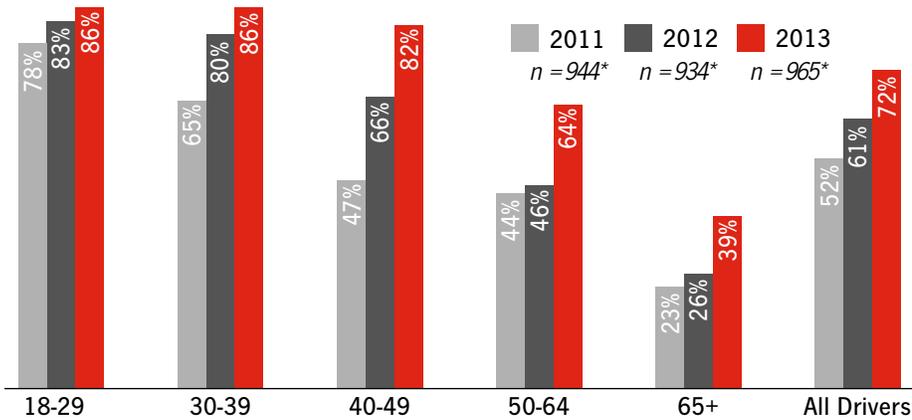
	All Drivers					Drivers 18-29				
	2009 n=851*	2010 n=899*	2011 n=881*	2012 n=872*	2013 n=880*	2009 n=194*	2010 n=202*	2011 n=189*	2012 n=187*	2013 n=181*
Talk on a hand-held cellphone	65%	62%	58%	57%	57%	78%	84%	70%	74%	77%
Talk on a hands-free cellphone	42%	39%	41%	38%	50%	53%	45%	45%	42%	53%
Text message	31%	31%	32%	34%	35%	71%	71%	64%	68%	69%
Listen to directions from a navigation system/GPS	41%	47%	53%	56%	65%	57%	64%	67%	70%	76%
Program a navigation system/GPS	30%	33%	36%	36%	44%	54%	62%	61%	57%	68%
Use an iPod or Mp3 player	27%	32%	31%	33%	33%	58%	64%	68%	64%	66%
Read email on cellphone	15%	17%	21%	22%	24%	32%	37%	46%	43%	41%
Access the Internet on cellphone	13%	17%	18%	21%	24%	29%	43%	43%	48%	49%
Respond to email on cellphone	12%	12%	15%	16%	16%	27%	26%	28%	29%	31%
Read social media networks	9%	11%	14%	15%	17%	21%	28%	37%	36%	37%
Update social media networks	9%	8%	13%	13%	13%	20%	23%	33%	30%	28%

Note: Not all increases or decreases in percentages over time are statistically significant. For the table above, only statistically significant year-over-year comparisons from 2012-2013 for all drivers are included in the text of the report.

A significantly larger percentage of respondents reported owning a smartphone in 2013 (72%) than in 2012 (61%), with all age groups except 18-29 increasing significantly.

In the 65+ age category, the percentage of respondents who reported owning a smartphone increased from 26% in 2012 to 39% in 2013. As age increased, smartphone ownership decreased.

Percentage of Drivers Who Own a Smartphone



*Of the total respondents, these are respondents who had a valid driver's license and owned a cellphone.

Activities Drivers with Smartphones Engage in While Driving

	July 2011		July 2012		July 2013	
	Drivers 18-29 n=160*	Drivers 30+ n=337*	Drivers 18-29 n=168*	Drivers 30+ n=399*	Drivers 18-29 n=174*	Drivers 30+ n=510*
Talk on hand-held cell	68%	61%	76%	57%	76%	55%
Text message	61%	32%	69%	34%	70%	33%
Listen to navigation system/GPS	70%	61%	70%	62%	79%	71%
Program a nav/GPS	64%	40%	59%	41%	74%	47%
Access Internet on cell	50%	22%	57%	24%	54%	24%
Read email on cell	53%	28%	51%	27%	46%	26%
Respond to email on cell	33%	22%	34%	18%	34%	15%
Use iPod or Mp3	68%	32%	64%	36%	66%	31%
Read social media networks	42%	17%	41%	17%	40%	16%
Update social media networks	38%	15%	33%	13%	30%	11%

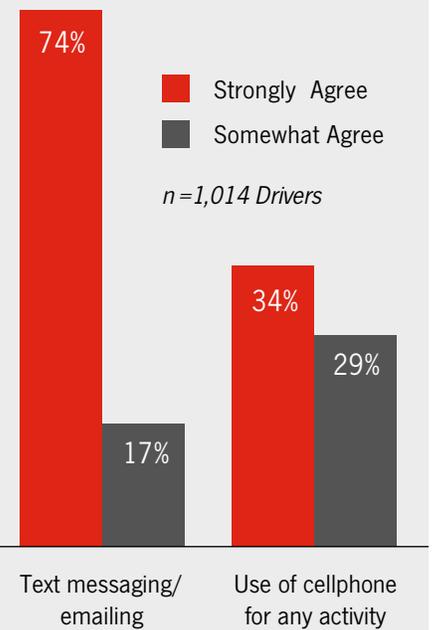
*Of the total respondents, these are respondents who had a valid driver's license, owned a smartphone and drove between 1 and 80 hours per week.

Note: Smartphone data only available for 2011-13.

Similar to last year, drivers were more in favor of laws and regulations prohibiting text messaging, emailing and phone calls while driving than they were of technology preventing cellphone usage for these purposes.

When asked if they agreed or disagreed with a measure that would prohibit *people in general* from texting/emailing while driving, 91% of respondents "strongly" or "somewhat" agreed. When asked if they agreed or disagreed with a measure that would prohibit *young drivers* from texting/emailing, the same percentage (91%) "strongly" or "somewhat" agreed.

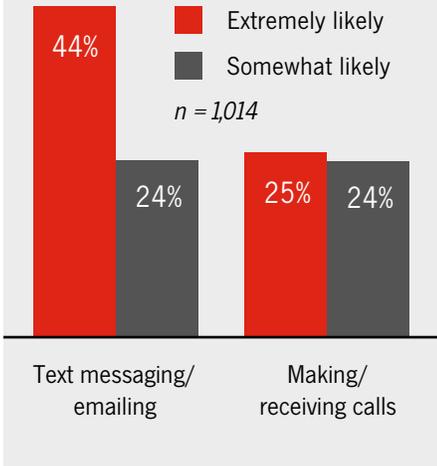
Do you agree or disagree with a measure that would prohibit people from text messaging/e-mailing or using a cellphone for any activity while driving?



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How likely are you to support technology that would prohibit using a cellphone for making/receiving calls or responding to text messages or emails while driving?



**ONLINE CONSUMER COMMENTS:
Appropriate Penalties**

“DUI drivers receive imprisonment for being unable to give their full attention to the road. Using a cellphone falls in the same boat, it’s voluntary and using a cellphone distracts a driver from giving their full attention to the road.”

“You have to get their attention – for many people, they just don’t believe “it can happen.” When the first person goes to jail for seriously injuring someone – perhaps for life – then the people will put down their cellphones. Calling while driving isn’t a “right.” (It’s a Wrong...)”

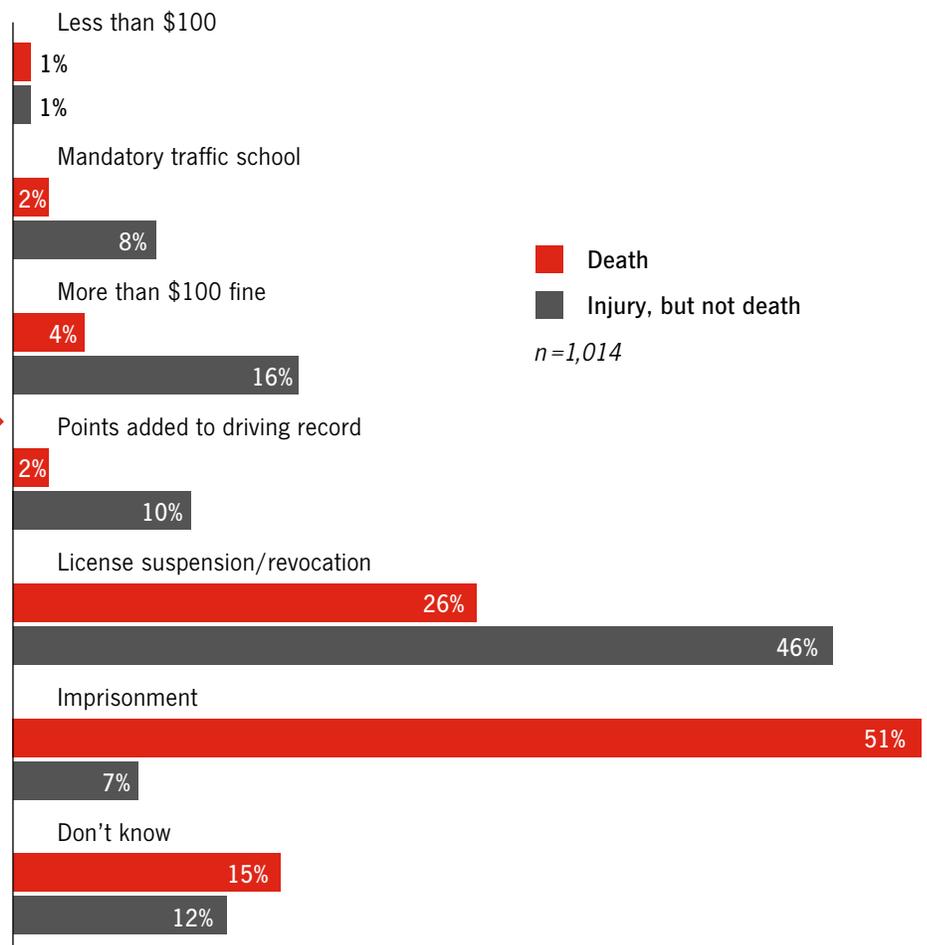
Drivers continued to feel that existing laws governing the use of cellphones while driving are infrequently enforced.

More than half of drivers reported that laws prohibiting drivers from using a cellphone while driving to send/receive text messages and emails (56%) and to send/receive calls (61%) are enforced to little or no extent.

Over half of drivers felt that imprisonment was the appropriate penalty for a cellphone-related accident that resulted in death.

License suspension/revocation was commonly chosen as an appropriate penalty for cellphone-related accidents, with 46% of drivers favoring it as a penalty for accidents involving injury but not death, and over one-fourth of drivers favoring it as a penalty for an accident resulting in death.

What is the appropriate penalty for the driver who caused an accident while using a cellphone?



Methodology

In August 2009 and 2010, and in July 2011, 2012 and 2013, the State Farm Strategic Resources Department used an outside panel vendor to conduct an online survey of U.S. consumers ages 18+. Survey responses were received from approximately 1,000 consumers each year, who identified themselves as having some insurance and financial responsibility for their household.

Only responses from consumers who had a valid driver's license, owned a cellphone, and reported driving between 1 and 80 hours per week were used when reporting the findings of behavior-based questions. Responses from all respondents were used for the attitudinal questions.

State Farm Consumer Consultants is an online community sponsored by the State Farm Strategic Resources Department and managed by Communispace. The 300 Consumer Consultants participants are influential, involved, activist consumers, who offer advice and perspective on a range of insurance and financial services topics. Opinions voiced may not be representative of all consumers. However, the comments can provide insight into how consumers feel about the topic at hand.

Note: Not all increases or decreases in percentages over time are statistically significant. For the report, only some of the notable statistically significant year-over-year comparisons from 2012-2013 are included in the text of the report.