



Division of Risk Management

Distracted Driving

**Department of
Government Operations**

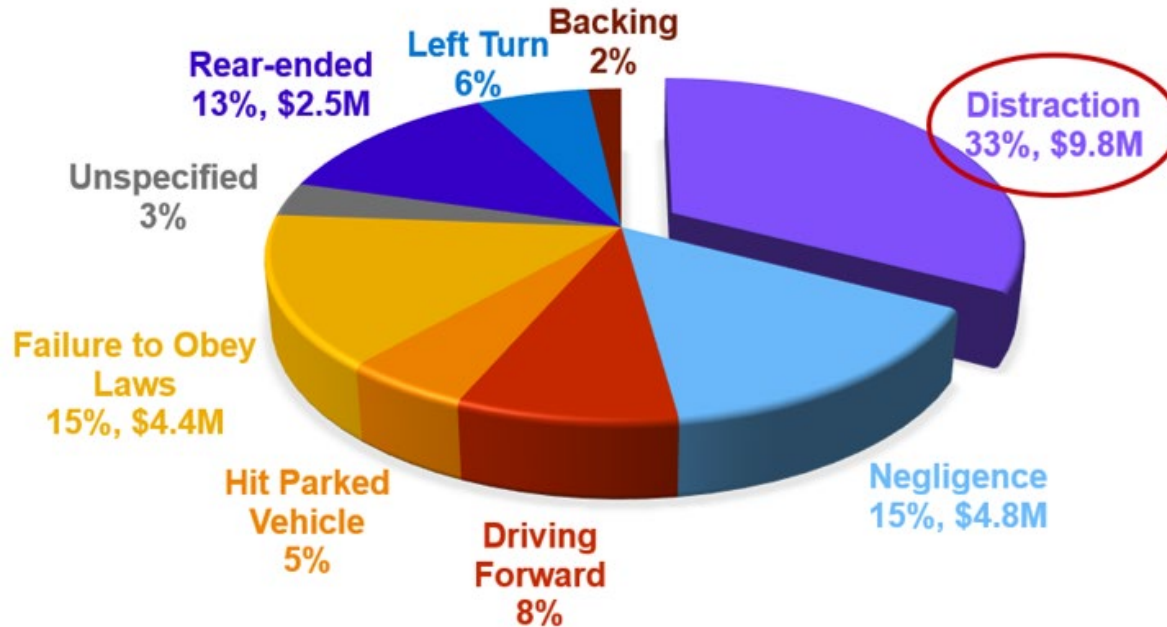
**Cerena Withers, CPM
Claims Adjuster
March 2026**

Driven to Distraction

When you're behind the wheel, your only job is to drive!

Preventable Losses

\$9.8M Distracted Driving Claims



Claims between 2018 and 2024.

What Are Distractions?

Electronic & Technology



Personal Activities



Human Factors



**Distractions are
anything that take your
mind from the road and
driving!**



Paying attention to the road



10%

90%



Thinking or doing something else;
texting, day-dreaming, reaching for object,
smoking, looking at billboards, etc.

Distracted Driving is now a secondary offense in the State of Utah.





**I only looked away
for a second.**



Risk

I am an experienced driver.



Risk



I was just unlucky.



Risk

I can multi-task.



Risk

Every 2 Miles...

400 Observations



Visual inputs like signs, other cars, and road conditions.

40 Decisions



Actions based on those observations, such as speed adjustments or signaling.

1 Mistake



Errors like failing to signal or misjudging a gap.

0.6 Near-Collision



When you drive from **Salt Lake City** to **St. George**.



Roadmap for Safe Driving



**Stop distracted driving,
before it stops you!**

Driving Challenge



Commentary Driving:

**Turn off your radio and cell phone,
Roll your window down 2 inches,
Adjust your mirrors and seats,
Talk out loud to yourself about your driving.**



Division of Risk Management

Thank You

Cerena Withers

385-831-3314

Cerenawithers@utah.gov