



Division of Risk Management

Transcript for Webinar Series: Distracted Driving – Managing Risk Behind the Wheel

Date: March 11, 2026

Speakers: Cerena Withers (Claims Adjuster) and Del Brady (Loss Control Manager)

Welcome and Introduction

Del Brady: Let's go ahead and get started. Let's go ahead and get started with this month's webinar. This month, we're going to be talking about distracted driving. This is part of the Loss Control team's learning program, and we will also have a newsletter about distracted driving that'll be sent out to you all, probably in the next couple days.

I'm Del Brady, the Loss Control Manager with State Risk, and we have our speaker today is Cerena Withers. So glad to have her with us; she's got a wealth of information. And you'll probably recognize her—she presented at the last two months' webinars as well. She's also been an auto claims adjuster with the state for over 24 years and did onsite driver safety training when she was with Fleet, so you might recognize her from there.

Cerena, thanks very much for putting together this webinar. And for the audience, please enter your questions in the chat. Byung Joo, Steve, and I will be monitoring, so go ahead and pop your questions in there, and then we'll bring them up as we go through the presentation. And with that, let's go ahead and get started. Go ahead, Cerena.

The Reality of Distracted Driving

Cerena Withers: Good morning. Thank you, Del. Good morning everyone, and welcome to Distracted Driving. Now that you've seen my lovely face, I'm going to go ahead and hide myself so I'm not talking to myself. I get to talk to you. And we're going to talk about distracted driving. How many of you are distracted drivers?

[Visual: The slide changes to read: "Driven to Distraction. When you're behind the wheel, your only job is to drive!"]

Probably more than what we'd like to admit, aren't we? Did you know that nearly 80% of crashes and 65% of near crashes involve us being a distracted driver? And that's all within three seconds before the event. Utah has now been ranked as the third worst driving state in the nation. That's not something to be proud of. It gives us a great area to improve.

The areas that say that we are being distracted are speeding, and of course the distractions itself, and wrong-way drivers. Those contribute to us being the third in the nation. So we can stop some of that by making sure that we pay attention to where we're going, paying attention to the road, and paying attention to our speed. Because when you're behind the wheel, as it says, your only job is to drive. And that's all we should be doing.

Preventable Losses and Claims Data

[Visual: The slide changes to a pie chart titled "Preventable Losses: \$9.8M Distracted Driving Claims." The chart shows claims between 2018 and 2024 with the following breakdown: Distraction 33% (\$9.8M), Failure to Obey Laws 15% (\$4.4M), Negligence 15% (\$4.8M), Rear-ended 13% (\$2.5M), Driving Forward 8%, Left Turn 6%, Hit Parked Vehicle 5%, Unspecified 3%, Backing 2%.]

Cerena Withers: Between 2018 and 2024, the State of Utah had \$9.8 million in claims caused by distracted driving alone. That's roughly 1.5 million per year for those claims. Think of what that would have done to your budget. Yeah, gives you good food for thought, doesn't it?

Of course, we also have other accidents that cause us to have money lost, such as failure to obey laws. Gee, was I distracted when I ran that red light? Oh, darn it, I may have been. So now we need to make sure that we're actually paying attention to what we're doing when we're out there on the road. It may not always be the fact of you having the issue, but somebody else may be having the issue. If you're not paying attention, they hit you when you could have seen what was going on and helped prepare yourself to not be involved. And that's the idea of paying attention.

Defining Distractions Behind the Wheel

[Visual: The slide changes to "What are distractions?" featuring an image of a driver's hands on a steering wheel holding a smartphone displaying a map. The text reads "Electronic & Technology".]

Cerena Withers: So what are distractions? Well, everybody's very favorite: the cell phone. And we do so much with our phones nowadays. There are GPS, they are our life source to the office or to our families, but they're also an issue. Climate controls in your car—"Oh, it's too hot, it's too cold." The radio—"Oh, I want a different song," or, "You know what? Hey, there's a great video that I was watching the other day, I'll just turn it on while I'm driving." But you're not paying attention when you do that.

[Visual: The slide changes to show an image of a driver holding a box of donuts on their lap. The text reads "Personal Activities".]

Cerena Withers: We also have our personal activities. Eating. Oh, those donuts look good, don't they? I like donuts. But you don't need to be eating them while you're driving. It's not safe, because you're paying attention to your food. Or that wonderful Big Mac with the sauce that's dripping down, and now it's on my shirt and I gotta find a napkin and I gotta wipe it. Am I paying attention to the road when I'm doing all of that?

How about the all-time favorite: I gotta put on my mascara, I'm late to work, I have no other time to do this. We've all seen it. Putting on mascara, putting on the rest of the makeup, shaving, eating your cereal on the way to work, reading the newspaper, putting on deodorant, clipping your toenails—yes, folks, these are things that have happened! Or that pet that's in the car. Now, typically for state vehicles and school districts, we're not going to have a pet in the vehicle. However, it has happened before. And that pet moving around is going to be a distraction.

[Visual: The slide changes to show an image of a driver yawning widely. The text reads "Human Factors".]

Cerena Withers: Not to mention, if you're tired. The human factor. I didn't get enough sleep last night, and you're drowsy. Or how about the aggressive driver? The one that's late to work, that is still trying to put on her makeup while she's driving like a rampage, trying to weave in and out of all these cars in order to get to work. Aggressive driving. He cut me off! How could he do that? So now we've become the aggressive driver and we allow that to affect us.

Driving too slow. Speed limit's 70, I can go ahead and do 45, which is the minimum on the freeway—which is not safe to do. Or how about not cleaning our windows during snow and ice storms? I'm trying to bob my head around so I can see. Or like one of our employees that rolled down the window and stuck their head out the window so that they could try to see what was ahead of them, instead of just cleaning off the window.

Daydreaming is a wonderful human factor. Driving along the road, "Oh, it's such a pretty day, I could be out at the beach." "Oh, there was a car that changed lanes, could I have avoided that?" Absolutely. Potentially. Also, your passenger. They're great human factors to distract us. You're having a conversation, you're talking, no big deal, and you glance over at them. And remember, whichever way you look is the way your car is going to move when you're driving. So if you're looking at your passenger, that vehicle is going to drift toward your passenger.

Make sure that your controls are preset. We talked about the electronics, the climate controls, and I've been asked to remind everybody of this one multiple times: headlights need to be turned *on*. Just because we have daytime running lights doesn't mean we have taillights. On Saturday, between 2100 South and 700

North I-15, in that little section, there were three cars in the dark that had their daylights on; you could not see their back end. You don't want to be the one rear-ending them, nor do you want to be rear-ended because you don't have your taillights on. So please folks, there's the soapbox: make sure that your headlights are turned *on*.

[Visual: The slide changes to an image of street signs including a Stop sign and "All Traffic Except Bikes". The text reads: "Distractions are anything that take your mind from the road and driving!"]

Cerena Withers: Distractions are anything that take your mind from the road and driving. You're thinking about home, you're thinking about work, you're thinking about what you need to do, you're thinking about the new shoes, you're thinking about those golf clubs, or hey, how about a trip to St. George? We could really do a great golf game down there. It's nice, but those are all distractions. You have to pay attention to the road, continuously.

[Visual: The slide shows a graphic stating "10% Paying attention to the road" and "90% Thinking or doing something else; texting, day-dreaming, reaching for object, smoking, looking at billboards, etc." The text at the bottom reads: "Distracted Driving is now a secondary offense in the State of Utah."]

Cerena Withers: When you're distracted, you need to remember that you're not paying attention. Just about 10% of the time, if we're lucky. The other 90% of the time, we're thinking about other stuff. Again, we're daydreaming, we're reaching for an object, we're reading the signs on the road, the billboard. And distracted driving is now a secondary offense in the State of Utah. It goes in with the speed restrictions, personal hygiene, and it's a Class C misdemeanor nowadays. So think about that 10% of the time I'm thinking of the road and paying attention, the other 90% I'm doing something else. What can happen during that time? A lot.

Playing the Odds and Dangerous Excuses

[Visual: The slide changes to show an image of a car that has just hit a bicyclist who is sitting on the ground in front of the vehicle. The text reads: "Playing the Odds".]

Cerena Withers: Because playing the odds, we don't win. "Oh, I'm a good driver, it'll be all right. It's never going to be me. It's always the other guy." Well, some days we're the other guy. Stats show that we think we're really good drivers. Maybe? But are you being honest with yourself? Are you a *really* good driver, or are we *average* drivers? For the most part, we're average drivers if we're being honest. Because eventually, we lose. We don't make the odds. If anybody does betting, as you know, usually we lose against the odds.

[Visual: The slide changes to show a man looking sideways out of the driver's window. The speech bubble reads: "I only looked away for a second."]

Cerena Withers: "I only looked away for a second." It was no big deal. That one second is all it takes for something to happen. How many times have you been out on the roadway and you're driving down the road and all of a sudden the brake lights in front of you come to a red and traffic is slowing down or stopping? How close are you? Could you have seen it so you didn't rear-end them? Could you have avoided it? You see red and blues coming up behind you. "I only looked away for a second when I ran into the car in front of me that had stopped for the accident beyond." That's all it takes is that second.

[Visual: The slide changes to an image of a dashboard showing a digital speedometer at 81 mph. The speech bubble reads: "I am an experienced driver."]

Cerena Withers: And what about, "You know, I'm an experienced driver. I'm not going to tell you guys my age, but I've been driving for an extreme number of years. Someday I hope I never have to drive again, eventually." But just because I've been driving for a number of years doesn't mean I'm experienced enough to be able to speed, or weave in and out of traffic, to be able to go down the road and think, "Ah, I know what I'm doing, these guys don't." Remember that posted speed limit sign? There's a word on that sign that tells you what you need to be doing. It's called *limit*. Speed *limit*. Do not go above the speed limit. It's a law. It's not a recommendation, folks. "Everybody else is going—if I don't do that, I'll never get there." You will. You'll just get there safer by actually following the law and following the limits. It makes a huge difference.

[Visual: The slide shows two cars involved in a severe rear-end collision. The speech bubble reads: "I was just unlucky."]

Cerena Withers: Because we're not just unlucky. Things happen when we don't pay attention. You want to make sure that you're following at a safe distance. You want to make sure you're doing the speed limit. You want to make sure that you're checking all the other cars around you. The law says following distance is two seconds. And I'm here to tell you, two seconds is *not* enough, folks. Trust me. It is not enough.

So, I want you to start adding one second for every adverse condition. What's an adverse condition, you ask? An adverse condition is anything that takes your mind from the road. Here's a big one: cell phones, even hands-free. Passengers. Weather. Time of day. These are all adverse conditions. So for every adverse condition, let's add a second.

So the law says two seconds following distance, and I'm going to tell you *three*, please. Give at least three to start with.

Del Brady: Cerena, quick comment from the audience. Priscilla had just asked about why did they change it from three, so I appreciate your comment about having at least three seconds following time. Rod's made a few great comments as well. Thanks for that contribution, Rod. And we're about halfway through.

Cerena Withers: Thank you. Um, so from three to two seconds, I can't answer for what the legislature made that determination. Um, I would think somebody wanted to get somewhere they thought faster. But don't

hold me to that, don't hold Risk or the state to that, that's strictly my own thought. I wasn't involved in the legislation to change it down. But don't follow it too, folks. Please, add those seconds, and add those adverse condition seconds. So you've got three, a passenger that makes four, it's raining that makes five, it's nighttime that makes six, the roads are wet that makes seven. Eventually you'll be back where you started before you ever left, right? You'll get there safer. It's more than worth it.

[Visual: The slide changes to show a woman applying lipstick while looking in the driver's side mirror. The speech bubble reads: "I can multi-task."]

Cerena Withers: "But I can multi-task. It's no big deal." Remember that makeup? Remember eating the cereal, or looking at the map that you laid on the side of the seat? Yes, the old-fashioned map. Because otherwise the phone's going to tell you, and hopefully the phone tells you the right direction for wherever you're going. But remember, multitasking, being a distracted driver—it all falls under the same code. It all tells you you're going to get into trouble if you get into an accident.

[Visual: The slide shows a man looking down at his cell phone while holding the steering wheel. The speech bubble reads: "It's safe to use my phone at stop lights."]

Cerena Withers: "But you know what? I can use my phone at a stop light, right?" Well, no. It's still prohibited. Because you're still entering... anytime that key is in the ignition and you're started and you're in traffic, you are considered *driving*. So when you're at the stop light and you're texting, you're violating the law. Now, the law *does* say you can use a hands-free technology as long as you never are touching that phone. So if your phone is set up to phone home and you're never touching it and you've got your Bluetooth on, you're following within the law. If you're touching that phone to answer it, to hang up, to dial, to text, to watch a movie—that is in violation of the law.

The first offense is \$100. The second offense within three years is a Class B misdemeanor and a fine of up to \$200. For your third or other offenses, it's considered a Class A misdemeanor and a fine of up to \$500. So think about that. If you've got \$500 to waste, or \$100 to waste, there's some great charities out there. Starting with yourself.

The Math of Driving Distracted

[Visual: The slide changes to text that reads: "Every 2 miles..." next to a map routing from Salt Lake City to St. George. The text breaks down the following stats: 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).]

Cerena Withers: Every two miles, we make 400 observations if we're paying attention to the road. We see signs, vehicles, road conditions, bikers, motorcycles, pedestrians, light changing, the weather, the rain. All of

these are visual inputs. We're observing this every time we drive. And for those 400 observations, we're making 40 decisions. This tells us: Do I need to speed up? Do I need to slow down? Do I need to move over? Should I be signaling? Should I be changing a lane? These are all decisions that we have to make.

And for all of those decisions, one mistake is all it takes. We forgot to signal as we were changing lanes and we cut somebody off or we hit somebody. We didn't see them in our blind spot. We misjudged the gap. That's all it is, one mistake. And between Salt Lake and St. George, we have *near collisions*, 0.6. That's all it is. Every decision you make has a cause and an event.

For failure to signal, yep, you're going to get a ticket for that one if you cause an accident, most of the time. "How do I make sure that I'm seeing everything in my blind spot?" Well, when you got in your car, you were adjusting your seat. And let me give you a little hint: when you adjust your seat and you're adjusting your mirrors, I want you to lean forward in your seat toward your steering wheel and readjust your side view mirrors. That will help delete some of that blind spot area. So it will help keep you from making maybe one less mistake, because we don't want to see you in an accident.

A Roadmap for Safe Driving

[Visual: The slide changes to show a winding road graphic numbered 1 through 8. The text reads "Roadmap for Safe Driving". The steps are: 1. Buckle up. 2. Preset climate control. 3. Hands on the wheel. 4. Scan every two seconds. 5. No eating or drinking. 6. Never text. 7. Monitor traffic condition. 8. Keep distance: 3-second rule.]

Cerena Withers: So, what do we do? Here's our roadmap for safe driving. First off, buckle up. It's the law. It saves lives. "Oh, I'll be alright." Or your passenger says, "Oh, it's no big deal, I'm in the back seat." Just remember that passenger in the back seat is going to come flying through. Everybody needs to buckle up. Preset your climate controls. Make sure it's plenty warm, plenty cool, make sure the defrost is on if it's needed, so that you're not moving stuff around while you're driving.

Make sure you're familiar with the vehicle. Every time we get into one of our state vehicles, if it's not the same vehicle that's assigned to you or that you've driven before, you need to become familiar with it. The knobs have moved, the way you start it, the way you stop it, the way you park it, the way you move around in it is going to be different. Adjusting the seat is going to be different. Make sure everything is adjusted before you leave.

Two hands on the wheel. Not the feet. Yes, I've seen people try to drive with their feet. So two hands on the wheel. And they should be at the 2 and 10 location. It used to be that it was 5 and 9... trying to remember, it's been so long ago, sorry folks. But it's at 2 and 10 is where it used to be, so it should be down at 5 and 9 now. The reason being is when the airbag blows, this blows your hands *down* instead of up and at your face. So make sure you've got proper hand placement. Again, it's 5 and 9.

Scan your mirrors every 3 to 5 seconds. Meaning your side view and your rear view mirror, you should be scanning those mirrors and looking to see if there's a car coming up, a car coming too fast behind you, is there law enforcement coming up? Do you need to move to the right to get out of their way? So scan those mirrors every 3 to 5 seconds. You want to scan ahead of you 12 to 15 seconds. What's going on in front of me? Do I need to slow down? Do I need to move over? Is there a car stopped in the middle of the road ahead of me?

No eating or drinking while you're driving folks. Again, you're going to be distracted. Especially if you're anything like I am with that Big Mac sauce going all the way down the front of my shirt. So please, no eating or drinking while you're driving for your own safety.

Never text. I shouldn't even have to say this one, because we shouldn't be using the phone in the cars. You cannot text and drive and pay attention to the road at the same time. It's not physically possible.

Monitor all the traffic conditions that are coming up. Is the traffic slowing down? Is it stopping? Is everybody moving to one side? Is there something going on where you see flashing lights going back and forth across the road in front of you? Don't pass them. Make sure that you're following the law.

And again, keep that distance. We say three seconds because of the law being two, but we always recommend at least three folks. Make sure that you're staying at least three for your own safety.

The Commentary Driving Challenge and Conclusion

[Visual: The slide changes to a blue background with white text: "Stop distracted driving, before it stops you!"]

Cerena Withers: The most important thing in our vehicles are you. You're the important asset for the state. You're the important person for the state. I can fix the cars, but I can't fix you. So stop your distracted driving, because we don't want it to stop you.

[Visual: The slide changes to show a blurred road at night with text "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."]

Cerena Withers: So now I'm going to offer you a challenge. Some of you may have remembered this from days of old, but it's called the Driver Challenge. If you do this, you will realize how distracted you truly are and what you need to be doing. So it's called commentary driving.

I want you to turn off your radio and your cell phone, turn them all the way off. Roll your window down about two inches. Adjust your seat and mirrors properly so that you're comfortable. And then when you start

driving, I want you to speak out loud, and you *have* to do it out loud. You can't do it in your head, it doesn't work the same.

So: "I have put the keys in the car, I have started the car, I am looking back to my left, I am looking back to the right, I'm checking the monitor, there's no cars behind me, I'm going to put the car into reverse. There's still no cars behind me, I'm going to back up. I'm going to turn my wheel to the right, I'm going to turn my wheel to the left..." whatever you're doing. "I'm now putting the vehicle in drive. Is there any vehicles in front of me? I'm going to move forward. I need to turn on my turn signal."

And I know it sounds very... very repetitious, saying those things over and over again, but it will make a difference. So give it a try. Just on your next trip from Point A to Point B, and see how much of a difference it makes for you. You'll like it. And it'll scare you, but it'll make you a better driver.

[Visual: The final slide appears. It says "Thank You" and displays Cerena Withers, 385-831-3314, cerenawithers@utah.gov.]

Cerena Withers: Thank you for attending, and if there's any questions, I'm happy to answer them.

Del Brady: Thanks very much Cerena. That was super helpful. We did get a question right towards the end from Mark. He referenced "hands at 5 and 9" and that he hadn't heard that before. I wonder if uh... was that just a misspeak?

Cerena Withers: It's a misspeak. Sorry.

Del Brady: No worries, no worries. Thank you. Lots of great tips. Uh, Maryani even mentioned uh, Sutherland Pace-o-meter that helps show the faster you go, the amount of time that you save diminishes. Have you heard of that one by chance?

Cerena Withers: Not that one in particular. Um, the faster you go, you're not going to get there any faster based on conditions. Yeah, um, I think, and this has been a long time, uh, when I was doing the defensive driving course before, we had a formula that we used and I can't remember the formula off the top of my head, but I think it was at 80 miles an hour uh, for whatever the distance was, they only saved like three minutes. And your life is worth more than three minutes.

Del Brady: Agreed. It always cracks me up when someone cuts in front and speeds up just to uh, be waiting at the next red light with me.

Cerena Withers: Yeah, and that happens quite a bit.

Del Brady: Yeah. You get off that off-ramp and there they are, and what did they accomplish? Just to sit at the light a little bit longer. So now we have idling for our fuel versus actually movement.

Well, lots of great tips and uh, thanks everyone for joining. Thanks again Cerena for, for this presentation, and Byung Joo and Steve for supporting. Uh, please take these lessons and practical tips to your teams. Safety and changing driving behavior requires repetition and constant training. So even if someone, like Cerena had said, "I'm a good driver," it always helps to have these reminders. Uh, there's always room for improvement at the end of the day, we all just want to be able to go back home safe. Uh, so please, take these to your teams. Great information. Please reach out if you do have questions, uh, to me, to Byung Joo, to Cerena, we can get you resources and information. We also have Rod Bosshard, our transportation specialist, so please feel free to reach out to him as well.

Also want to do a quick plug for an upcoming Risk Symposium that we'll be holding. So you're going to receive a registration link soon, uh, later today in fact. And this'll be a great opportunity to network with your peers, to learn lots of great new information. We'll be covering things like property valuation, cybersecurity, reporting near misses, um, lots of great information. So stay tuned, watch for that. That'll be held on April 23rd at the Risk Offices in Taylorsville.

And uh, thanks again everyone for the helpful comments and questions. Uh, I'll stick around until 10:30 with Cerena, uh, so if you have any final questions or comments feel free to pop put them into the chat for us. Other than that, keep safe out there, and we'll see you next month.

Cerena Withers: Don't forget the Driver's Challenge!

Del Brady: Oh, great plug. Thank you Cerena. That's right.