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STATES GET TOUGH ON DISTRACTED DRIVERS IN 2010

Illinois, Kansas, New Hampshire and Oregon will bring in the new year with new state laws aimed at cracking down on distracted driving, according to the Property Casualty Insurers Association of America (PCI).

Of the four states with stronger laws regarding cell phone use and texting that take effect Jan. 1, 2010, Oregon goes the farthest by banning the use of hand held devices and texting for all drivers. The new law in Oregon also prohibits people under age 18 from using any type of cell phone while driving.

Illinois is placing new restrictions on hand held devices and bans their use in construction and school zones.

Kansas is implementing a ban on all cell phone use and texting for young drivers who have learner's permits and intermediate licenses.

New Hampshire is banning texting for all drivers.

"These four states are join-

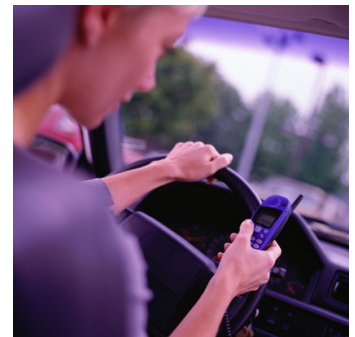
ing a growing number states and localities that are implementing or strengthening restrictions on cell phone use and texting," said Robert Passmore, senior director of personal lines for PCI. "In 2009, 17 states implemented or strengthened cell phone and texting laws."

The National Highway Traffic Safety Administration reports that nearly 6,000 people died in 2008 in crashes involving a distracted or inattentive driver, and more than half a million were injured. Research also shows that the worst offenders are the youngest and least experienced drivers: men and women under 20 years of age.

According to the Insurance Institute for Highway Safety, there are statewide bans on driving while talking on a hand-held cell phone in seven states (California, Connecticut, New Jersey, New York, Oregon, Utah, and Washington) and the District of Columbia.

The use of all cell phones by novice drivers is restricted in 21 states and the District of

Columbia. Text messaging is banned for all drivers in 19 states and the District of Columbia. In addition, novice drivers are banned from texting in nine states (Delaware, Indiana, Kansas, Maine, Mississippi, Missouri, Nebraska, Texas, and West Virginia).



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