

## SAFE DRIVING

# NEW RISKS EMERGE AS MORE DRIVERS HIT THE ROAD

AMERICA'S ROADS are getting busy again and new patterns, like busier and longer commute periods, more congestion and unpredictable traffic are driving an increase in accidents, according to a new report.

Although low-speed fender benders are rising during crowded rush hours, the bigger risk for more accidents is the steady increase in long trips and extended daily commutes, according to the "2025 Driving Behavior Report" by accident analytics company Arity. These types of trips create more exposure to severe crashes, higher claim costs and potentially higher premiums.

For motorists, it's important to understand these new driving and traffic patterns and adjust their driving accordingly to reduce the chances of being in a collision.

### How traffic patterns are changing

Arity's report identified several shifts in how and when people drive, which is raising the risk of collisions. Some findings of the report include:

- Drivers are taking longer trips in their vehicles.
- Congestion is rising, resulting in more braking, sudden acceleration and stop-and-go patterns.



- Morning commutes are now the busiest they've been since 2021. That's in large part due to return-to-office mandates which result in more people on the roads.
- Afternoon traffic is less predictable. Instead of one tight evening rush hour, individual commutes now stretch over several hours as workers leave offices at different times.
- Tuesdays through Thursdays carry the highest commuter loads, while Mondays and Fridays remain lighter.

### What you can do to avoid accidents

- Build in extra time. Rushed driving leads to sudden acceleration, hard braking and greater crash risk.
- Avoid peak periods when possible. Midweek mornings are now the most congested nationwide.
- Use navigation apps that show real-time delays and safer alternate routes.
- Keep your distance. Most urban crashes happen in stop-and-go traffic where tailgating leads to fender benders.
- Reduce phone use. Distracted driving remains one of the strongest predictors of crash severity.
- Consider a usage-based insurance program if you tend to drive safely. Telematics can lower costs for drivers with good habits.
- Watch weather alerts. Arity's data shows sharp spikes in hard braking and distraction during extreme weather.

### Takeaway

Driving behavior is shifting as more people return to offices, move farther from job centers and juggle flexible schedules.

Longer trips and heavier congestion are raising accident exposure, especially on local roads. These trends could eventually influence how insurers calculate premiums.

While drivers can't control congestion or workplace rules, they can take steps to manage their own exposure. Drivers can protect themselves and their premiums by staying alert, reducing distraction and planning for new traffic patterns.

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## Make Sure That Any Vendors You Use Carry Insurance

### A word about insurance

Make sure that any vendors you use carry insurance. Insist on seeing the certificates of insurance with sufficient coverage and liability limits for:

- Catering and bartending firms,
- Facilities, and
- Entertainers.

When reviewing rental contracts, be sure to note any hold harmless or indemnity agreements that could release the vendor from liability and instead hold your company responsible for losses from situations over which you have no control.

Also, talk to us to make sure that your own insurance policies cover any mishaps that may occur at your company event.