

# RETURNING WARRIORS

## Driving Safety Report 2012

### Summary

USAA conducted a study focusing on private passenger vehicle driving experiences of USAA-member military personnel over a three-year period (January 2007 through February 2010), which included 171,000 deployments to various overseas locations. The research findings show an appreciable increase in reported at-fault accidents for military members upon return from deployment.

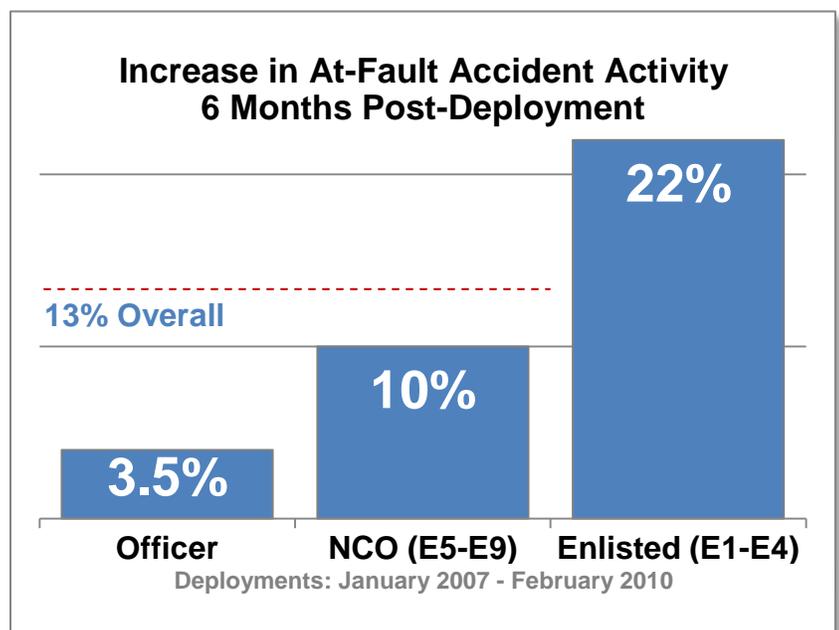
USAA has shared its research with each military branch’s safety center commanders. USAA has also shared the study with academics and traffic safety experts and has taken steps to make USAA members aware of the behind-the-wheel risks for returning troops.

### Study findings

The study revealed a 13 percent increase in at-fault accidents for troops within the first six months of returning from deployment. Further analysis highlights significant differences between military ranks. The chart below presents the increase in at-fault accidents by rank groups.

#### Other findings:

- The increase in at-fault accidents was greatest for Army veterans, whose at-fault accidents increased by 23 percent, followed by Marines at 12.5 percent, Navy at 3 percent and Air Force at 2 percent.
- Most accidents were caused by “losing control of the vehicle,” according to drivers.
- Accidents attributed by drivers to “objects in the road” increased more dramatically after deployment than any of the other 12 causes USAA tracked for the study.
- The increase in at-fault accidents was most dramatic for younger drivers, with drivers younger than 22 experiencing a 25 percent increase in at-fault accidents, while drivers older than 29 only saw a 7.5 percent increase.
- Drivers with three or more deployments experienced 36 percent more at-fault accidents, drivers with two deployments saw 27 percent more and drivers with one deployment had an increase of 12 percent.
- Individuals with longer deployments were generally more likely to be involved in at fault accidents.



### Bringing driving behaviors home

USAA's Returning Warriors data does not include information about behaviors that contributed to the increase in at-fault accidents, because such information isn't captured in claims reporting. However, USAA has been working with military organizations and experts who have studied post-deployment behaviors. Professor Erica Stern of the University of Minnesota has also studied the driving experiences of returning soldiers as part of a regional study and has found “carryover” driving behaviors that were potentially lifesaving in deployment but risky on civilian roadways, such as reluctance to stop at intersections or driving at inappropriate speeds.

Professor Stern surveyed service members about their most recent 30 days of American driving after returning from deployment and found that, of those surveyed, 30 percent reported being told that they drove dangerously. Half said they became anxious when other cars approached quickly or when they got boxed in on the road while 20 percent said they were anxious when driving in general. In comparison, none of the non-deployed service members reported that they were anxious when driving in general.

Professor Stern is currently seeking military installations that might be willing to complete a nationwide survey. The survey needs responses from both service members who have been deployed to Iraq or Afghanistan and those who have not. As part of the effort to help ease the transition from military to homefront driving, a division in the Office of The Surgeon General (Army) offers brochures to assist [soldiers](#) and [their families](#). The family brochure includes a table (below) showing driving behaviors learned in combat and how they might continue at home.

In Combat	At Home
Drives as far as possible from road edge to avoid IEDs.	▶ Drives in middle of road, straddling lanes.
Changes direction and lanes unexpectedly, especially at tunnels or underpasses where insurgents might be waiting.	▶ Weaves through traffic. Does not signal turns, merges or lane changes. Avoids or changes lanes at underpasses and tunnels.
Always moving. Does not stop for traffic or people. Always has right of way.	▶ Anxious when stopped. Rolls through traffic lights and stop signs. Does not yield right of way to other vehicles.
Speeds as fast as the lead vehicle in a convoy.	▶ Drives over posted speed limit.
Hypervigilant of roadside elements.	▶ Overly attentive to roadside elements.

*Source: Office of The Surgeon General (Army)*

## Methodology

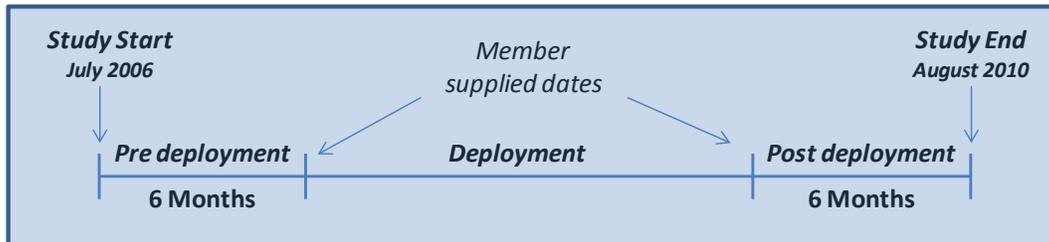
USAA members generally notify us before being deployed because we offer our members several options to either reduce their premiums or coverage if the vehicle is stored. At times, several thousand members will notify us of planned deployments each month. Members who did not notify us of deployments are not represented in the data.

In order to set a common baseline for comparison, driving behavior for each member in the study was evaluated for the six months prior to deployment. The number of at-fault accidents occurring in this period was compared to the member's experience upon returning home from deployment. An accident was considered at-fault if the member's fault was determined to be greater than 50 percent. The post-deployment experience was evaluated for up to 18 months to identify when and if driving behavior returned to pre-deployment levels. The study considered 171,000 deployments by 158,000 USAA members between January 2007 and February 2010.

**Key data elements included:**

- Deployment dates (supplied by our members).
- Member attributes (rank, age, etc.).
- Traditional insurance- related driving activity (accident history, violations, etc.).

**Deployment Data Collection**



\* Comparison is between pre and post deployment driving experience

A deployment was considered for the study only if the member had auto coverage for at least six months leading up to deployment and for at least six months upon returning from deployment. The 37 months of deployments provided a steady volume of departures and returns to evaluate month over month and help mitigate any seasonality effects.

The cohort study, a type of longitudinal study, was conducted to determine if there was a difference before and after deployment. The difference, if any, was addressed through a statistical paired “t-test.” The paired t-test is a standard statistical technique to detect if there has been a significant change between two time points, or before and after a treatment (deployment).

Disclaimers

The study did not account for:

- Long-term shifts in the overall driving environment.
- Activity other than reported at-fault accidents.
- Whether the member was deployed to a combat or noncombat setting.
- USAA members who obtained auto insurance less than six months prior to deployment, or individuals who dropped their USAA auto insurance within six months of returning from deployment.
- The impacts of deployments prior to the study period. USAA's study only considered deployments within the three-year study period.