

## Testimony on Bill Number 31-0049 June 2, 2015

Good Morning Committee Chairman Senator Justin Harrigan, Committee members, distinguished guests and Virgin Islanders listening and watching this very important Legislative hearing. My name is Anastasia M. Doward and I have been a volunteer with the AARP Driver Safety Program for over the last decade. I come before you today to provide testimony in support of Bill Number 31-0049, An Act amending title 20 Virgin Islands Code, chapter 47, which adds a section to the Code relating to the offering of a reduction in automobile insurance premiums for drivers 50 years of age and older who have completed an approved accident prevention course.

Safe driving is a challenge for drivers of all ages. Although today's older Virgin Islanders live a healthier lifestyle than the generations before them, they are still more likely than younger drivers to experience vision, hearing, or other impairments that could create risks while on the road.

Driving, as you know, is not only an important transportation option to older Virgin Islanders, but, due to many of the limits and logistics of our public transportation system here in the territory, owning and driving your own vehicle is often the only way for seniors to remain independent, and stay connected in our communities.

According to national AARP data, nearly 90% of older Americans' trips are made by automobile. I would venture to guess that that statistic probably holds true for Virgin Islanders. Additionally, AARP studies show that older people keep their licenses longer, drive more miles and make up a larger share of drivers than in the past. Our research demonstrates that in 2011, the leading edge of the Baby Boom generation will turned 65 and by 2030 one in five people (20%) in the US will be aged 65 or older.<sup>1</sup>

Although not directly proportionate, Virgin Islands Government officials can extrapolate from this data that there will be a significant shift in local driver demographics in the not too distant future. As is usually the case, the Virgin Islands will follow the U.S. trends. Therefore, our government must plan accordingly.

So these numbers should help to provide you with a perspective as to how important getting older drivers to participate in a driver safety course is to helping them stay safe drivers.

I am not implying that older drivers are not, as a whole, safe drivers. Instead, our AARP studies show that older drivers tend to be relatively safe drivers. In fact, older driver's

fatal crash rate per licensed driver is lower than corresponding rates for drivers in younger age groups (according to a 2007 report from the U.S. Government Accountability Office (GAO)). Unfortunately, while older drivers' crash less frequently, when they do crash, their crashes more frequently lead to death. In fact, drivers aged 75-79 are four times more likely to die as a result of a crash than those aged 30-39.

Our studies show that such crashes involving older drivers are more likely to happen at intersections with the most common error being a failure to yield the right of way.

The reason why death is more frequently an outcome for these crashes is largely because older drivers may be frail due to medical conditions and have more difficulty recovering from serious injuries.

So, you may be asking how a driver safety course comes into play in such scenarios. One of the most important factors in safe driving is each driver's individual skill level. In an effort to keep drivers safe on our roads, AARP, for instance, designed a Drivers' Safety program that helps drivers monitor their own driving skills and those of their younger and older family members. Participation in this course helps older drivers to self-evaluate their own potential skills and risks and, in some cases, the need to make the decision to hang up their keys. There are many other courses available nationally that also aim to help older drivers improve their driving skills and perform self-evaluations of their abilities.

How does the course work? Let me explain that as people get older, they experience physical changes to their health, like loss of visual acuity or a decrease in physical flexibility for instance, which make driving more of a challenge.

As people age, they can experience limited ranges of motion and, for instance, have difficulty turning their head to look over their shoulder for lane changes. Older adults also have changes, usually decreases, in their cognitive abilities and eyesight and can experience more difficulty sorting through roadway information like signs or other roadway distractions, while driving. And sometimes older people also experience slower reaction times.

As most people age, they consciously or subconsciously make changes to their driving habits to allow for these changes. For instance, I'm sure you've heard an older driver indicate that they no longer want to be out on the roads after dark, for instance. You might have also heard some of our older drivers say that they avoid heavy traffic, or driving in the rain. These are all things that the older driver can control and they are making an effort to limit the challenges they might face while driving.

However, older drivers can't do much about the conditions they meet once they are on the road. In the VI, for instance, we have ongoing challenges with potholes. But potholes are not the only problem. Older drivers can do little to change their driving habits that will help them when road design is faulty. Unsupported turn lanes, badly illuminated intersections, confusing interchanges, illegible signs, unmarked pavement drop-offs, etc. put drivers and even pedestrians at risk.

A certified Driver Safety Course focuses on helping each participant recognize and compensate for their own personal, physical challenges. Following participation in the course, drivers are urged to conduct ongoing self-examinations of their abilities to help them judge their own ongoing road-worthiness. The course also extensively provides older drivers with a refresher for the "rules of the road."

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To give you a good example, from my personal AARP experience, in 2010 AARP conducted an extensive study involving participants of its classroom and online course. Findings from the study showed that almost all of the participants (97%) reported changing at least one key driving behavior as a result of what they learned in the course.

This is powerful data. It clearly shows that a driver safety course genuinely helps seniors and others evaluate their own skills and abilities should translate into safer drivers on our own VI roads.

I'd also like to share with you that similar legislation has been enacted in 34 states and the District of Columbia requiring all automobile insurance companies conducting business in those states to provide a premium discount to participants who completed an approved driver safety classroom course.

In closing, I want to thank the bill's sponsor, Senator Samuel Sanes for offering this legislation for consideration. A discount in automobile insurance premiums can serve as a significant incentive for aged drivers to participate in a driver safety program and help to get drivers aged 50 and older to understand how to recognize and correct many of the personal changes they may be experiencing on our roadways.

Thank you and I will be happy to answer any questions you may have specific to the AARP Driver Safety course.

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<sup>i</sup> Insurance Institute for Highway Safety (IIHS) 2011.