

Testimony on Bill Number 31-0049 August 23, 2016

Good Morning Senator Harrigan, Committee Chairman; Committee members, other Senators present, fellow testifiers, and Virgin Islanders listening and viewing 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 AARP Driver Safety 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 reduce the impact of isolation, 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 statistic probably holds true for the Virgin Islands as well. 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 turn 65 and by 2030 one in five people (20%) in the US will be aged 65 or older.¹

Although not directly proportionate, Virgin Islands Government officials must 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 in helping them to stay safe drivers.

The AARP Smart Driver Course, offered by AARP Driver safety, is the nation's first and largest refresher course designed specifically for drivers age 50 and older. For more than 30 years, the course has taught millions of drivers proven safety strategies so they can continue driving safely for

as long as possible. Courses are offered in either a traditional classroom setting taught by AARP-trained volunteers, or through an interactive online course that may be taken from the participant's home computer at his or her own pace. Course length varies by state, but ranges from 4 hours to 8 hours, here in the Virgin Islands we teach the 4 hours course. A nominal fee is charged for the course.

The course is designed to help participants:

- Learn research-based safety strategies that can reduce the likelihood of having a crash
- Understand the links among the driver, vehicle, and road environment, and how this awareness encourages safer behavior
- Learn how aging, medications, alcohol, and other health-related issues affect driving ability, and ways to adjust to allow for these changes
- Increase confidence
- Know how to drive safely when sharing the road with other road users
- Learn the newest safety and advanced features in vehicles
- Learn when driving may no longer be safe; and
- Explore other ways to travel.

As people age, they consciously or subconsciously make changes to their driving habits to allow for physical 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. 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 is making an effort to limit the challenges they might face while driving.

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."

Additionally, the AARP Driver Safety Program also offers a seminar "We Need to Talk" which is designed to help participants and their families make the decision when to hang up their keys.

In 2010 AARP conducted an extensive study involving participants of the 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.

Legislation has been enacted in 34 states and the District of Columbia (total of 35) requiring all automobile insurance companies conducting business in those states to provide a premium discount to participants who completed an approved AARP 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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AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million that helps people turn their goals and dreams into 'Real Possibilities' by changing the way America defines aging. With staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and promote the issues that matter most to families such as healthcare security, financial security and personal fulfillment. AARP also advocates for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name. As a

trusted source for news and information, AARP produces the world's largest circulation magazine, AARP The Magazine and AARP Bulletin. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. To learn more, visit www.aarp.org or follow @aarp, and our CEO @JoAnn Jenkins on Twitter.

ⁱ Insurance Institute for Highway Safety (IIHS) 2011.