

PERSONAL LINES

More risk on the road means more opportunities to support your clients



Most Americans believe driving has become more dangerous over the past year.¹ More frequent road rage and distracted driving are making the roads feel increasingly stressful and unpredictable. These perceptions are creating new moments for agents to check in with clients about protection and preparedness and help ensure that they're confident about their coverage.

Compared with 2025 survey results, 9 in 10 consumers say other drivers are:

More aggressive¹

90%

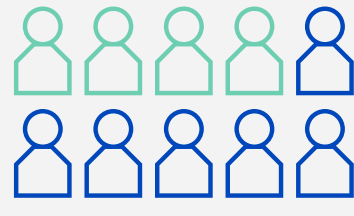
Looking at their phones more often¹

91%

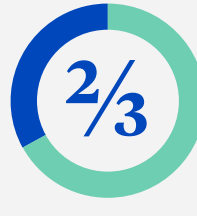
More reckless¹

87%

Stress and mistrust are growing on the road:



4 in 10 drivers report stress¹



Two-thirds frequently witness road rage¹



Emotions are running high:

58%

of consumers report that other drivers often irritate them¹

33%

say other drivers often give them road rage¹

Unsafe behaviors remain common:



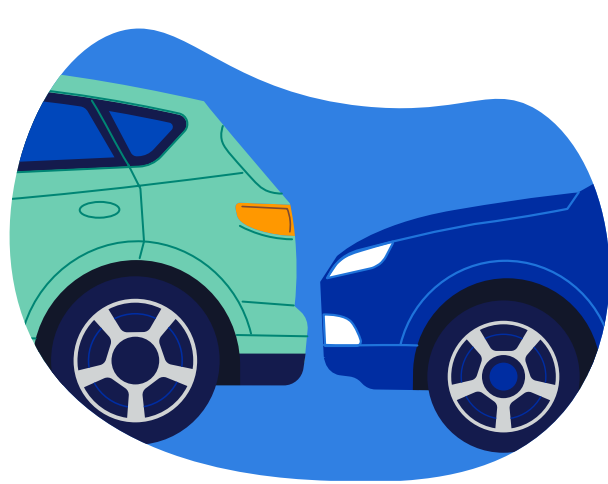
Nearly half of drivers eat or drink while driving¹



17% admit to texting behind the wheel¹

Top stressors:

- ✓ Reckless drivers¹
- ✓ Traffic congestion¹
- ✓ Multitasking¹



Road rage is linked to poor driving behavior by others¹:

- Tailgating or being cut off
- Not using turn signals
- Speeding or weaving through traffic

As driving risks evolve, drivers are becoming more aware — but not always more prepared. These shifts create natural opportunities for agents to help clients understand emerging risks, review coverage limits, and ensure that their protection keeps pace with not just what they drive but how they drive.



Start the conversation about today's driving risks with your clients and share these resources.



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