It's Time To Change The Older Driver
Conversation: New Research from MIT AgeLab And The Hartford Helps Drivers Keep The Keys As They Age

The Hartford launches 'Safe Driving for a Lifetime,' a public awareness campaign to empower older drivers to continue to drive safely for as long as possible

HARTFORD, Conn., Nov 19, 2009 (BUSINESS WIRE) -- For most Americans, the ability to drive is essential to who we are and is deeply connected to our independence and our identity as productive, responsible members of society. But as drivers age, often the talk turns to taking away the keys. However, increasing age doesn't mean you have to stop driving. New research from the MIT AgeLab and The Hartford Financial Services Group, Inc. highlights ways to help drivers determine their driving fitness and enable them to stay on the road longer.

As a group, older drivers are relatively safe and tend to voluntarily limit their driving. According to new survey results, as age increases so does the rate of self regulation - making smart choices based on experience to limit the amount and type of driving.

In general, drivers over the age of 75 (69 percent) are most likely to self regulate their driving.

Just over half (53 percent) of drivers between 50-64 years old and 58 percent of those between 65-74 years old self regulate.

The top situations that drivers over 75 avoid to keep themselves safe on the road include:
Driving at night (53 percent);
Driving in bad weather (51 percent);
Driving in heavy traffic (38 percent).

"Safe driving is about ability not age," said Jodi Olshevski, gerontologist and assistant vice president, The Hartford Advance 50 Team. "If a particular driver is unsafe, it is often due to an underlying medical condition. Recent public attention has focused on taking away the keys from older drivers, but we believe it's time to change that conversation. Instead, we should understand more fully what is required to keep older drivers safely on the road for as long as possible."

According to the survey, while the majority of drivers over 50 self-regulate, a significant number don't know when they will stop driving.

One in seven current drivers say they'll never stop driving and 44 percent don't know at what age they'll stop.

Drivers over 75 years old are more than twice as likely to say they'll drive into their 90s as those between 65-74 years old.

"It's important for all of us to be aware of driving skills - and changes in them - throughout our lifetime," said Dr. Lisa D'Ambrosio, research scientist, MIT AgeLab. "If you're concerned about your driving or have a medical condition, one way to keep yourself safe is to have a comprehensive driving evaluation conducted by a specially-trained occupational therapist. While 88 percent of adults have never heard of comprehensive driving evaluations, our research found them to be an effective tool to determine whether, and under what circumstances, an individual should continue or stop driving."

You should consider a comprehensive driving evaluation:

**If you feel your driving continues to be fine**, but you want a professional opinion;

**If you are feeling your age** - not seeing quite as well as you once did, are experiencing slowed reaction time or have a loss of flexibility;

**If you have one or more medical conditions** that may lead to a loss of range, flexibility or strength in your arms or legs;

**If you have suffered a loss of peripheral vision**, depth perception or other vision-related change;

**If you have been told that you should stop driving**, even if you disagree;

**If you would like to resume driving after a period of non-driving.**

Comprehensive driving evaluations include a clinical evaluation - which involves a variety of cognitive, visual and physical assessments - an on-the-road test, and either oral or written feedback on the results of the evaluation. Occupational therapists then will work with you to develop a plan to continue driving safely. This may include self
regulation, rehabilitation, training, and even vehicle modifications - or prepare you to stop driving altogether.

More information is available in *Your Road Ahead: A Guide to Comprehensive Driving Evaluations*, a new guidebook created by The Hartford Advance 50 Team, MIT AgeLab, and the American Occupational Therapy Association to help older adults - and their family and friends - learn about comprehensive driving evaluations and the benefits they may provide.

Free copies of *Your Road Ahead* as well as interactive tools such as a crash risk assessment, warning signs to watch for, a driving wellness action plan and an interactive blog community are available at http://www.safedrivingforalifetime.com.

**About The Research**

In 2009 MIT AgeLab and The Hartford completed research on comprehensive driving evaluations and older drivers. Focus groups were conducted with adults who have completed comprehensive driving evaluations, caregivers and occupational therapists. A survey, fielded between October 22 and 25, 2009, was completed by 2,500 members of a managed access panel who were 18+ years of age and representative of the U.S. household population.

**About The Hartford/MIT AgeLab Partnership**

Celebrating its tenth anniversary this year, The Hartford became a founding sponsor of the MIT AgeLab in 1999. The Hartford's Advance 50 Team and the MIT AgeLab are committed to producing original research to improve the quality of life for older adults and their families and to help guide important decisions about safety, mobility and independence.

**About The Hartford Advance 50 Team**

The Hartford is one of the few companies in the United States with in-house experts on aging. For over 25 years, The Hartford has employed gerontologists to advance the creation and delivery of research, educational materials and innovative business solutions to enhance the quality of life for the 50+ market.

**About The Hartford**

Celebrating nearly 200 years, The Hartford (NYSE: HIG) is an insurance-based financial services company that serves households, businesses and employees by helping to protect their assets and income from risks, and by managing wealth and retirement needs. A Fortune 500 company, The Hartford is recognized widely for its service expertise and as one of the world's most ethical companies. More information on the company and its financial performance is available at www.thehartford.com.

**About the MIT AgeLab**

The Massachusetts Institute of Technology AgeLab is a global research program based within MIT's Engineering Systems Division and Center for Transportation & Logistics. The AgeLab conducts research on technology, behavior and innovation to improve the quality of life of older people and those who care for them. More about AgeLab's
research in transportation, health and wellness, and longevity planning is available at http://web.mit.edu/agelab.

**About the American Occupational Therapy Association**

The American Occupational Therapy Association (AOTA) advances the quality, availability, use and support of occupational therapy through standard-setting, advocacy, education and research on behalf of its members and the public. The contributions of occupational therapy to health, wellness, productivity and quality of life are widely used, understood and valued by society. Occupational therapists trained in driver rehabilitation provide a key component to the evaluation of older driver safety and rehabilitation. The AOTA Older Driver Safety Web site at [www.aota.org/olderdriver](http://www.aota.org/olderdriver) is a valuable resource for occupational therapy professionals, other health care providers, consumers and caregivers.

The information in this article is provided for informational purposes only. It is general in nature and not intended to aid in the analysis of individual driving situations. Readers are encouraged to consult with their family members and healthcare providers to analyze their specific needs related to driving and driver modification.

Some of the statements in this release may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ. These important risks and uncertainties include those discussed in our Quarterly Reports on Form 10-Q, our 2008 Annual Report on Form 10-K and the other filings we make with the Securities and Exchange Commission. We assume no obligation to update this release, which speaks as of the date issued.

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