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Contact: Roger Wildermuth Sept. 4, 2014

roger.wilder muth@usaa.com

(916) 717-1072

USAA on Twitter: @usaa

USAA Helping Reduce Military Driving Risks After Deployment

Higher accident rate, concerns about driving habits fuel push for self-assessment

SAN ANTONIO – As U.S. service members prepare to return from overseas, USAA is providing an online safety assessment to help troops learn how to protect themselves from the risks of returning to driving on civilian roadways. This new safety assessment follows a 2012 study by USAA that showed higher risks of at-fault accidents following military deployments and a separate survey showing 35 percent of USAA's military members were concerned about driving after deployment.

To help promote the online assessment, USAA is offering \$25 to eligible returning members who take the usaa.com-based assessment of their driving risks.

"Our nation's military often find their lives at risk when they deploy. When they come home and get behind the wheel, we want them to be safe," said John Bird, senior vice president of USAA Military Affairs, Vice Adm., U.S. Navy (Ret.). "By offering this online assessment, we are arming our returning members with a greater understanding of the risks of coming back to civilian roadways and giving them tips to help avoid those risks. Their safety is so important to us that we'll pay them to take it."

USAA's 2012 study showed a 13 percent increase in at-fault accidents for service members within the first six months of returning from deployment. Later that same year, USAA surveyed more than 700 of its military members and found that 35 percent were concerned about driving after deployment, with 10 percent saying they were extremely concerned. However, 55 percent of those surveyed were not aware of the elevated risks of driving after deployment.

"Most of the military might not be aware of these risks, while others are aware and concerned," Bird said. "Getting military families to be aware of these risks and giving them strategies to help protect themselves are important steps in addressing this issue."

USAA's information on this issue does not identify causes of post-deployment traffic safety risks, but some experts have suggested that life-saving driving behaviors learned during deployment could raise their risk of accidents at home. Such behaviors include avoiding debris on the side of the road that could mask explosives, or changing lanes when driving under overpasses where attackers could be hiding. Other causes could be reduced or no driving opportunities during deployment, creating a lapse in driving experience.

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What's in the assessment

The 10-question assessment asks service members to answer "always," "sometimes" or "never" to such questions as:

- Is driving near parked cars stressful for you?
- Since returning home, have you been told you drive dangerously?

For members who select always or sometimes, USAA offers tips such as:

- Learn the road and traffic conditions ahead of time to reduce surprises of construction or congestion.
- Consider using a different route to avoid tunnels and underpasses.

About USAA

The USAA family of companies provides insurance, banking, investments, retirement products and advice to 10.4 million current and former members of the U.S. military and their families. Known for its legendary commitment to its members, USAA is consistently recognized for outstanding service, employee well-being and financial strength. USAA membership is open to all who are serving our nation in the U.S. military or have received a discharge type of Honorable – and their eligible family members. Founded in 1922, USAA is headquartered in San Antonio. For more information about USAA, follow us on Facebook or Twitter (@USAA), or visit usaa.com.

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