



Risk A/TSM Work

“An ounce of prevention is worth a pound of cure.” Benjamin Franklin 1736

We are pleased to introduce the next edition of **Risk A/TSM Work**, a forum dedicated to sharing safety and loss control tips with our brokers and insureds.

Risk A/TSM is our proprietary risk management approach which promotes informed risk analysis based on two behavioral factors — **A**ptitude and **T**olerance.

ABOUT US

Sompo International Insurance works through a global distribution network of retail and wholesale brokers and MGUs to provide high-quality and responsive services to a broad range of clients from large multinationals to small businesses. We offer diverse specialty capabilities across a broad range of products and industry verticals.

If you would like to subscribe to **Risk A/TSM Work**, please contact Victor Sordillo at vsordillo@sompo-intl.com

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Preventing Employees from Distracted Driving

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What is Distracted Driving?

Distracted driving is any activity that diverts the driver's attention from driving. This can include talking or texting on a cell phone, eating or drinking, putting on makeup, reaching for an item in the car or using the navigation system. Even interacting with other passengers while operating a vehicle can take your attention away from the task of driving.

Distracted driving is classified into three main categories¹:

Visual: Eyes off the road - When the driver looks at something besides the road, such as GPS, phone, text, etc.

Manual: Hands off the wheel - When the driver takes their hands off the wheel to perform another task such as eating, texting, or getting something from a purse or briefcase.

Cognitive: Mind off driving - When the driver's mind is distracted such as when talking on the phone or to a passenger or daydreaming. Have you ever driven somewhere and not remembered how you got there?

Texting and Driving – A Deadly Combination

Texting and driving is considered particularly dangerous. According to the Insurance Institute for Highway Safety, all but three states have a texting ban while driving and 15 states require drivers that use their phone to be on a hands-free device.

Sending or reading a text takes your eyes off the road for 5 seconds. At 55 mph, that's like driving the length of an entire football field with your eyes closed. A March 2017 report published by the National Highway Transportation Administration on distracted driving stated that in 2015 alone, 3,477 people were killed, and 391,000 were injured in motor vehicle crashes involving distracted drivers. Of those individuals killed, 995 deaths were attributed to drivers distracted by phones.²

Safeguarding Your Business Against Distracted Driving

The leading cause of workplace deaths in the U.S. is transportation accidents. According to the Bureau of Labor Statistics, work injuries involving transportation incidents remained the most common fatal event in 2016, accounting for 40 percent of all incidents.³

An employee conducting business over the phone while driving, whether hands-free or not, is at greater risk of being in an accident simply because they are not giving their full attention to potential obstacles in the road. If employees are asked to drive as part of their job duties — even something as simple as driving to the bank or to a restaurant to pick up a lunch order — they should be educated on the hazards of distracted driving.

To safeguard your business against the risks caused by distracted driving, we suggest the following:

- Implement company policies specifically about distracted driving which reinforce local and federal laws regarding cell phone use while driving. Communicate these throughout the organization and have staff acknowledge that they have read and understand the policies, and the consequences if not followed.
- Confirm that other company policies do not contradict safe driving policies. For example, ensure that employees know that they do not need to answer their phone while driving even if the call is from a manager or supervisor.
- If there is a need to reach a driver for critical calls while they are on the road, instruct them to pull over to a safe location (rest area, parking lot, shoulder, etc.) before responding to the call.
- If cell phones are company owned, provide an app that can respond on the driver's behalf stating that the driver is unavailable and will return the call or text when no longer driving.
- Provide training on the risks and potential consequences of driving while distracted to all employees including part-time or casual drivers who operate a personal vehicle on behalf of your company.
- Include distracted driving in your accident investigation protocol when vehicles are involved.

Driving requires nothing less than your full attention. Putting a stop to distracted driving will help to reduce accidents and fatalities and get workers and others on the road to their destinations safely.

¹ National Highway Traffic Safety Administration [2013]. Visual-manual NHTSA driver distraction guidelines for in-vehicle electronic devices: notice of federal guidelines. Federal Register 78(81):24818-24890.

² National Center for Statistics and Analysis. Distracted Driving: 2015, in Traffic Safety Research Notes. DOT HS 812 381. March 2017, National Highway Traffic Safety Administration: Washington, D.C.

³ Bureau of Labor Statistics. National Census of Fatal Occupational Injuries in 2016, December 2017.