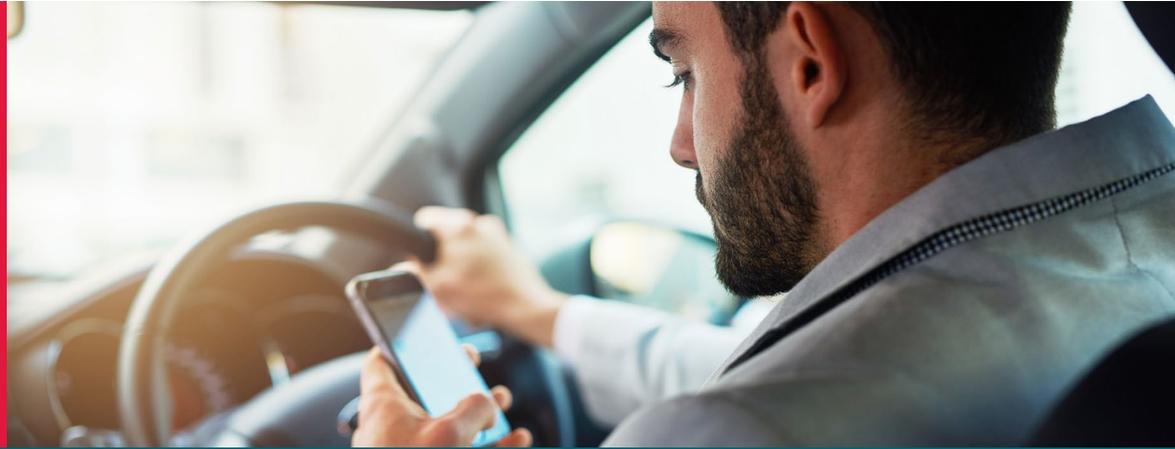


Risk A/T[®] Work



Risk A/T[®] Work is a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T[®]** is our proprietary risk management approach promoting informed risk analysis based on two behavioral factors — **A**ptitude and **T**olerance.

Auto Accident Prevention through Distraction Reduction

Chad Holliday, CSP, Senior Client Services Specialist, North America Insurance, cholliday@sompo-intl.com

Peggy Todd, ASP, Senior Client Services Specialist, North America Insurance, ptodd@sompo-intl.com

Distracted driving is simply defined as being engaged in an activity that could divert an operator’s attention away from the primary task of driving. There are three major distracted driving categories:

1. **Cognitive:** Daydreaming, talking on the phone, thinking about something other than driving, etc.
2. **Manual:** Eating, drinking, applying make-up, interacting with the infotainment system, etc.
3. **Visual:** Dialing, texting, reading, searching for something in the car, etc.

Regardless of the type of distraction, it is a proven fact that operating a motor vehicle while distracted is extremely dangerous! The National Safety Council (NSC) reports that distracted driving is the third most common cause

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of road fatalities, accounting for 9% of fatalities and 15% of accidents resulting in injuries. It is also estimated that employers spend \$60 million annually on work-related motor vehicle accidents. This \$60 million does not consider the indirect costs, such as the loss of employee work productivity, the cost to replace equipment, administrative work to file claims and obtain rental cars, etc.

How Can Drivers More Effectively Prevent Distractions?

Vehicle operators can prevent accidents caused by distracted driving because they are ultimately in control of many proactive variables, including:

- Placing your cell phone and other electronic devices into drive or silent only modes
- Adjusting seating positions, mirrors, and the steering column before driving
- Securing loose items in the vehicle cabin
- Incorporating defensive driving techniques into the driver’s driving habits
- Programming electronic equipment such as GPS systems before driving
- Managing the safe condition of their vehicle including regular vehicle inspection, completing recommended service and preventative maintenance, and promptly issues
- Placing potentially distracting items such as books, newspapers, purses, tablets, laptops, food, and makeup away from immediate accessibility and into the back of the vehicle or the trunk

How Can Employers More Effectively Prevent Distractions?

It is the responsibility of the employer to effectively incorporate an expectation of safe driving behavior for all company-approved drivers. This includes operators of both company-



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owned vehicles and employees operating their personal vehicle while on company business. Companies must establish effective policies and procedures and hold drivers accountable for adhering to those policies and procedures. The critical policies and procedures a company should develop include the following:

- Driver selection procedures which include motor vehicle record reviews and defined driver selection criteria – this should be completed before potential new drivers are permitted driving privileges, and at least annually for all existing drivers
- Specific policies addressing mobile phone use while driving, interacting with infotainment systems, and eating and drinking
- Formal safe driver training programs for new and existing drivers
- Installation and proactive monitoring of vehicle telematics
- Accident review procedures to determine root causes, trends, and identify potential improvement opportunities
- Consistent review of the fleet safety program to ensure its effectiveness, and make modifications when necessary

Employers are responsible for establishing the policies and procedures which provide a roadmap to employees for preventing distracted driving accidents. Drivers are responsible and accountable for following those established guidelines. Employers must work in cooperation with their drivers prevent distracted driving accidents and ensure drivers return home safely at the end of their shifts.

For more information on preventing distracted driving, please reach out to your Sompo International Risk Control Specialist or contact us at 1-877-667-5733 or RiskControlQuestions@sompo-intl.com.

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