

THE COSTS OF DRIVER DISTRACTION

Motor vehicle accidents are the leading cause of workers' compensation deaths on the job. Driving distractions are the major cause of motor vehicle accidents. On the job deaths devastate families and businesses in an instant of momentary distraction. Aside from the obvious emotional and morale problems an employee death can cause at your dealership, it also has a negative impact on your bottom line. Death claims are expensive and will raise your Mod Factor which will increase your premiums for three years.

A study from April 2006 from the Virginia Transportation Institute and the National Highway Traffic Safety Administration found that almost 80% of accidents are caused by some form of driver distraction within three seconds of the crash. Driver distraction can take many forms including; using cell phones and other wireless devices, talking, eating and drinking, putting on makeup, reaching for items in the vehicle, reading and drowsiness. The study found that the most common distractions are cell phone usage and drowsiness. The two dangers associated with cell phone usage are taking your eyes off the road while dialing and becoming so engrossed in the conversation that your ability to concentrate is compromised. Cell phones are not the most dangerous distraction but because of the prevalence of their use they are the most common cause of accidents. The most dangerous forms of distractions according to the study are reaching for items in the vehicle such as falling cups or items in the glove compartment.

These accidents and their associated costs can be reduced by proactive loss control measures. Employers must develop, communicate and enforce a policy that addresses driving distractions while operating a company vehicle.



Motor vehicle accidents are the leading cause of death on the job!

An effective policy would include:

Employees must pull their vehicle over to use their cell phone

- No unauthorized passengers in company vehicles
- No food or drinks allowed in company vehicles
- No use of wireless devices while operating company vehicles
- Communicate the danger of reaching for items in the vehicle during operation
- Do not allow drowsy employees to operate vehicles