



The Real Cost of Distracted Driving

Businesses know that fleet accidents and other vehicle accidents at work can cost money and sometimes lives. This blog focuses on how one of our policyholders was faced with the real cost of distracted driving at their company. The policyholder is a heating, ventilation, and air conditioning (HVAC) contractor with over 140 service vehicles that include both pickup trucks and vans. The company recently suffered a policy limits loss as the result of a distracted driving accident and a potential loss of \$1 million, plus expenses.

Distracted Driving at Work

On the morning of the accident, the company's driver was commuting between jobsites. His vehicle was the third vehicle back from a stoplight. When the stoplight turned green, the driver accelerated while also becoming distracted by an item in the cab of his vehicle. When the driver looked up, the traffic in front of him had stopped. As a result of the distraction, the driver's reaction time was delayed, he was unable to stop and rear-ended the vehicle directly in front of him – pushing that vehicle into the next one in line. While vehicle damage was minimal, the driver of the vehicle that was struck and pushed sustained serious long-term injuries. At the time of the accident, the employer performed motor vehicle records checks annually, performed regular drug screenings and had a fleet safety program in place. Review of the accident confirmed "distracted driving" as the primary cause. The driver admitted he was distracted and was issued a ticket for the violation. No corrective actions were taken by the employer. Fleet safety programs and driver policies should discourage distracted driving of all types, including phone/tablet use, eating, bending and reaching for items, etc. The significant increase in distracted driving accidents are key motivators in the development of numerous tools available to monitor and change driver behaviors.

Distracted Driving Tools

- Distracted driving policy statements
- Cellphone release policy (signed document) allowing employers access to cell phone records immediately preceding an accident
- Telematics system that monitors hard braking events
- Drive cameras that record driver activities
- Cellphone blocker applications
- Cellphone manager applications
- No one tool alone is foolproof! Companies should also implement effective distracted driving controls such as:
- Educational programs (understanding the hazards)
- Distracted driving policies (management policies addressing distracted driving expectations)
- Technology controls/monitors (cell blockers/monitors/cameras/telematics)
- Management responsibility (commitment to enforce policies)

For assistance implementing a distracted driving program for your fleet, contact your Amerisure Loss Control Consultant at (800) 257-1900 or losscontrol@amerisure.com. You can also [click here](#) to learn more about Amerisure's Distracted Driving Campaign.