



# Manufacturing safety solutions

2nd Qtr.

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### Distracted driving

## Distracted driving – How much could a call or text really cost your organization?

In the manufacturing industry, losses related to fleet and non-owned vehicle (personal vehicles driven on company business) accidents are sometimes ignored or assumed not to be much of an exposure. Sometimes it takes a major incident or fatality for the issue to get the proper attention. Many times the incident or major loss is related to distracted driving.

So what is distracted driving?

- Any activity that takes your eyes off the road
- Any activity that takes your hands off the wheel
- Any activity that takes your mind off the driving task

There are many activities that could be considered distracted driving. Some examples include changing radio stations, writing down information, opening up fast food containers and texting or talking on a cell phone to name a few.

Due to the attention that texting and talking on a cell phone are getting in the media today, we will focus on the use of mobile communication devices (MCDs), most notably, use of cell phones and/or texting while driving.

At Zurich we have studied the problem of distracted driving very closely. Our research shows us one thing beyond a shadow of a doubt. **Using a mobile communication device while driving causes driver impairment!** The word impairment is key. Impairment is the same word used to describe driving under the influence of alcohol. Synonyms for the word impairment are injury, hurt, mutilation and destruction. The word impairment conjures the image of someone who is unable to perform a task.



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Now here is the important connection. If one of your drivers is impaired and has an accident – your company in all likelihood will be found **liable**. If your company knowingly allows your drivers to drive impaired – your company may be found **negligent**.

To protect your organization from very costly liability losses and damage to your company's reputation, in many cases, you must understand and take action to stop the use of mobile communications devices by your employees while driving.

Eliminating the exposure of distracted driving is not a difficult problem to overcome. In fact, it is **simple**. Simply stop associate use of MCDs while driving. Remember to include **all** potential drivers, not just fleet drivers. That said, we acknowledge that this has become a very **hard** thing to do.

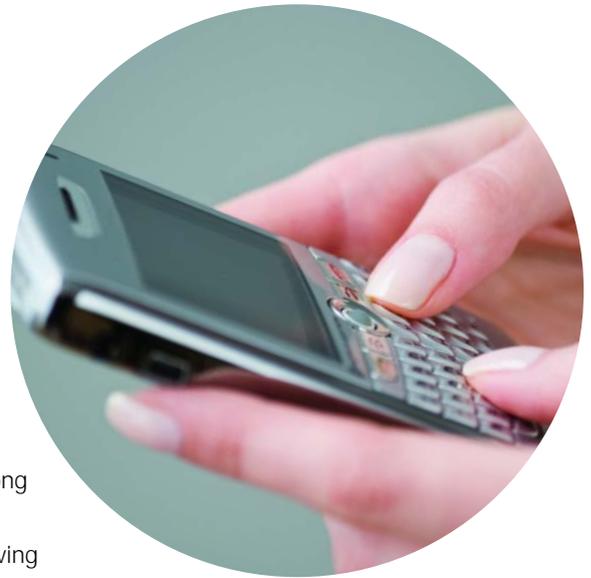
A culture has developed over the past several years that requires various employees to be readily accessible all hours of the day. This is due to enhanced technology over the years making cell phones and other MCDs cost effective and available to many associates. It has become a social norm for many drivers to answer the cell phone or text back immediately while driving.

Many engage in this unsafe behavior because they think they must. However, as more incidents and fatalities related to cell phone use and texting occur, the consequences to organizations and the community are becoming more publicized.

In recent months, several high profile cases have brought the issue of distracted driving to the forefront. The Los Angeles train crash, along with several nationally reported fatalities involving driving while texting, have brought this issue to the attention of the government and the general public. The U.S. government has begun to take serious action, including an executive order that bans driving while texting by government workers and contractors, along with several additional regulations for the transportation sector.

As one of the leaders in this area, Zurich was invited to attend the 2-day Distracted Driving Summit held by the U.S. Department of Transportation September 30 – October 1, 2009. The goal of the summit was to raise the level of awareness and discuss possible solutions to the growing threat posed by driving while texting and cell phone use.

During the Summit, terms such as “epidemic” and “plague” were used freely, leading to some dynamic dialogue. This event received coverage around the globe and has intensified public awareness. Distracted driving is now the **number one** safety concern of the American driving public.



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## The facts

In the 2008 survey published by the American Automobile Association – Foundation for Traffic Safety, 82% of drivers rated distracted driving as a *serious* problem (although, 60% of those taking the survey admitted to talking on the cell phone while driving in the past 30 days). According to this survey, respondents ranked distracted driving as a more serious problem than driving under the influence of alcohol.

A Virginia Tech Transportation Institute 100 – Car Naturalistic Study stated that drivers' who **Drive While Texting (DWT)** were 23 times more likely to be involved in a crash. The information in this study also indicates that just talking on the phone – even hands free – increases the risk of a crash by up to 5 times.

Another fact to consider is how far the vehicle travels while the driver is not paying attention. At 60 mph, a vehicle is traveling 88 feet per second (speed x 5280 ft. / 3600 seconds). If a driver diverts their attention for just 2 seconds, the vehicle has traveled more than 160 feet – or over half the length of a football field. Even at low speeds – not being in control of a vehicle is a problem. Other vehicles stopping, pulling out from driveways, pedestrians stepping from a sidewalk or a child darting into the street all happen in a split second.

Talking on the cell phone takes the driver “away from the scene” mentally and often creates tunnel vision. While staring straight ahead, listening to the conversation, a driver loses awareness of their surroundings which seriously reduces the ability to react. Most who have talked on the phone or read/send text messages while driving will admit to “returning to reality” when finished.



Distracted drivers lose the ability to perform basic driving skills. They often drift out of their lane or react slowly to curves or traffic lights. Many horrific crashes are caused by a momentary lane departure of a distracted driver.

The annual cost of crashes caused by MCD use is estimated to be \$43 billion.

## The solution

The conclusion is clear. **Use of MCDs causes impaired driving.** To protect your organization from liability losses, and damage to your company's reputation, you must understand and take action to curb the use of MCDs while driving.

Many states now ban driving while texting. They also ban or seriously limit the use of cell phones. For those states without bans, legislation is pending.

If you operate internationally, or just in North America, it is becoming more probable that there is a MCD restriction. In the event of a crash, violating these laws can put your company in an indefensible position. Your policies should clearly state that violating traffic laws is a prohibited offense and that using a MCD while driving is a violation of policy and law.

The U. S. government is working toward a national ban of all MCDs. Senator Charles Schumer (D-NY) has proposed a new bill in the U.S. Senate that would require all states to ban texting and limit cell phone use while driving within two years. This pending bill affects

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every driver. The law would make it a primary offense, meaning if an officer sees or suspects that a driver is using a device, the driver can be stopped and ticketed for the offense. It is widely believed this measure will pass and since it is tied to highway funding, states will have no choice but to pass (or amend for those states with laws) the traffic laws.

To help reduce the MCD risk, your first step is to create and implement strong policies and procedures that discourage their use. In addition to creating a foundation to drive risk from your business, Courts recognize sound policy as an indication that the employer discussed with associates the importance of this issue and will serve to reduce the likelihood of any charges of employer negligence.

The policy should be clearly articulated, broadly communicated, and uniformly enforced. Most importantly, ensure senior management sets the example and do not let infractions go unchallenged.

Post warnings on employer owned cell phones and in employer owned vehicles. Inform clients of your cell phone policy. Take the pressure off your associates to instantly respond to clients while driving.

Create opportunities to use the phone. For example, your policy should point out that using a MCD while parked safely is perfectly acceptable.

With good policies, effective education at all levels, and simple technology solutions, retail businesses can successfully control the exposure of distracted driving.

## **Distracted driving sample policy language:**

- Use of cellular telephones, pagers and two-way radios
  - The use of wireless communication devices, such as cell phones – including those equipped with “hands-free devices” – is not permitted while driving a vehicle on company business.
  - However, these devices may be used when the vehicle is safely parked in a designated parking area.
- Use of personal stereo devices, MP3 players, laptops, etc.
  - Employees are prohibited from using a headset with any type of stereo or music device while operating a motor vehicle. The use of laptops and other MCDs while driving is prohibited.

Current cell phone and texting laws can be found at the following two websites:

The Insurance Institute for Highway Safety:  
<http://www.iihs.org/laws/cellphonelaws.aspx>

The Governors Highway Safety Association:  
[http://www.ghsa.org/html/stateinfo/laws/cellphone\\_laws.htm](http://www.ghsa.org/html/stateinfo/laws/cellphone_laws.htm)

Want to test your driving abilities while texting?  
Click on the link or enter the address below into your URL. This eye opening texting exercise is provided by the New York Times.

<http://www.nytimes.com/interactive/2009/07/19/technology/20090719-driving-game.html?nl=technology&emc=techupdateemb2>

## References

National Highway Traffic Safety Administration (NHTSA)  
<http://www.distraction.gov/>

Virginia Tech Transportation Institute (VTI), 100 car study conducted by Virginia Tech for NHTSA  
<http://www.nhtsa.dot.gov/>

An Examination of Driver Distraction as Recorded in NHTSA Databases  
<http://www-nrd.nhtsa.dot.gov/Pubs/811216.pdf>

New York Times.Com-In Study, Texting Lifts Crash Risk by Large Margin  
<http://www.nytimes.com/2009/07/28/technology/28texting.html>

National Safety Council Cell Phone Policy Kit  
<http://shop.nsc.org/Cell-Phone-Policy-Kit-Downloadable-P2222.aspx>

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### Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056  
800 982 5964 [www.zurichservices.com](http://www.zurichservices.com)

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