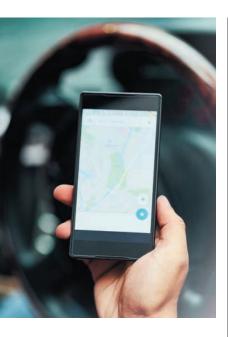


### ORGANIZATIONAL AND SAFETY SOLUTIONS

# **Driver Distractions**



**PMA Companies**' **Risk Control Services** provide a holistic approach, helping organizations manage their total cost of risk. We deliver practical solutions that are designed to protect workers and reduce loss.

**Background** 

Distracted driving habits of the motoring public are at epidemic levels. Driving while doing other things such as sending a text message, talking on a smartphone, using a navigational device, or eating while driving, has become a national pastime. Numerous surveys have confirmed that the overwhelming majority of drivers agree that distracted driving is a very dangerous practice, but almost all of those same drivers admit they drive while performing those tasks on a regular basis.

Reading or sending a text message can take your eyes off the road for about 5 seconds, long enough to cover a football field while driving at 55 mph. Distractions not only take your eyes off the road (visual distraction) but can also take your mind off the road (cognitive distraction) or hands off the wheel (manual). Many of the commonly practiced driver distractions often involve at least two of these.

The impact of drivers distracted with multitasking while operating a company vehicle has taken on additional meaning in recent years. There have been multiple multi-million-dollar court settlements involving at-fault drivers who were talking on their cell phones, text messaging, or using a laptop while driving. This technology not only allows device records to verify if the device was in use at the time of the crash, but also to pinpoint to whom the driver was speaking. In several of those cases, the court awarded additional damages to plaintiffs when it was determined the driver was on a business-related call.

#### **Distraction Trends**

Why has multitasking while driving become so widespread in recent years? Three key trends appear to be the primary factors:

- 1 The design features of vehicles As real differences among car models dwindled, the auto industry turned to technology features in their battles for market shares. Examples of a few of these features include:
  - Expanded audio systems as varied as satellite radio and hookups for digital media players
  - On-board navigational systems
  - The ability to synchronize hand-held electronic devices into the vehicle's audio system
- **2** The widespread use of smartphones while driving 85% of Americans now own smartphones. The expanded technology of these devices is taking distraction to a whole new level. Not only are they used for texting and phone conversations but posting to social media. A 2016 National Safety Council survey of 2400 drivers revealed that 74% read and post on Facebook while driving, 37% use Twitter, 35% view YouTube, and 33% use Instagram. These activities require far more attention than simply holding a gadget to your ear or listening to a voice.
- 3 The Employer's Increased Productivity Requirement. American employers who all too often are confronted with shrinking bottom lines and the pressure to do more with fewer people, prize productivity. According to employer surveys, the universal skills most sought by employers include multitasking, adaptability, problem solving, and computer and technical skills. If you place an employee with these skills inside a vehicle, multitasking while driving may occur.

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# Numbers of Distracted Driving Crashes are Greatly Understated

Several of the prominent government-funded transportation safety agencies, whose data and statistics rely only on police-reported crash information, continue to assert that about 25% of crashes are caused by driver distraction. In defense of these agencies, their tally of mobile phone-related deaths is only as good as the data received from individual states, each of which has its own methods for diagnosing and detailing the cause of a crash. Each state in turn relies on its various municipalities to compile crash metrics—and they often do things differently, too.

The data from each state is compiled from accident/crash reports filed by local police, most of which don't prompt officers to consider mobile phone distraction as an underlying cause. Only 11 states use reporting forms that contain a field for police to tick-off mobile-phone distraction, while 27 have a space to note distraction in general as a potential cause of the crash.

The fine print seems to make a difference. Tennessee, for example, has one of the most thorough accident/crash report forms in the country, a document that asks police to evaluate both distractions in general and mobile phones in particular. Of the 448 fatality crashes involving a phone in 2015 (as reported by NHTSA), 84 occurred in Tennessee. That means a state with 2% of the country's population accounted for 19% of its phone-related driving deaths. As in polling, it really depends on how you ask the question.

Based on the details of the Tennessee study and other distracted driver research projects, the safety industry has determined that distracted driving causes far more than 25% of crashes.

In what was to become the first of many such studies, cameras and sensors were installed in 100 vehicles in 2006 to observe 241 primary and secondary drivers for more than a year. Researchers were able to observe more than 42,000 driving hours and more than 2 million miles of travel.

During this research, the 100 vehicles were involved in 82 crashes and 761 near misses. Camera and sensor analysis revealed:

- 80% of the crashes involved the driver looking away from the forward roadway just prior to (within 3 seconds) the crashes
- Drivers were distracted by secondary activities 30% of the time while driving
- Fatigue (cognitive) contributed to 12% of the crashes
- Distracted drivers experienced a 25% delay in responding to a change in speed of the vehicle in front
- 93% of the rear end crashes involved the driver looking away from the roadway within 3 seconds of the crashes
- A typical distraction lasted 3 seconds (long enough to drift

- into other lanes or to travel 300 feet at 68 mph) and usually increased crash chances 3-4 times
- Text messaging took the driver's eyes off the road 4.5-6 seconds, and increased crash chances 23 times

These conclusions have been consistently reinforced by numerous subsequent studies conducted by a wide array of safety organizations. The studies led the National Highway Traffic Safety Administration to amend their long-held accidents/crashes-caused-driver distraction statistic; they now state that driver distractions are a factor in 69% of vehicle crashes.



#### **Hands-Free is not the Answer**

When the scope of the distracted driving problem first became apparent, the communications and automotive industries scrambled to come up with alternative devices and systems that were touted to be safer than the traditional hand-held cell phone. This led to the development and release of hands-free devices ranging from cell phones using Bluetooth technology, to in-vehicle systems that allowed phones to be synched in to the vehicle audio systems.

The Virginia Tech Transportation Institute (VTTI) in 2013 performed a study of hands-free devices. The study involved the use of in-vehicle cameras to monitor drivers using hands-free devices. The study concluded that drivers using hands-free devices either had their hands on the device or their eyes on the device 43% to 65% of the time. In the concluding report, VTTI stated that hands-free devices were not a safe alternative.

Following the VTTI study, all transportation safety agencies and groups reached the same conclusion. Campaigns such as the National Safety Council's "Hands-free is not risk-free" are an accurate reflection of the safety industry's disdain for hands-free devices.



Vehicle negligence lawsuit verdicts have also asserted that hands-free devices are not a safe alternative. In 2012, a Texas jury awarded \$21 million in damages to a woman who was struck by a Coca-Cola driver who was using her company-supplied hands-free cell phone at the time of the crash. The plaintiff's attorneys successfully argued that Coca-Cola's cell phone policy was "vague and ambiguous" and said the company knew the dangers of hands-free cell phone use, but "withheld this information from its employee driver."

### **Effective Actions to Reduce Distracted Driving**

- Review all work-related responsibilities for drivers. This may require driver ride-alongs to capture driver feedback adequately. Ask yourself, "does our work culture not only encourage but also pressure drivers to multitask, especially with electronic devices while driving?"
- A clearly worded written policy communicated to employees upon hire and on a regular basis thereafter. The policy must list the behaviors that are not allowed along with the specific disciplinary procedures to be undertaken when the policy is violated. Employers must begin to think of vehicles as a work environment.
- Track all vehicle incidents and calculate the rate of crashes per miles driven. Set corporate goals for lower rates and publicize goal progress to all drivers on a regular basis.
- Drivers should obey all appropriate federal, state, and local laws regarding the use of electronic devices. To find out more about laws in your area for cell phone and texting while driving, go to https://www.ghsa.org/state-laws/issues/ distracted%20driving
- 5 The use of any electronic device while driving should be prohibited. Drivers wishing to participate in a phone call should pull off into a parking lot or a rest area.
- Employers should limit phone calls to drivers during their shift.
  If a call must be made, managers should make it clear the driver is expected to get off the road to participate in the call.
- 7 Utilize available resources that enhance the ability to interact proactively with drivers before crashes and/or violations occur, including:

**Driver Monitoring programs** - These programs include effective quality assurance controls, such as callers that call in about a monitored driver and are required to provide decal numbers, exact locations, and time-of-day.

**DriveCam** - This program provides real-time image of the inside of the vehicle (pointed at the driver), an image of the roadside ahead (pointed out the windshield), and the use of electronic devices to provide exact location, speed, and RPMs.

In-vehicle monitoring systems - These "vehicle black box" data collection and analysis systems are primarily GPS-based and can instantly identify vehicles that are in motion while the driver is on a cellphone call. Additionally, these systems can monitor an array of driving behaviors, such as hard braking, which can be an indication of a distracted driver. Program administrators can receive an immediate text or email notification.

**Mobile Apps to detect distracted driving** - These apps, many of them free, can be loaded onto smartphones, and used to monitor phone use, speed, and certain driving behaviors.

Crash Mitigation Systems for vehicles - Signs of possible driver distraction include hard braking, the vehicle drifting out of its lane of travel, and collisions/near collisions with vehicles in blind spots when attempting to change lanes. Examples of crash mitigation systems to address these behaviors include forward collision warning, emergency braking, lane departure alarms, and blind spot detectors and alarms.

Note: Please refer to the Organizational Safety Solutions Bulletin, *Driver Monitoring Programs*, for more information on resources listed above.

#### IMPORTANT NOTICE

The information and suggestions presented by PMA Companies in this risk control technical bulletin are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related or other laws or regulations. You are encouraged to alter the information and suggestions to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies. PMA Companies and Old Republic Companies do not provide legal advice and the information and suggestions in this bulletin should not be construed as such.

If you have any questions or would like additional information, please contact your local **PMA Risk Control Consultant**.

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