



On the Road Again: Improving Driver Decisions and Behavior

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Course Description

As a design professional, you may not spend a lot of time thinking about vehicle and driver safety. However small you might perceive your exposure to be, on average, auto hazards are second only to professional liability in their ability to negatively impact your bottom line.

Understanding the risks of the road, driver behaviors, and company policies can help prevent crashes and keep your employees, and the public, safer on the road when you're traveling for business.

Learning Objectives

Review specific driver behaviors to help protect your employees and the public

Analyze the benefits of using telematics to help control employee driver risks and guard against harming third parties

Use auto loss trends to provide lessons learned in improving business practices

Consider company policy recommendations to increase safety for everyone on the road

94%

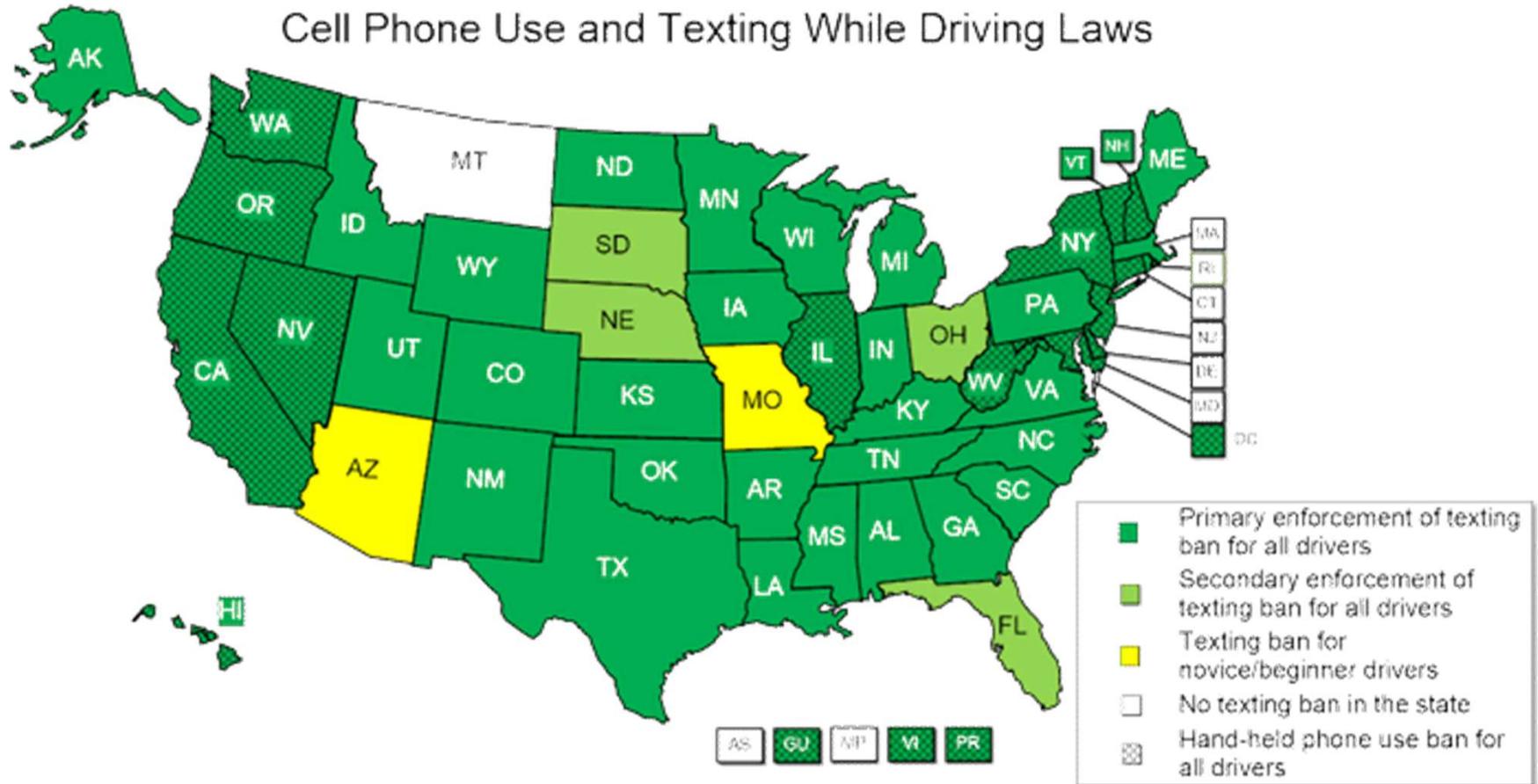
- Percentage of fatal crashes involving human choice or error

Specific Behaviors

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Legislative Progress



Note: Many states that have passed hand-held phone bans and texting bans provide for various exemptions for emergencies, law enforcement personnel, emergency medical technicians, firefighters, state DOT employees, etc.

Source: National Conference of State Legislatures, 2017.

Distracted Driving

Distracted driving is any activity that diverts attention from driving, including talking or texting on your phone, eating and drinking, talking to people in your vehicle, fiddling with the stereo, entertainment or navigation system—anything that takes your attention away from the task of safe driving.

Distracted Driving Hazards

HVAC

Windows

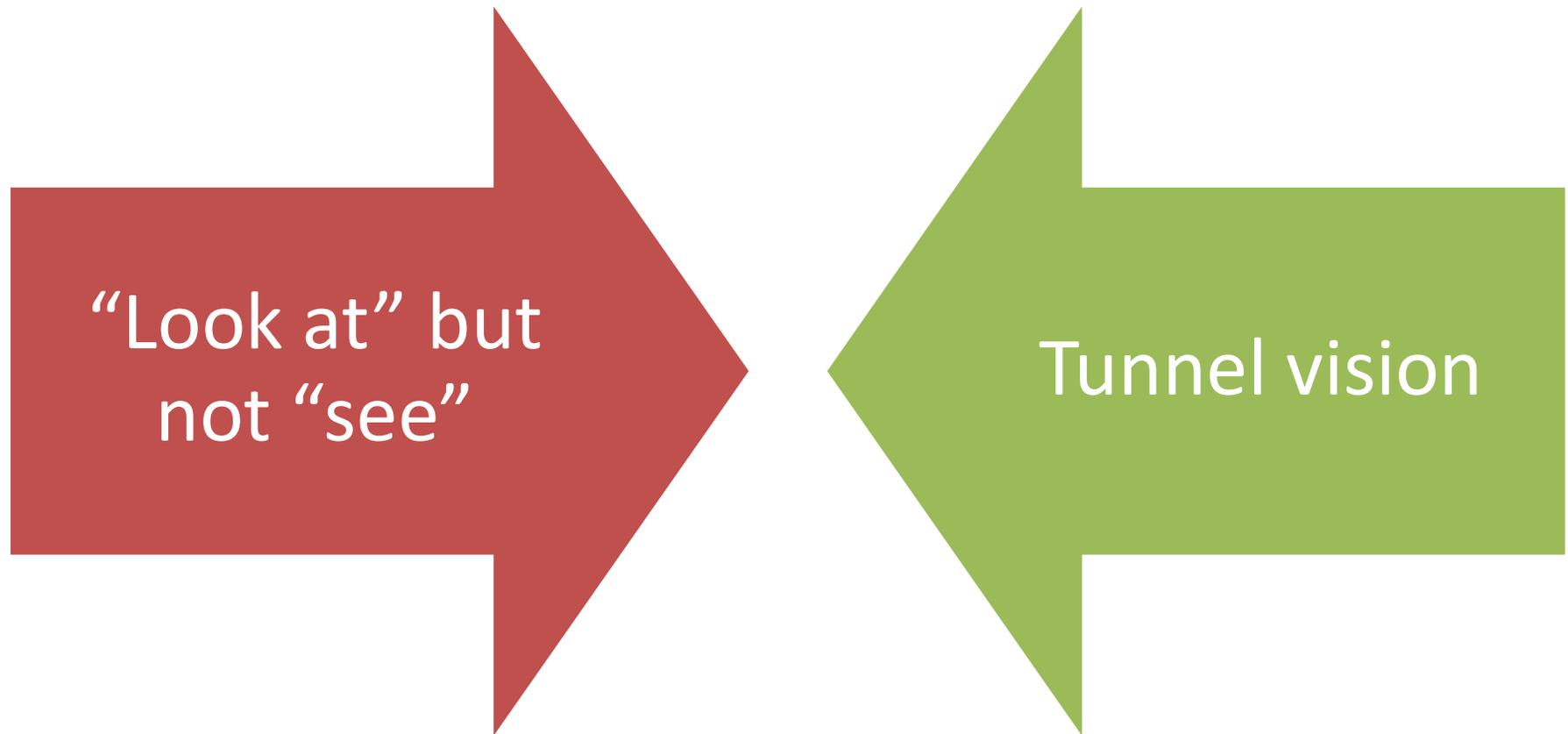
Radio

Cell
Phones

GPS

Eating

Distracted Driving Problem



Distracted Driving Laws



Hands-Free Doesn't Mean Risk-Free

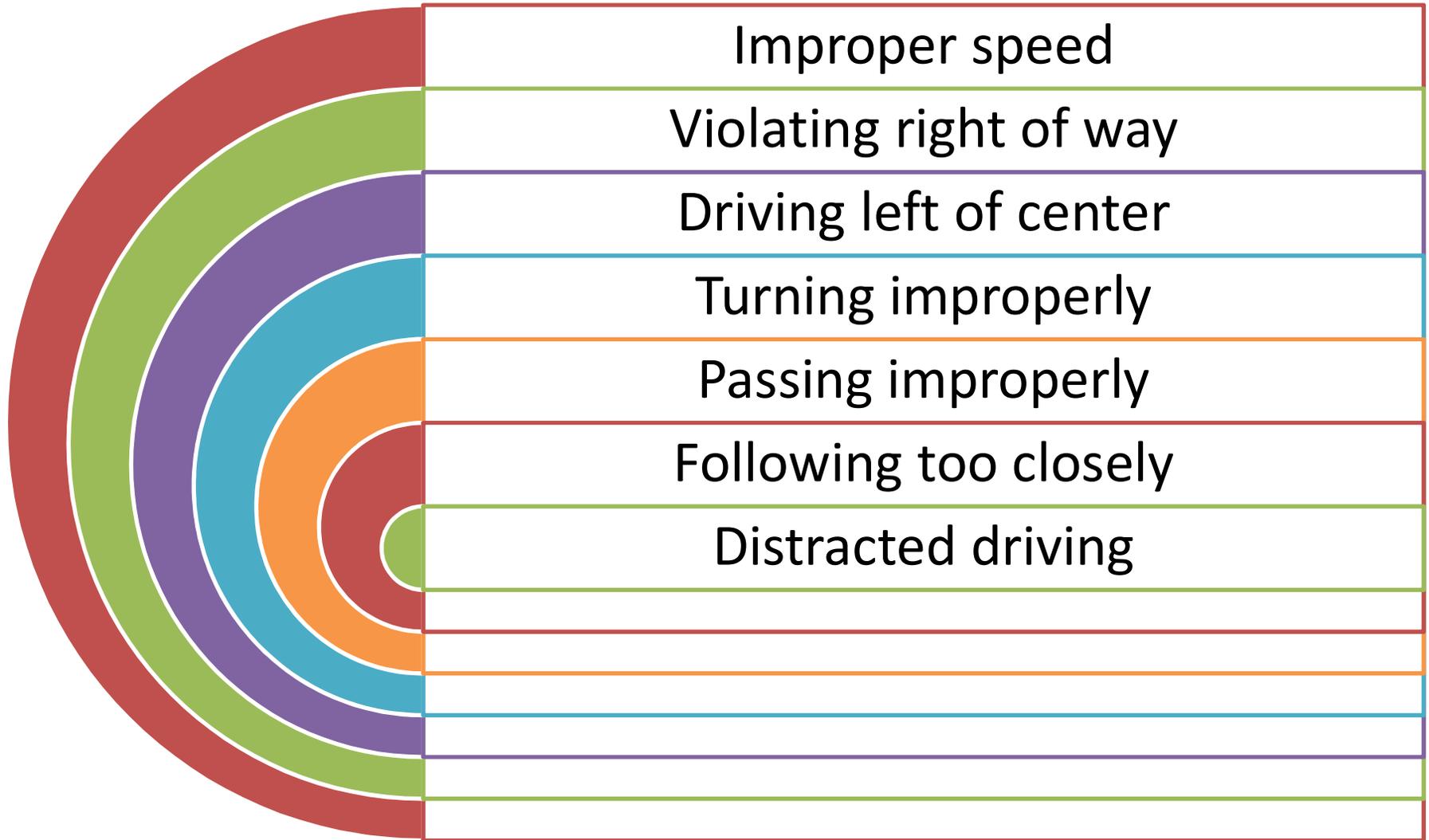
Risks

- Inattention blindness
- Slower response time and reaction time
- Problems staying in lane
- Cell phone conversation brings 4x crash risk

Conclusions

- Hands-free devices offer no safety benefit while driving
- Hands-free devices do not eliminate cognitive distraction
- Drivers believe their own crash risk is lower than other drivers

Top Unsafe Driving Behaviors



National Safety Council Defensive Driving Definition

Defensive Driving

- Driving to save lives, time, and money in spite of the conditions around us and the actions of others

Defensive Driving Basics

Stay alert to
changes

Look ahead

Aim high

Observe the
entire
situation

Recognize
potential
hazards

Decide
appropriate
response

Carry out your
plan

Benefits of Defensive Driving

Control liability costs associated with work-related vehicle crashes

Reduce insurance premiums and repair bills

Reduce motor vehicle incident rates

Decrease workers' compensation claims

Improve productivity by keeping employees safe, on and off the job

Protect your brand by improving public perception of your driving practices

Newer In-Vehicle Technologies

Blind spot detection/side assist/collision warning

In-dash navigation system

Rearview/backup cameras

In-vehicle communications

Lane departure warning/wake-you-up safely

Forward collision warning

Small Business Keys



Trends

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Increase in Miles, Higher Costs

Age	Annual Mileage	Daily Mileage Average
16-19	7624	21
20-34	15098	41
35-54	15291	42
55-64	11972	33
65+	7646	21

Economic Cost of Distracted Driving

- \$148/person

Hired Non Owned Auto Losses

What is a hired non owned exposure?

- Does your business rent vehicles?
- Do you have company autos?
- Do you let your employees drive their own vehicles for work purposes?

Negligent Entrustment

- When the owner of a vehicle entrusts it to someone he/she knows, or should know, is incapable of using of the vehicle properly and causes harm to a third party

Telematics

Devices record useful data about driver behavior



- Create policies and procedures that use data
- Establish on-road safety culture
- Engage employees

Driver Risk Management

Identify Unsafe Behavior



```
graph TD; A[Identify Unsafe Behavior] --> B[Document Unsafe Behavior]; B --> C[Execute Consequences]; C --> D[Identify Training Needs]; D --> E[Safer Driver Returns to Road];
```

Document Unsafe Behavior

Execute Consequences

Identify Training Needs

Safer Driver Returns to Road

What do you think?

While driving a company car, Jack runs a red light and plows into a pedestrian crossing the intersection. He was so caught up answering a call from his boss that he didn't notice that the light had changed. Since Jack doesn't have much money, the victim sues his employer for \$10 million. The company has a strict policy banning workers from talking on cell phones while driving.

What do you think?

Would the company be liable for Jack's negligence?

A. No because employers aren't responsible for how their employees drive.

B. No because Mel caused the accident by violating the distracted driving policy.

C. Yes because the company failed to implement its policy effectively.

D. Yes because the company shouldn't have even let employees *have* cell phones in the vehicle while driving.

Are you responsible?

Would the company be liable for Jack's negligence?

A. No because employers aren't responsible for how their employees drive.

B. No because Mel caused the accident by violating the distracted driving policy.

C. Yes because the company failed to implement its policy effectively.

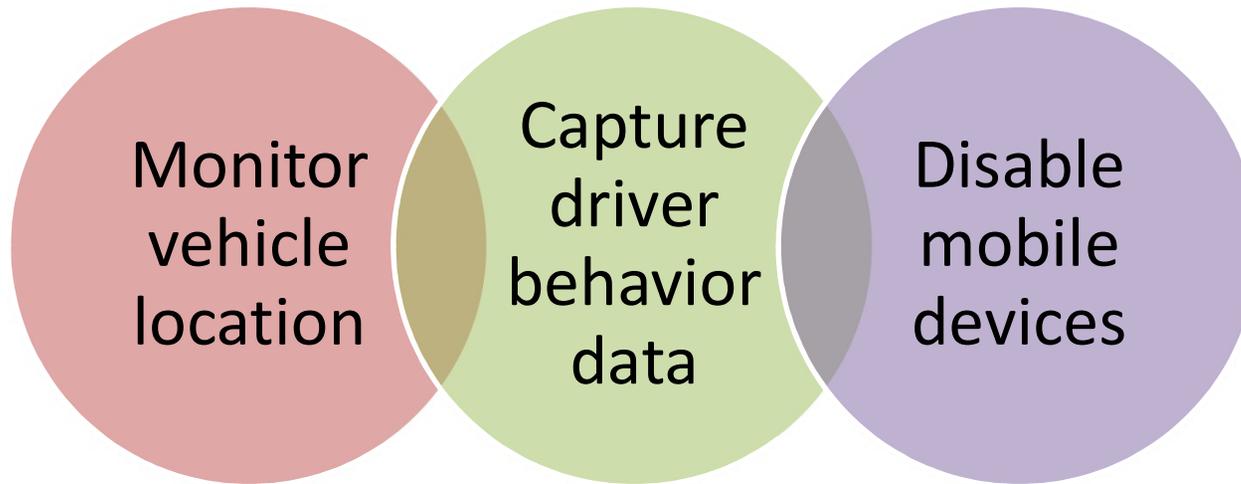
D. Yes because the company shouldn't have even let employees *have* cell phones in the vehicle while driving.

Workplace Policy

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Handbook – Telematics



Benefits

- Manage vehicles, costs, and maintenance
- Improve driver behavior
- Provide roadside, emergency, and crash support

Handbook – Vehicle Use/Permissive Drivers

Driving a vehicle is a
privilege.

Handbook - Hired Non Owned Auto

Who is permitted to use own vehicle on company time



Mandatory underlying personal auto limits



Process to verify limits

Handbook – MVRs

Regularly check employees' driving records

Disclose your process

- Annual or semi-annual pulling of MVRs?

Disclose your policy

- Assign points to specific infractions
- Period of time counted (ex: 3 years for minor, 5 years for major)

Take appropriate action

- Major offense may require removal of driving privileges

Handbook – Distracted Driving Policy

Include:

- Cell phone use
- Personally owned vehicles
- How to handle incoming calls
- Enforcement

Handbook - Consequences

Identify Unsafe Behavior

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graph TD; A[Identify Unsafe Behavior] --> B[Document Unsafe Behavior]; B --> C[Execute Consequences]; C --> D[Identify Training Needs]; D --> E[Safer Driver Returns to Road];
```

Document Unsafe Behavior

Execute Consequences

Identify Training Needs

Safer Driver Returns to Road

Educate

Distracted Driving Laws by State (Updated July 2017)

- <https://www.ghsa.org/state-laws/issues/Distracted-Driving>

Society for Human Resources Management

- https://www.shrm.org/resourcesandtools/tools-and-samples/policies/pages/cms_015057.aspx

National Safety Council Employer Liability White Paper

- [http://www.nsc.org/DistractedDrivingDocuments/NSC-CorpLiability-WP-lr-\(1\).pdf](http://www.nsc.org/DistractedDrivingDocuments/NSC-CorpLiability-WP-lr-(1).pdf)

National Safety Council

- <http://www.nsc.org/pages/home.aspx>

Distracted Driving Technology Solutions

- <http://www.nsc.org/learn/NSC-Initiatives/Pages/Technology-Reduces-Cell-Phone-Distracted-Driving.aspx>

Thank you for your time!

QUESTIONS??

**This concludes The American Institute of Architects
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