

Loss Control Bulletin # 03

The vast majority of our driving experiences, both on and off the job, are uneventful. But consider this; in the United States during 2002, there was a motor vehicle related death every 12 minutes and a disabling injury every 14 seconds. This translates to 44,000 deaths and 2.25 million disability injuries per year. Put another way, these numbers tell us that 44% of all accidental deaths and nearly 11% of all disabling injuries occurring in the United States are attributable to vehicle accidents.

In 2002, 43% of work related deaths were associated with vehicle accidents. Such numbers can seriously impact workers' compensation claims costs making it more important for employers to select, train and educate defensive drivers. The following control measures can be used to address this significant loss exposure.

Driver selection - Hiring of qualified drivers requires careful attention to the following employee selection process:

- Driver application form
- Personal interview
- Reference check
- License verification
- Motor vehicle record review
- Medical exam
- Written test
- Road Test

Driver Training – Adhering to some simple, common sense defensive driving techniques can prevent or re-

duce the frequency and severity of motor vehicle accidents. These are:

- Most states enforce a "**Basic Speed Law**" that says that you must never drive faster than "is safe for the conditions present at the time."
- **Seat Belts** - Wearing a seat belt increases the chances of surviving a crash by at least 50%.
- **Stopping Distance** - Is the sum of reaction distance plus braking distance. Most drivers react to an emergency in about three quarters of a second. When traveling at 55 MPH, this means the car will have traveled 60 feet before braking even begins.
- Use the **two-second rule** to judge following distance. While watching the car ahead passing a stationary landmark, begin counting ...one thousand and one, one thousand and two. If your car reaches the mark before you finish counting, you are following too closely. In bad weather, increase the count to three to four seconds.
- Nearly half of all accidents occur at intersections. If you're approaching an intersection and the light turns yellow, stop your vehicle. When proceeding, look in all directions and move only when it is legal and safe to do so.
- Be sure each vehicle contains the following: vehicle registration

certificate, proof of insurance, accident reporting kit, emergency flares and first-aid supplies.

- Remember: knowledge, alertness, foresight, judgment, and skill are the elements that make you a defensive driver.

Vehicle Maintenance - Improperly maintained vehicles account for approximately 5% of all accidents. The following programs can help reduce accidents:

- Preventative Maintenance Program
- Periodic Inspection Program
- Daily driver inspection reports

Vehicle Mounting and Dismounting- Remember to:

- Use handles and grab bars.
- Keep steps, rungs and grab bars free of oil & grease
- Wear shoes with non-skid soles and heels.
- Never jump off a parked or moving vehicle.

Transportation of Workers - When employees are being transported:

- The number of passengers should not exceed the number of seat belts.
- Seat belts should be worn by all occupants, at all times.
- Hands, arms, legs and heads should be inside the vehicle passenger compartment.

Training Resources for Employers

National Highway Traffic Safety Administration (NHTSA) <http://www.nhtsa.dot.gov/>
Insurance Institute for Highway Safety <http://www.carsafety.org>

The guidelines provided in this bulletin are only intended to provide an overview of some of the more important steps that can be taken by management to establish a safe workplace. The guidelines are not considered exhaustive of all measures and controls that can be implemented by management to address all potential loss or injury producing causes. Ultimately it is the responsibility of management to take the necessary steps to provide for employee and customer safety.