



Risk Services

Distracted Driving

Exposure:

Motor vehicle crashes continue to be the leading cause of both on & off the job unintentional deaths in the U.S. Driver distractions have joined alcohol and speeding as leading factors in fatal and serious injury crashes. Per the National Highway Traffic Safety Administration, in 2015 alone, 3,477 people were killed and 391,000 were injured in crashes involving distracted driving.

There are three main types of distractions associated with driving:

- **Visual** - taking your eyes off the road
- **Manual** - taking your hands off the wheel
- **Cognitive** - taking your mind off of driving

Distracted driving includes using a cell phone or other mobile electronic device, eating, grooming and conversing with other occupants in the vehicle. **Texting while driving is especially dangerous because it combines all three types of distractions noted above.** On average sending or reading a text takes your eyes off the road for 5 seconds. At 55 mph that's like driving the length of a football field with your eyes closed.

Unfortunately many drivers continue to use phones on the road even when they are aware of the risks. Per the National Safety Council, 67% of people surveyed said they felt they were at risk because another driver was distracted. Yet only 25% said their own distraction was putting others at risk. In part, this "not me" attitude remains prevalent because people believe they are better drivers than those around them.

Solution:

The best way to prevent crashes attributable to handheld electronics is to take the personal pledge to stop using them while driving. Some recommendations that can help you keep the pledge include:

- Place your phone out of reach, such as in the glove box, while driving
- Silence text, email and call notifications while driving. Let calls go to voice mail and only answer them when you are stopped safely off the road
- Designate a passenger to do the texting while you are driving
- Download a cell phone blocking app

Everyone should also be aware of the "mythical" benefits associated with the use of hands-free technology. The National Safety Council compiled more than 30 research studies and reports by scientists around the world. All of these studies showed that hands-free use offers no measureable safety benefit when driving.

Business owners are responsible for taking steps to ensure public safety. Employees must be trained and written policies must be established, clearly communicated, strictly enforced and fully documented. Having a formal policy in place not only communicates expected best practices for controlling hazards, it can help defend against negligent entrustment law suits.



Laws regarding cell phones/texting vary from state to state so companies must be familiar with the laws in the states they operate in. The Governors Highway Safety Association (GHSA) offers a handy chart of state laws on its website:

http://www.ghsa.org/html/stateinfo/laws/cellphone_laws.html.

If your fleet includes commercial motor vehicles (CMVs) you must comply with the Federal Motor Carrier Safety Regulations. The latest rulemaking involves the hand-held cell phone ban that took effect January 3, 2012. The rule prohibits interstate commercial motor vehicle drivers from using hand-held cell phones while driving. For intrastate drivers, the ban only applies to those hauling hazardous materials for now. However states are expected to extend it to all commercial drivers in coming years.

The rule prohibits drivers from:

- Using at least one hand to hold a mobile phone to conduct a voice communication
- Dialing or answering a mobile phone by pressing more than a single button
- Reaching for a mobile phone in a manner that requires the driver to maneuver so that he or she is no longer in a seated, belted, driving position.

Without offering an endorsement of any vendors, QBE provides the following links to help safety-minded individuals and organizations find distracted-driving technology solutions:

- Drivesafe.ly
<http://www.drivesafe.ly/>
- CellControl
<https://www.cellcontrol.com/>
- Txtblocker
<http://www.txtblocker.com/>
- Cogosense
<http://www.cogosense.com/distracted-driving/index.php>

Additional Resources:

- National Safety Council (NSC)
http://www.nsc.org/safety_road/Distracted_Driving/Pages/distracted_driving.aspx
- National Highway Traffic Safety Administration (NHTSA)
<http://www.distraction.gov>
- Federal Motor Carrier Safety Administration (FMCSA)
<http://www.fmcsa.dot.gov/rules-regulations/topics/distracted-driving/overview.aspx>
- Statistics on distracted driving and other risky driving
https://www.nhtsa.gov/sites/nhtsa.dot.gov/files/documents/driver_electronic_device_use_in_2015_0.pdf

Questions on Loss Control or Safety

- Visit the site: [QBE Risk Solutions Center](#)
- Call QBE at: **888.560.2635**
- Email QBE at: RSC@us.qbe.com

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