

# Distracted driver dilemma

Joseph Doerr discusses trends in driver behavior.

Last month, in Billy Smith's article, "Eliminating the Fatal Four," he listed OSHA's ten most frequently cited safety and health violations, and then quoted OSHA: "One remarkable thing about the list is that it rarely changes. Year after year, our inspectors see thousands of the same on-the-job hazards, any one of which could result in a fatality or severe injury."

What I find interesting is that on my side of the business – the transportation side – OSHA's quote is still relevant. The causes of fatalities in transportation remain largely the same year over year, and they're almost always related to driver behavior. In fact, one problem I'll touch on in a bit – distracted driving – was highlighted in a June 4, 2017, article in The Wall Street Journal titled, "America's Truckers Embrace Big Brother after Costing Insurers Millions." The article emphasized the fact that "... smartphones have proliferated, increasing distracted driving." The article went on to say that "Last year, the commercial auto-insurance industry lost an estimated \$716 million before taxes on policies, as costs totaled nearly \$112 for every \$100 of premium they



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collected, according to researchers at investment-management firm Conning Inc."

Many of you will also recall that back in 2006, the Federal Motor Carrier Safety Administration (FMCSA) released results from its "Large Truck Crash Causation Study." The study was commissioned by FMCSA to review the causes of, and contributing factors to, crashes involving commercial motor vehicles. While previous data focused

on specific crashes and/or individual causes of crashes, this study was the first nation-wide examination of all pre-crash factors.

In March of 2006, FMCSA issued its first press release on the study with the headline: "New Study Concludes Driver Behavior Causes Most Truck Crashes."

Why do I bring this up? I bring it up because past is often prologue, and driver behavior is still the biggest crash causation factor. But before we delve any >60

## By the numbers

Each year, FMCSA issues a report titled Large Truck and Bus Crash Facts (LTBCF). LTBCF is a recurring annual report that contains descriptive statistics about fatal, injury, and property-damage-only crashes involving large trucks and buses. The most recent report, 2015, details the following:

### ■ FATAL CRASHES INVOLVING LARGE TRUCKS OR BUSES

2005 to 2009 – **34-percent decrease**  
 2009 to 2015 – **20-percent increase**  
 2014 to 2015 – **5-percent increase**  
 2015 – **4,311 8-percent increase** from 2014

### ■ LARGE TRUCK AND BUS FATALITIES PER 100 MILLION VEHICLE MILES TRAVELED BY ALL MOTOR VEHICLES

2014 to 2015 – **1.7-percent increase** from 0.138 to 0.140

### ■ NUMBER OF INJURY CRASHES INVOLVING LARGE TRUCKS OR BUSES

2005 – **89,000**  
 2009 – **60,000 33-percent decline**  
 2009 to 2015 – **62-percent increase**

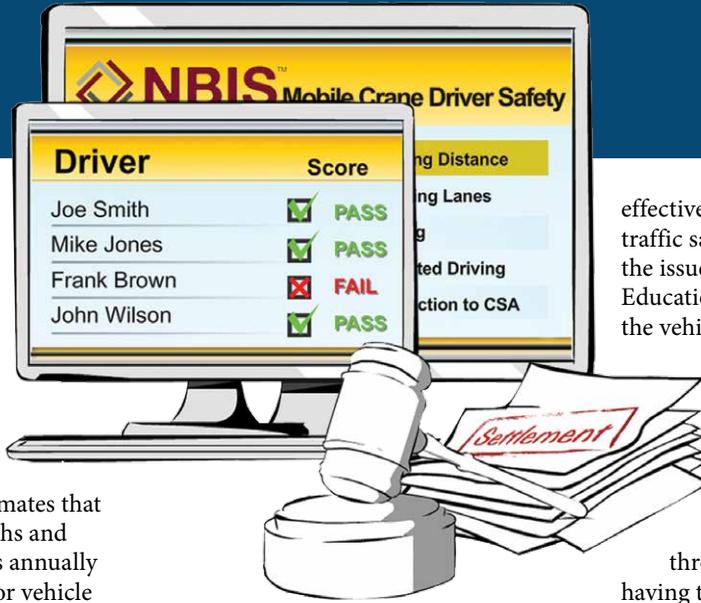
As you can see from the statistics, crashes and fatalities are trending in an upward direction, not downward, and this is obviously concerning. The question on everyone's mind is why.



#### THE AUTHOR

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deeper into the specifics of driver behavior, we need to understand some of the background data.

### Understanding distracted driving

The U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA) estimates that there are more than 3,000 deaths and approximately 400,000 injuries annually from distraction-affected motor vehicle crashes – crashes in which a driver lost focus on the safe control of his/her vehicle due to a manual, visual, or cognitive distraction.

In December 2013, the U.S. Department of Transportation issued a report to Congress titled, "Understanding the Effects of Distracted Driving and Developing Strategies to Reduce Resulting Deaths and Injuries." While drowsiness and daydreaming can be categorized as inattention, the term "distraction" as it was used in the report is specific to the inattention that occurs when drivers divert their attention away from the driving task to focus on another activity. These distractions can be from electronic devices, such as navigation systems and cell phones, or more conventional sources such as interacting with passengers or eating.

According to the report, these distracting tasks affect drivers in different ways, and can be categorized into the following major types:

■ **VISUAL DISTRACTION:**

Tasks that require the driver to look away from the roadway to visually obtain information;

■ **MANUAL DISTRACTION:**

Tasks that require the driver to take a hand or hands off the steering wheel and manipulate an object or device;

■ **COGNITIVE DISTRACTION:**

Tasks that are defined as the mental workload associated with a task that involves thinking about something other than the driving task (National Highway Traffic Safety Administration, 2010).

According to the report, "the most

effective means to combat almost any traffic safety issue are those that address the issue on several different fronts. Education, engineering (both within the vehicle and on the roadway), and

enforcement (including legislation) approaches, in combination, can be effective in changing driver behavior."

At NBIS, we believe that the most effective way to combat traffic safety issues is

through education – an area where having the right insurer becomes integral. An insurer that offers training and risk management tools, as well as deductible incentives, will help you start to get a handle on unwelcome driver behavior and trends.

### An ounce of prevention

Many of the most common citations can be avoided when drivers are properly trained and understand the current rules and regulations – which is exactly why NBIS developed the proactive Online Driver Training Program. The curriculum for this unique program was developed after understanding the most notorious transportation accident-causation factors. Each course takes around 15 minutes to complete and concludes with a test. And best of all, the program is defensible in court in any situation where a claim arises.

For all of us at NBIS, managing risk is about more than just reducing risk. It's about working together as an industry to come up with new ways to look at old problems.

It's about investing financial resources to protect policyholders. It's about creating deductible endorsements as incentives. (If a driver is involved in an over-the-road claim and has successfully completed all five of the online driver training classes, the company qualifies for a deductible discount.)

So while it's true that accident-causation factors may stay the same year over year, it's also true that training and educating continues to be one of the best responses we can have. Don't wait to train. The time is now to do what you can to help reduce the trend.

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