RiskTopics

Attacking distracted driving risks
Zurich Resilience Solutions - Risk Engineering

It's time for organizations to consider taking additional steps to combat the growing problem of distracted driving.

Introduction

It should come as no surprise that most of the recognized driving safety training programs preach some common themes:

- Know what is going on all around the vehicle

- Anticipate poor behaviors of other drivers

- Plan and adapt your actions to accommodate those behaviors

The defensive driving training that Zurich conducts includes a similar message because for people to perform better than the average driver, they need this advantage. Unfortunately, it is nearly impossible to consistently practice these behaviors when the driver is distracted. While they may be able to navigate from one destination to the next, these more complex behaviors that help us to adapt to the poor behaviors and mistakes of other drivers are often impaired.

Distracted driving is on the rise, with cell phone conversations and texting as two of the key culprits. Social media connectivity and infotainment systems including programming navigation and using voice, touch screen and other interactive technologies are other sources of distraction while driving.[1] The National Safety Council estimates that in 2017 there were 40,100 deaths and 4.57 million serious injuries due to motor vehicle incidents.[2] Simply stated, driver distractions are contributing greatly to motor vehicle

Discussion

While distraction comes in many forms, there are three widely recognized components when it comes to driving:

- **Visual** - eyes off the road

- **Manual** - hands off the wheel

- **Cognitive** - mind off the driving task

This helps to explain why texting onto a phone appears to have some of the worst risk when it comes to driving risks. The driver looks away from the roadway (for an average of 4.6 seconds)[3], takes at least one hand off of the wheel and is mentally distracted while reading, composing or typing.

Texting

Anti-texting laws exist in 47 US states, D.C., Puerto Rico, Guam the U.S. Virgin Islands, 10 Canadian provinces, the Northwest Territories and for all commercial vehicle drivers.[4,5] Just knowing that texting while driving is a

high-risk activity has done little to change the behavior. In fact, despite the rapid growth in anti-texting laws and that 98% of commuters recognize texting as unsafe, 49% admitted that they do it anyway.[6]
This would suggest that lack of knowledge is not the key problem and presents a significant opportunity for companies to take some additional steps to help their employees break this dangerous habit.

Phone conversations

While texting has been shown to have the highest risk when it comes to mobile phone use while driving, studies show that simply talking on a phone (even hands-free) puts drivers at a higher risk of crashes.[7] This is not fully understood by most drivers and the majority of cell phone policies that companies put in place ban texting and even hand-held use of a phone, but do not limit other use while driving.
Even though hands-free policies can improve visual distraction (from dialing) and reduce the need for the driver to take their hands off of the wheel, they still allow for cognitive distraction which has a clear cost to driving performance, especially reaction time tasks.[8]

Employer liability and costs

Whether the organization provides a vehicle, or the employee drives their own on company business, distraction is increasing costs for insurance and risk to employees and other road users. If a driver is on the phone when a serious crash occurs, it is not unusual for a company to face accusations of negligence and potentially large awards/settlements. Please also see the Zurich Risk Topic entitled "negligent entrustment" for additional information.

Guidance

In the face of more dangerous roadways, there are steps that organizations can take to help reduce distracted driving risks.

Driver Monitoring

- Install telematics in all company vehicles and monitor the data.
- Hard braking and heavy acceleration are indicators of distracted driving
- Provide guidance in the fleet policy regarding unacceptable driving behaviors
- Document out of policy behavior
- Consider the use of event recorders to monitor driver behavior

Vehicle Technologies

- Adaptive cruise control
- Lane departure warning systems
- Blind spot monitor
- Back up camera

Texting

- Include statements banning texting and typing on electronic devices while driving in company policies. Communicate these policies to all employees and enforce them.
- Encourage employees to put phones into "Do Not Disturb" mode whenever they get into a vehicle. While this function varies by device, it will usually silence all alerts from text, email, social media and other notifications so that employees are less tempted to check and respond while driving.

- Where available and appropriate, consider methods that disable in-vehicle keypads and texting while the vehicle is in motion. These tools may be available from smartphone providers as well as other vendors.

- Consider business needs that might result in texting/keying while driving and take steps to accommodate those during non-driving times. Examples may include:

- Emails – Have employees plan times during the day that allow them to stop, check and respond to emails if they will be driving extensively. This can reduce the temptation to try to be "more productive" while driving and risking greater distraction.

- Activity management systems (such as might be used during delivery operations or a home repair contractor) – Let employees know that they are not expected to check these systems while driving and that any critical changes/needs will be reported to them using a special alert tone that notifies them to find a safe parking location to check for messages.

- Routing and GPS mapping – Instruct drivers to set destinations when they are safely parked before putting the vehicle in gear.

Phone conversations

Based on the current research and employer liability trends, the safest way to reduce distracted driving risk is to eliminate phone use while driving altogether. A number of companies have taken just this approach. The National Safety Council surveyed Fortune 500 companies and 18% of those that responded had a total ban on cell phone use in vehicles.[10] However, given that conservative estimates indicate at least 9% of all drivers are on the phone at any given time,[1] it may be challenging to change this widely practiced and accepted behavior.
Even if an organization is not ready to completely restrict cell phone use while driving, reducing the amount of time that an employee may be distracted is a good starting place:

- Set expectations that employees should not use the phone while driving unless there is an "emergency" situation and help employees to schedule non-driving times for phone calls.

- Configure the "Do Not Disturb" feature on the phone to silence calls from all but the most critical business contact numbers when driving. On many devices, setting certain numbers up as favorites in the address book can add them to a "white-list" and permit only these callers to ring through while Do Not Disturb is activated. Better yet, when one of those business-critical calls comes in, have employees find a safe place to park to properly handle the call.

- Encourage employees to keep necessary calls as short as possible and save more complex or emotional calls for times when they are not driving.

- Ban the use of cell phones while driving all together. Please reference the National Safety Council website on distracted driving while using cell phones for additional information.

- https://www.nsc.org/road-safety/safety-topics/distracted-driving/cell-phone-distracted-driving

Training and support

Changing employee behaviors may require a variety of training and re-enforcement to help set a company culture that addresses distracted driving. Topics may include:

- Awareness of distracted driving risks

- Education on new or modified company safety policies

- How to use "Do Not Disturb" and other functions to help manage distraction

- Consistent coaching for employees who have trouble adapting to the new practices

Conclusion

News stories reporting road deaths and injuries involving distracted driving are all-too common. For companies that want to reverse this trend in their own operations, a concerted effort is needed to educate employees, set expectations, and help provide real-world solutions to the desire for responsiveness in our always-connected world.

While that may be a challenge, there are many resources available to assist organizations that want to take steps toward making it a reality in their company. These websites summarize current research, offer tools and other materials:

- National Highway Transportation Safety Administration's distracted driving website www.distraction.gov

- Canadian government's distracted driving website https://www.caa.ca/distracted-driving/

- Network of Employers for Traffic Safety toolkit https://trafficsafety.org/road-safety-resources/drive-safety-work-week/

- National Safety Council's Distracted Driving Initiative www.nsc.org/learn/NSC-Initiatives/Pages/distracted-driving.aspx

Additionally, Zurich's Risk Engineering group can assist with sample policies and strategies to support customers to help reduce their distracted driving risks.

Ultimately, if we want drivers of today to practice defensive driving techniques, we need to help them focus on treating driving as a responsibility that requires their full attention.

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September, 2021