DISTRACTED DRIVING PREVENTION PLAYBOOK for Security Fleets

BY **PETER YOUNG**

Step inside a security vehicle and you'll see a complete mobile office. Technology is everywhere, from mobile data terminals and smartphone integration to laptops and two-way radios. These devices keep investigators connected with their home base while spending hours on the road each day.

There is a downside to all this connectivity, however. Every device is a potential distraction, and just one glance toward a screen takes a driver's eyes off the road.

Distracted driving is the cause of one in four automobile accidents worldwide, and the costs can be devastating. A single rear-end collision can result in six-figure damages and significant legal fees. It can even limit the company's ability to retain its commercial auto insurance coverage.

RISK EXPANDS WHILE COSTS SOAR

Claims related to distracted driving are growing in frequency and severity, with 70% of commercial fleets reporting it as a top concern. The costs of claims are escalating as well, sparked by higher court settlements, rising vehicle repair costs and increased medical costs.

Security fleets are at an elevated risk for distracted driving due to the nature of their work. Investigators and security guards are trained to constantly surveil their environment, even while driving. They are also expected to stay in touch with dispatch using their in-vehicle devices. Increased workloads are a contributing factor, too. Drivers looking to save time may choose to set their GPS or wayfinding app while driving to their destination, taking their hands off the wheel and eyes off the road. All these potential distractions have a cumulative effect, and the consequences are real, with more than 3,200 people dying in distracted driving accidents annually.

REPEAT OFFENSES CREATE A VICIOUS CYCLE

Insurers view distracted driving as a direct contributor to increased accidents and severe, costly claims. As a result, security firms with a pattern of recurring distracted-driving-related incidents will be classified as high-risk, leading to higher premiums, stricter policy conditions and potential non-renewal of coverage.

Consider a distracted driving incident that leads to a serious injury. The insurer pays out $1 million to cover legal fees, bodily injury claims and repair costs for the other party's vehicle, and the costs to the security firm add up quickly. The company must pay the deductible and buy another vehicle. Every day without that vehicle is another set of shifts that can't be covered. Litigation could cost firm leadership and the employee months or years of productivity.

Even after the claim is settled, the costs can continue. The firm may not be able to secure standard commercial auto coverage due to high perceived risk. If they do, they will pay higher insurance premiums for several years due to their negative loss history. Add potential reputational damage for the firm, especially if the vehicle was branded, and it's easy to see how one distracted driving accident can have severe long-term consequences.

POLICIES AND SAFETY PRACTICES IMPROVE INSURABILITY

Insurers will look favorably upon security firms that do everything possible to ensure safe driving among their investigators and drivers. Best practices include:

- **Reviewing motor vehicle records (MVRs)**. Hiring managers should request MVRs for any potential new employee. Look for red flags, such as a history of moving violations, accidents, high points totals or recent driving while intoxicated/driving under the influence (DWI/DUI) violations. Hire only people with clean records.
- **Enforcing a strict distracted driving policy.** Enact a written policy that prohibits distractions such as calling, eating, texting, smoking or grooming while driving and specify penalties for failure to comply. Also include desirable safe-driving tips, such as pulling off the road to make a call, and establish incentives for positive behaviors.
- **Investing in safe driving technologies.** Driver-facing and front-facing dashcams provide defensible evidence in the case of accidents. Telematics and GPS tracking monitor a vehicle's location and track driver behaviors like speeding and hard braking. Advanced Driver Assistance Systems (ADAS) such as lane departure warnings, automatic emergency braking and collision avoidance systems add an extra layer of safety to a fleet.
- **Securing the right insurance coverage.** Proper coverage is crucial for mitigating the severe impact of distracted driving claims. In general, security fleets should carry $1 million liability limits on commercial auto policies, then add umbrella insurance or higher limits if needed. Consult with an insurance agent for tailored advice for your specific firm.
- **Speedy reporting improves outcomes.** One final piece of advice: In the event of an accident, encourage drivers to call the police, even for minor fender-benders. Also, submit any accident-related claims promptly. The faster you report claims, the greater the likelihood of limiting potential losses and maintaining your firm's insurability.

Preventative measures designed to reduce distracted driving are simple risk mitigation tools to help reduce accidents, control insurance premiums and ultimately protect employees and your business' reputation. Applying them consistently, and making them part of the business culture, requires focus and leadership buy-in. As in-vehicle connectivity becomes more advanced and drivers are exposed to heightened distractions, security firms should regularly re-evaluate safety protocols and driver trainings to best match and reduce the risks employees face on the road. Business leaders who take a proactive approach and maintain ongoing safety reviews will be better positioned to reduce financial, physical and reputational risks among security fleets. PI

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