



DISTRACTED DRIVING

Distractions Are Everywhere. Anything that diverts your attention away from the task of driving is a distraction. According to www.distraction.gov, 3,328 people were killed and an estimated 421,000 people were injured in crashes involving a distracted driver in 2012. There are three types of distractions, and you are in control of all of them:

1. Visual distractions could include looking at wildlife, billboards, landscape, crash scenes, items in the vehicle or anything that causes you to take your eyes off the road.
2. Manual distractions include entering information into a GPS, reaching for items in the vehicle, eating, drinking, adjusting the radio or anything that causes you to take your hands off the steering wheel.
3. Cognitive distractions include mulling over your schedule, worrying about being late for a pick up or delivery, day dreaming about your next vacation, thinking about problems at home or anything that causes you to take your mind off the road.

One distraction is bad enough, but even worse is anything that involves two or even all three types of distractions. Two of these triple threats are texting and talking on the phone. They can both involve taking your eyes off the road, your hands off the wheel and our mind off the task of driving.

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Distracted Driving Risk Management

C&F RISK ENGINEERS UNDERSTAND YOUR BUSINESS

Since 1822, Crum & Forster has successfully anticipated what's next. Our insurance policy is our promise to help you - the policyholder - in the event of a loss. It gives you a future benefit that you can count on. But C&F offers something more. Our Risk Engineers can help your operation right now.

Before you ever encounter a claim, our Risk Engineers can meet you and identify actual and potential loss sources. We'll conduct a thorough study of your company that includes exposures, hazards and accident trends. Together we'll review your current loss prevention efforts, physical location, loss information and other business records to pinpoint fundamental loss causes. Then we'll create an action plan with practical recommendations to strengthen existing safety programs. We can maintain an ongoing review of it to evaluate progress and effectiveness. We can even conduct a legal exposure review of your company's agreements. Everything we do is aimed at putting into place an effective loss control strategy that works consistently over time to lower your operation's risk of loss.

Our highly specialized Risk Engineers are strategically located throughout the country and have the experience, training and professionalism to provide risk management solutions to meet your business needs and contribute to your success. They have on average more than 20 years industry experience, many with roles dedicated to safety and training. And we invest not only in our insureds, but in the industry. We are members of and participate in many state associations and regularly present at industry conventions and events. These connections and experience are invaluable, and are key in assisting you in developing and deploying a modern, up-to-date safety and training program.

Our solutions are both innovative and established. Whether it's Accident Event Recorders (AERs) to help identify vehicle accident causes and tailor safety training, digital tracking systems, or online video training to assure OSHA compliance, we bring you the latest technology. Matched with the experience of our Risk Engineers, your operation benefits from the engineering awareness built over a lifetime and cutting edge safety science.

How did I get here?

Have you ever been motoring along and then thought, "Wow, I just drove for miles, and I don't remember any of it! What happened in the last ten minutes or so?" People tend to go on auto-pilot when performing highly practiced activities like driving.

This state of mind is called inattentive blindness. When you don't see something that's in your line of sight - like the road on which you're driving - you're experiencing inattentive blindness.

Worse yet, you fail to comprehend seeing it because your attention is not focused. Your mind has wandered or is focused on something else.

Recognize Signs of Distraction

Some signs of inattentive or distracted driving of other vehicles on the road include:

- Movement faster or slower than other traffic
- Dramatic changes in speed
- Sudden braking to squeeze into a lane
- Erratic behaviors

Distance yourself from a distracted driver by increasing your following distance. Guidelines suggest that at 55 miles per hour, in good driving conditions, you need about one second in following distance for every 10 feet of vehicle length between you and the vehicle ahead. When you suspect another driver is distracted, double that following distance to two seconds for every 10 feet of your vehicle's length. Make sure you have a big enough safety cushion between your vehicle and the distracted driver's vehicle.

If you are on a freeway, move to the right lane as soon as you can safely do so. This should encourage a distracted driver to move past you and allow you to keep a better eye on them. If you are not on the freeway, signal and pull off the road as soon as it is safe to do so to let the distracted driver get around you.

Establish eye contact. If you cannot create a safety cushion and you are unable to move out of the other driver's way, try to establish eye contact with the driver - without becoming a distracted driver yourself.



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Recognize Signs of Distraction (continued)

Do not sound your horn, flash your lights or make a rude gesture. Such actions may cause the driver to make a sudden maneuver and lead to a dangerous road rage situation.

Now What?

There are three proactive steps you can take to avoid distracted driving disasters:

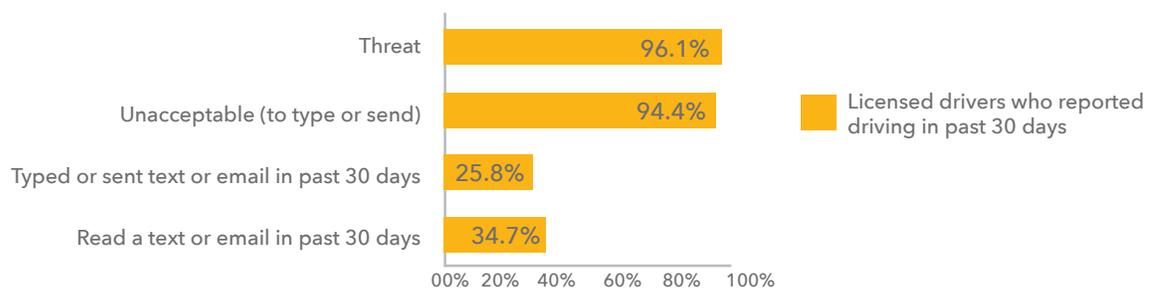
1. Commit to not driving while you are distracted.
2. Watch out for distracted drivers around you.
3. Respond by managing distracted drivers once you spot them.

Make the Commitment

According to the 2013 Traffic Safety Culture Index published by the AAA Foundation for Traffic Safety, 94.5 percent of drivers view texting or emailing by other drivers as somewhat or completely unacceptable. However, 34.7 percent of those same drivers also admitted to having read or sent a text message or email in the past 30 days and 25.8 percent typed or sent them. So, although most motorists believe they are threatened by distracted drivers, they are distracted drivers themselves.

What will it take to make you stop reasoning away the dangers and ignorance of driving while distracted? A near miss? An injury? A crash? Maybe someone has to die. A text or call is not worth your life or the life of anyone else.

"Do as I Say, Not as I Do" - Texting and Emailing while Driving



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Stay focused on driving. Avoid being distracted by being prepared to drive before you start your trip.

- Be well-rested
- Set the GPS
- Tune the radio
- Secure items
- Adjust your mirrors
- Check vehicle controls
- Make any necessary calls before you head out

If you have to reset your GPS, make an important phone call or perform a task that could distract you, pull over or deal with it at your next planned stop. It might take more time to pull over and perform the activity, but consider what could happen if you don't pull over for these tasks. Your trip may come to a very abrupt stop.

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