

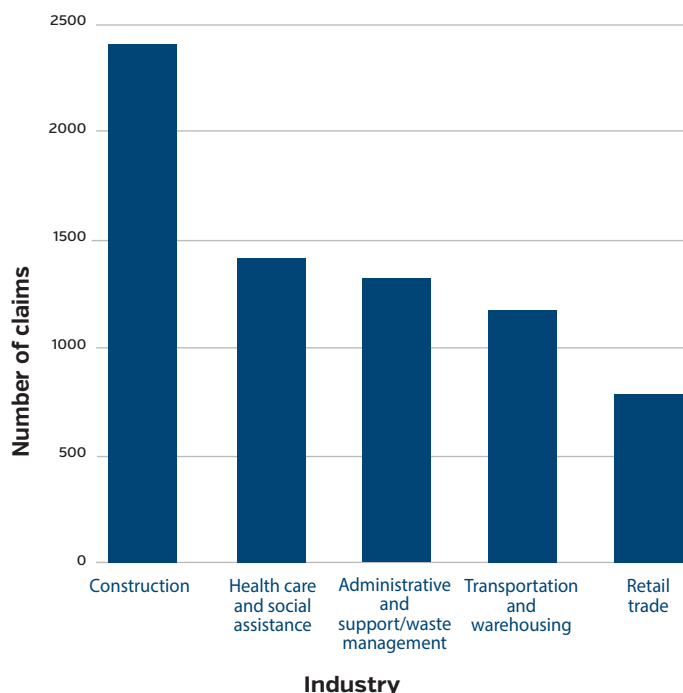
Top Industries Affected by Motor Vehicle Accidents

Millions of workers drive or ride in motor vehicles as a crucial part of their jobs. Whether they drive light or heavy vehicles, or whether driving is a main or incidental job duty, these workers can be at risk. Motor vehicle accidents are the leading cause of work-related deaths in the United States.¹ Let's take a look at which industries report the highest percentage of motor vehicle accident claims and some recommended tips on how to avoid these accidents.

Industry leaders in motor vehicle accident claims²

Based on lost-time and medical-only claims during 2017–2022 for Summit-managed insurers.

- 1. Construction:** Frequently involve contractors working in heating, air conditioning, plumbing, site preparation, poured concrete foundation and structure, electrical and roofing.
- 2. Health care and social assistance:** Frequently involve employees of home health care services, other family services, physician offices, residential care facilities and ambulance services.
- 3. Administrative and support/waste management remediation services:** Frequently involve employees of landscaping companies, professional employer organizations, janitorial services, building and dwelling services, and security system services.
- 4. Transportation and warehousing:** Frequently involve employees of local freight trucking, transit and ground passenger transportation, specialized freight trucking, used household and office goods moving services, and courier and express delivery services.
- 5. Retail trade:** Frequently involve employees of car dealerships, building material suppliers, furniture stores, pharmacies and drug stores, and motorcycle and ATV dealerships.

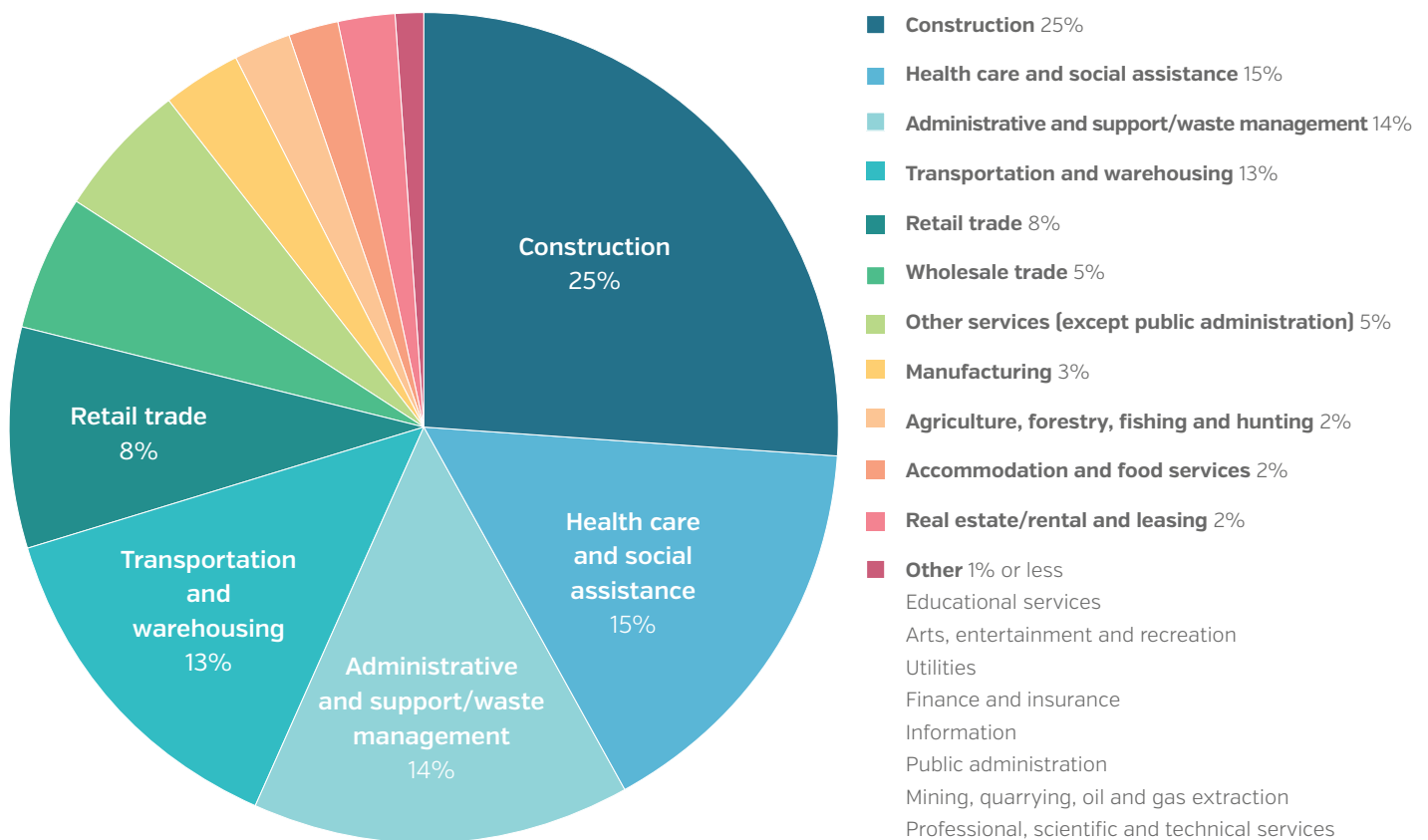


Motor vehicle accidents: Industry-wide effects

Summit's internal data shows that motor vehicle accidents accounted for 6 percent of the total claims reported from 2017 to 2022. Our data also reveals that other industries, that are not in our top five (listed on page 1), are significantly affected by motor vehicle accidents. Looking at the number of motor vehicle accidents as a percentage of overall claims by industry reveals that some industries are affected by motor vehicle accidents more than expected. The good news is that many of these accidents can be avoided with proper education and safety measures.

Percentage of motor vehicle accident claims reported by industry²

Based on lost time and medical only claims during 2017–2022 for Summit-managed insurers.



Did you know?

- Distracted drivers cause more than 390,000 injuries and nearly 3,500 deaths in the United States each year.³
- More than 100 people die each day in car crashes. Nine of those fatalities are a result of distracted driving.³
- At 55 mph, sending or reading a text takes the driver's eyes off the road long enough to travel the length of a football field.³



Driver safety tips for employers

- Provide employee training on distracted driving and fatigue
 - Communicate potential hazards and safe driving practices.
 - Promote a workplace atmosphere that allows for self-reporting of fatigue. Reschedule road time when fatigue is reported to avoid incidents.
 - Use safety resources and videos provided on the Summit website.
- Establish clear expectations for your drivers
 - Ban cell phone use while driving a company vehicle, and apply the same rules to use of a company-issued phone while driving a personal vehicle.
 - Require workers to pull over in a safe location if they must text, make a call or look up directions.
 - Specify consequences for not following company policies.
- Prepare workers before implementing these policies by communicating
 - How distracted driving puts them at risk of a crash
 - That driving requires their full attention while they are on the road
 - What they need to do to comply with your company's policies
 - What action you will take if they do not follow these policies
- Run a Motor Vehicle Record [MVR] for all employees driving for business purposes. This report includes information from your state's Department of Motor Vehicles, such as driver's license information, point history, violations, convictions and license status.
- Consider using in-vehicle monitoring systems to detect possible signs of fatigue, such as lane departures.
- During incident investigations, collect data on sleep history of workers involved, hours worked leading up to the incident, time of day, hours of driving, etc.^{3,4}



Driver safety tips for employees

- Always wear a seat belt and require passengers do the same.
- Make necessary adjustments [e.g., adjust controls, program directions] to your car before you begin driving.
- Avoid driving fatigued by aiming for at least seven hours of sleep each day. Report fatigue to your employer to prevent incidents.
- Watch yourself and your peers for fatigue-related symptoms.
- Speak honestly if you are questioned about a fatigue-related incident. Fatigue is a normal biological response—it's not a reflection of how well you do your job.
- Evaluate road and traffic conditions before traveling and drive appropriately for them.
- Focus on the driving environment, such as the vehicles around you, pedestrians, cyclists and objects or events that may mean you need to act quickly to control or stop your vehicle.
- Maintain sufficient following distance from the vehicle in front of you and allow more space when traveling faster speeds. [Think of the 3-second rule: the time it takes for you to reach the same marker as the vehicle in front of you.]^{3,4}

Summit is here for you

Ensuring the safety of your employees while traveling in motor vehicles for work-related tasks, whether as a driver or a passenger, is crucial. Your employees are essential to your business's productivity and success, so it makes sense that you invest in their health and well-being.

Summit is here to support you in that goal—not only by providing premier workers' comp coverage—but also by offering resources to help educate you and your employees on safe work practices.

Our loss prevention visits can assist in injury prevention by:

- Providing assistance and training for hazard identification, job safety analysis and incident investigations
- Conducting site surveys
- Providing recommended solutions to improve safety

Our employers and agents have access to an extensive library of online safety training videos and supplemental materials. Insureds and agents can request login credentials by emailing SafetyResourceRequest@summitholdings.com. (Videos provided through JER HR Group LLC, dba Training Network, a Summit vendor.)

Because we understand that accidents can still happen, even if an insured has initiated safety practices, we also offer a return-to-work program called Back2work®. Benefits of using this program after a work injury may include:

- Opportunities for transitional duty
- Quicker recovery
- Lower costs



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1. "Motor Vehicle Safety at Work: Crash Data." Centers for Disease Control and Prevention, U.S. Dept. of Health and Human Services. www.cdc.gov/niosh/motorvehicle/resources/crashdata/facts.html [Accessed Mar. 13, 2023].

2. This information was obtained from Summit managed insurers Bridgefield Casualty Insurance Company*, Bridgefield Employers Insurance Company*, BusinessFirst Insurance Company, RetailFirst Insurance Company and Retailers Casualty Insurance Company [01/01/2017 to 12/31/2022]. *A Summit affiliate.

3. "Motor Vehicle Safety at Work: Driver Fatigue on the Job." Centers for Disease Control and Prevention, U.S. Dept. of Health and Human Services, Sept. 22, 2020, www.cdc.gov/niosh/motorvehicle/topics/

4. "Motor Vehicle Safety at Work: Distracted Driving at Work." Centers for Disease Control and Prevention, U.S. Dept. of Health and Human Services. www.cdc.gov/niosh/motorvehicle/topics/distracteddriving/default.html [Accessed Mar. 13, 2023].

The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders of Summit managed insurers in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Summit Consulting LLC does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Summit Consulting LLC and its managed insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them.