



THE EIGHTY-EIGHT PERCENT

We hear a lot about millennials these days, and with good reason. They're buying houses, paying off student debt, getting involved, and working at their first real job. You might have one or a few working for you right now. Give them what they need to be fulfilled by their job, and you have yourself energetic, innovative, valuable employees.

But, be aware: AAA® recently called young millennials (19-24) the "worst behaved drivers in the U.S."*

The AAA Foundation for Traffic Safety released a driver survey which found that, within a 30-day timeframe, 88 percent of young millennials did at least one unsafe activity while driving, with texting, speeding, and running a red light the most common. This may not come as a surprise. What should be surprising is that *they don't think there's anything wrong with that*.

But—and this is nearly as troubling—the millennials were only 21 percentage points worse than the "safest" age group, the 60-74-year-olds, who admitted to risky driving behaviors more than 67 percent of the time. This means that two-thirds of the drivers sharing the road with you today aren't paying attention to their driving. Millennials may be number one on a dismal list, but they've got company.

Statistically speaking, your millennial drivers may put your business at more risk for liability. But, do you and your other employees set a good example for your younger counterparts of what is and isn't acceptable behavior? Does everyone adhere to your company's driving policy? Or might you count yourselves part of the two-thirds?

It Takes Just One

Just one employee-involved vehicle crash and the liability alone could be staggering. It could very well make or break your business. Consider this actual Federated claim:

The manager asked a staff member to go buy snacks for an employee meeting, and let the employee take a company car. The employee ran a red light while texting, and broadsided another vehicle in the intersection, severely injuring the other driver. CLAIM AMOUNT: \$750,000

Of course, driving statistics and examples are not enough reason to avoid hiring young adults. But, an awareness on a risk management level is sensible. Knowing that an employee driving mishap could be a possibility can be motivation for your risk manager to ensure a driving policy and employee training are in place and up-to-date.

Federated Insurance has an ongoing campaign against distracted driving, which includes a variety of risk management resources clients can access and subscribe to, to educate their employees, monitor their driving, and involve them in pledging to end distracted driving. In addition, April is the annual National Safety Council National Distracted Driving Awareness Month.¹ The NSC has a program to help employers clarify safe driving expectations for their employees of all ages, along with materials for implementing company policies.

For these and other risk management resources, log in to [Federated's Shield Network](#)® or contact your [local Federated representative](#) for more details.

*To read the entire article, go to <http://newsroom.aaa.com/2017/02/young-millennials-top-list-worst-behaved-drivers/>

¹ For more information on the National Distracted Driving Awareness Month, visit:
<http://www.nsc.org/learn/NSC-Initiatives/Pages/distracted-driving-awareness-month.aspx>

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