THE ELEPHANT IN THE ROOM

What is large, scary, and has the ability to crush you? If you said elephant, you're not wrong, but, for the sake of this article, a fellow distracted driver is the correct answer.

Painting a not-so-pretty picture

Let's create a dot map. First, picture the lower 48 states. Now, cover everything east of the Mississippi River and the western half of Washington, Oregon, and California with 32,000 red dots. At first glance, the map almost looks solid red over these areas. So what? These dots illustrate the more than 32,000 traffic fatalities in 2016.[1] Those dots are people! (To see an actual version of this illustration, the Web address of the NHTSA report is listed at the end of this article.)

There must be a way to prevent this

Over the decades, the number of vehicle crash fatalities across the nation has relatively declined. But, in recent years, crash fatalities have increased dramatically. Between 2014 and 2015, fatalities increased 8.4 percent year over year - the largest year over year increase in over 50 years. Between 2015 and 2016, fatalities increased another 5.6 percent over the previous record-breaking year. [2]

When seatbelts and specialized vehicle bumpers became required years ago, it was soon realized that technology can help prevent injuries and deaths. Today, a different type of technology is developing and usage is increasing across various industries. Current technology will monitor driver performance and allow business leaders to coach employee individual performance.

Federated has recently built relationships with three vendor partners who specialize in driving technology – Lytx®, Sentinel HDx, and SmartDrive®. These relationships allow Federated clients access to discounted products and services.

The real elephant in the room

There seems to be two schools of thought when it comes to vehicle technology. On one hand, in-cab cameras and vehicle telematics that monitor drivers' actions can be helpful for coaching a driver. On the other hand, they are sometimes perceived as too intrusive. The same for camera systems that record the surrounding traffic. Video could be used to defend against alleged driver negligence, but it could also reveal a company's poor driving. If you are considering implementing in-cab cameras, consult with your human resources and legal counsel to discuss any requirements for use of this technology in your state.

A technology company claims that using their technology can reduce collision frequency by up to 50 percent and collision severity by up to 80 percent.[3]

In the end, we all know the greatest asset is the driver behind the wheel each day. Engaging drivers and reducing risky behaviors behind the wheel is our ultimate goal. To this end, we have continued our goal of safe driving by adding reinforcement to our Drive S.A.F.E. campaign. Drive S.A.F.E.R adds this Reinforcement at the end to complement our previous Speed, Attention, Fatigue and Emotion messages.

As long as crash statistics continue to rise, we will continue to drive home prevention tools for our clients. There is real impact to the bottom line, but our greatest impact is keeping our roadways safe and making sure everyone makes it home safe today and every day.

[1] NHTSA Fatality Analysis Reporting System (FARS/Esri); https://cdan.nhtsa.gov/GISMaps/STSI_MAP_Mobile.htm?1&USA&VAR1=1&41&-99&32,166&30,056&30,202&5

[2] "2016 Fatal Motor Vehicle Crashes: Overview," U.S. Department of Transportation, Accessed March 2018. https://crashstats.nhtsa.dot.gov/Api/Public/Publication/812456

[3] Lytx® DriveCam® safety program (FARS/Esri); https://info.lytx.com/LR-17-11-FederatedClient_LP.html

This article is intended to provide general information and recommendations regarding risk prevention only. There is no guarantee that following these guidelines will result in reduced losses or eliminate any risks. This information may be subject to regulations and restrictions in your state and should not be considered legal advice. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state laws. © 2018 Federated Mutual Insurance Company. All rights reserved.

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