

COMMERCIAL AUTO INSURANCE

AS AUTO-RELATED COSTS ACCELERATE, HERE'S HOW TO STAY AHEAD OF THEM.



Since auto-related costs may continue to trend upward you should focus on making vehicles used in your business safer and reducing distracted driving.

This flyer summarizes factors that can lead to losses – and how we help you reduce them.

WHAT DRIVES COSTS? As driving-related costs increase, so do premiums.



6% Increase
in traffic fatalities
since 2015



3% Increase
in miles driven
during 2016



7% Increase
in injuries
over 2015



12% Increase
in cost of crashes
since 2015

SIGNIFICANT INCREASE IN THE COST OF REPAIRS DUE TO HIGH-TECH PARTS.¹



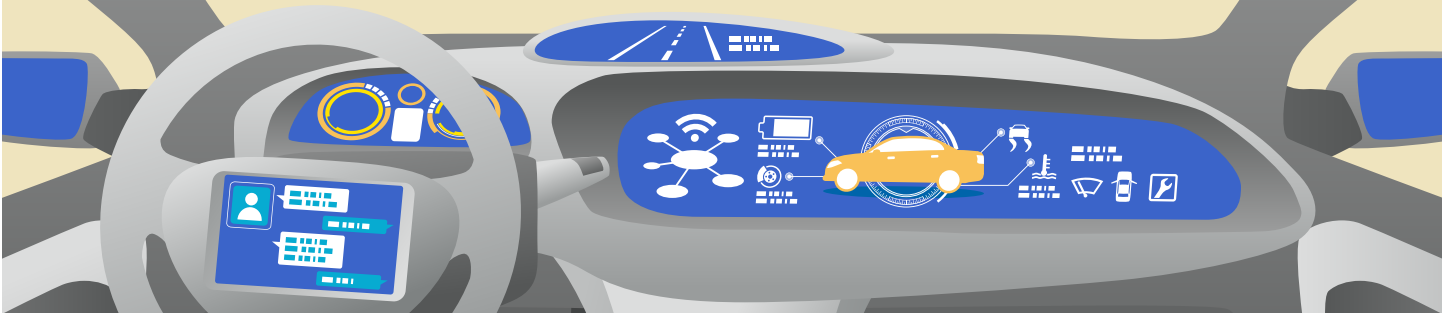
Windshield
with sensors
= \$2,250



Bumpers with “surround view”
camera technology
= \$3,166

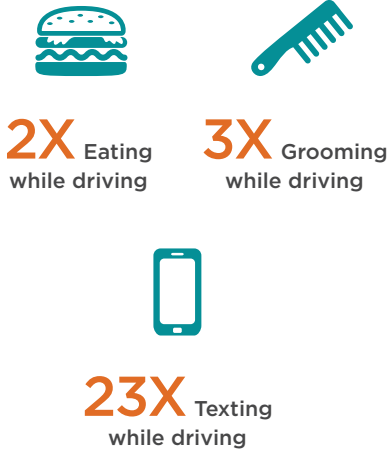


High-tech
headlamps
= \$1,650

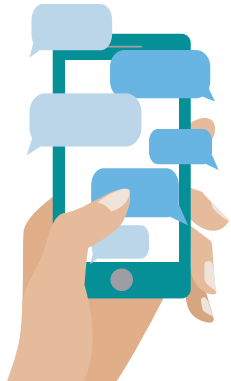


Risky behaviors. Drivers can be distracted by anything, but here are the main culprits.²

How much do risky behaviors increase the likelihood of crashes?



More facts on cellphone use while driving.



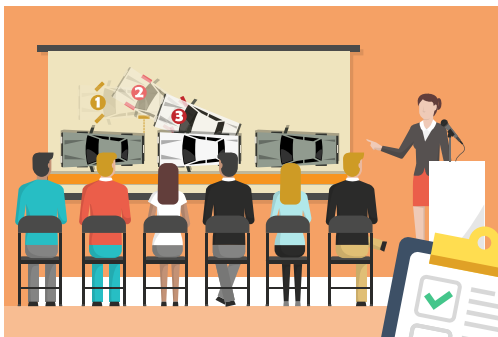
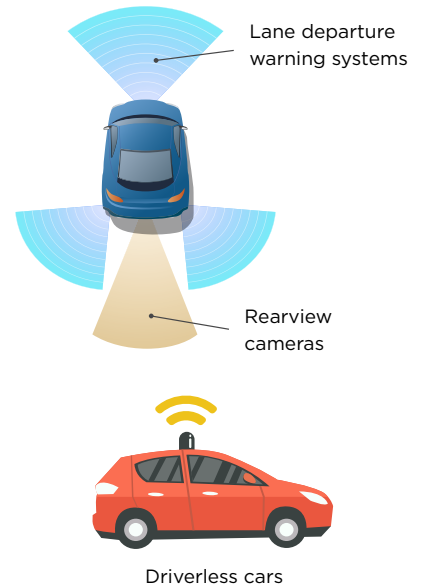
Crashes due to cellphone use while driving: **1.6M**

Injuries per year due to texting while driving: **330K**

Accidents due to texting while driving: **25%**

Likelihood of accident from texting compared with DUI: **6X**

High-tech distractions. Safety technology is helpful, but can be very distracting without specific training.



Safe driving tips. The time to reduce losses is now – with the following affordable measures.

- Start a driver management program to help reduce collisions and increase safety and productivity.
- Evaluate driving employees (including hired and non-owned) by reviewing their driving history and Motor Vehicle Records. Additional checks: driving test; medical exam; checking prior employment.
- Provide supervision for driving employees to reduce distracted driving incidences, including texting and cellphone usage.
- Perform proper maintenance and inspection of vehicles by utilizing appropriate reports.
- Review loss records and investigations to help prevent future incidents.

LEARN MORE.

For more information, contact your agent today.

¹ Source: Smyth, M. (2016, October 09). Mike Smyth: Old-fashioned fender-benders on new-fangled cars send ICBC bills soaring. Retrieved May 10, 2017, from theprovince.com/opinion/columnists/mike-smyth-old-fashioned-fender-benders-on-new-fangled-cars-send-icbc-bills-soaring

² Source: ComScore, FIMCSA, NHTSA

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