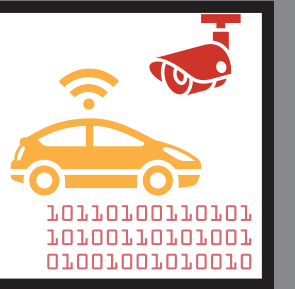


6

RISKS DRIVING LIABILITY COMMERCIAL AUTO LOSSES

CLICK TO EXPLORE



1

ESCALATING MEDICAL COSTS

Auto accidents that cause bodily injury have compounding effects for business owners.



#1

ESCALATING MEDICAL COSTS INSIGHT

The average on-the-job motor vehicle accident costs employers over \$70,000. Medical costs account for 20–30% of that.* What type of specialized services does your commercial auto carrier offer to manage medical costs?

[LEARN MORE >](#)

*Source: osha.gov

#2

DISTRACTIONS

Multitasking drivers put lives at risk. However, distracted pedestrians are dangerous as well.



#2

DISTRACTIONS INSIGHT

The number of people injured in distraction-related crashes in 2012 totaled 421,000 – up nine percent from the prior year.* Despite these sobering statistics, many drivers continue to talk and text while driving, making distraction one of the most serious roadway safety issues we face today.

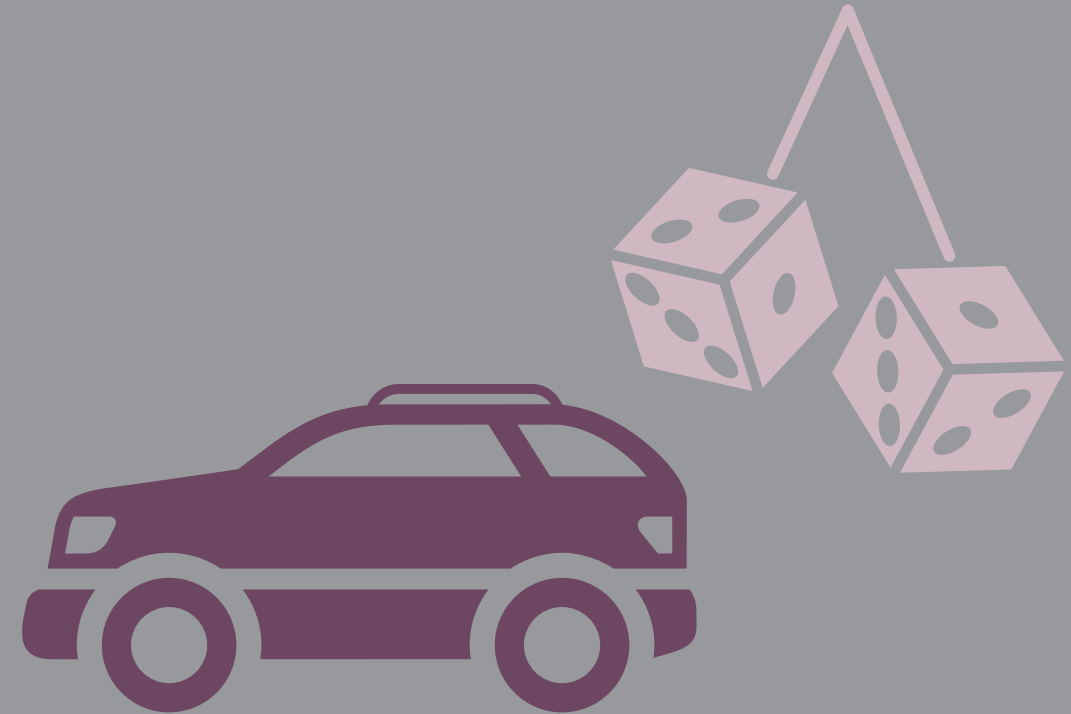
[LEARN MORE >](#)

*Source: Distraction.gov, U.S. Department of Transportation website, January 2014

#3

PERSONAL AUTOS AT WORK

Businesses retain the risk when employees use their own vehicles for work.



#3

PERSONAL AUTOS AT WORK INSIGHT

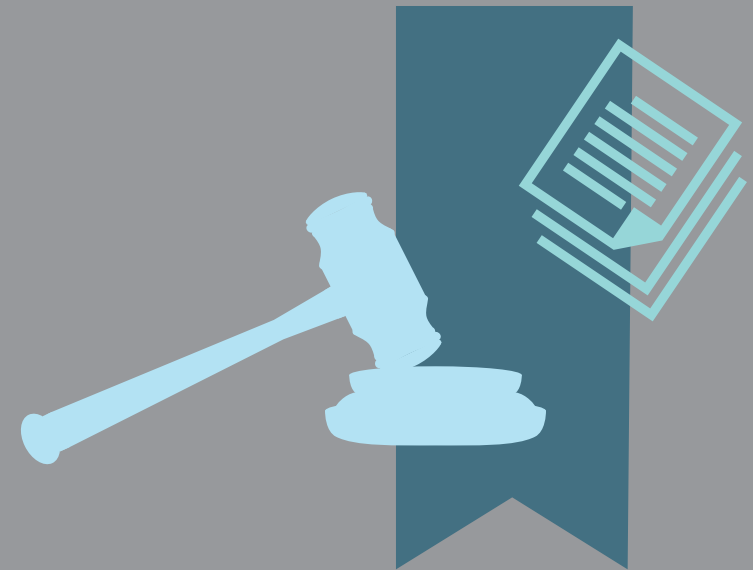
Anyone who drives a vehicle on behalf of your company, whether it is owned by the company, rented or is a personal vehicle, should be considered a driver on your commercial auto policy.

[LEARN MORE >](#)

#4

MORE ATTORNEY INVOLVEMENT

Claim costs are increasing as more lawyers get involved in more aspects of driving-related incidents.



#4

MORE ATTORNEY INVOLVEMENT INSIGHT

Auto-related liability is amongst the top 10 in the National Law Journal's Top 100 Verdicts of 2014. A fleet safety program can help businesses manage the risk of liability.

[LEARN MORE >](#)

#5

INEXPERIENCED DRIVERS

International employees driving in the U.S. or employees operating unfamiliar vehicles contribute to increased risk on the road.



#5

INEXPERIENCED DRIVERS INSIGHT

Driver behavior is responsible for 90% of all highway accidents.* Choosing the right employees to drive for your company is the most basic element in your company's fleet safety program. Occasional drivers are sometimes overlooked when companies consider their fleet risks.

[LEARN MORE >](#)

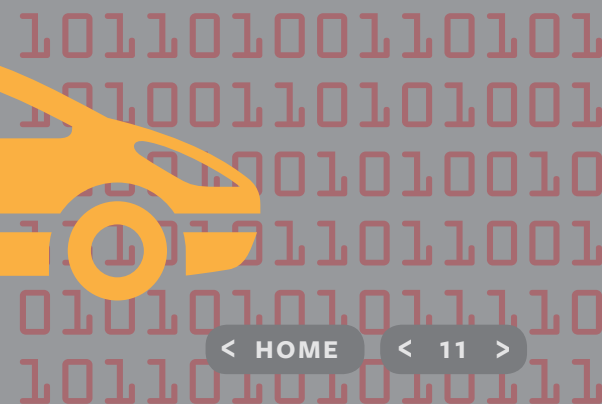
*Source: <http://www-nrd.nhtsa.dot.gov/Pubs/811059.PDF>

#6



DATA PROLIFERATION

Data from electronic logs, traffic cameras, GPS, cellphones and telematics might be publicly available.



#

6



DATA
PROLIFERATION
INSIGHT

Using data as part of an ongoing safe driving feedback and coaching program can help reduce the potential for accidents, and help keep your drivers, customers and the public safe. It's important to ensure that the accessories you use enforce a policy similar to our Telematics program.

[LEARN MORE >](#)



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