

## **Employers Tap Technology to Tackle Distracted Driving**

Everyone knows the dangers of distracted driving, but the stakes are much higher when the driver of a commercial vehicle is distracted.

As a result of this danger, more companies with fleets and commercial drivers are turning to technology to prevent their workers from using their phones while driving. And lately, insurers have started partnering with tech companies to offer these technologies to their commercial auto clients.

According to the Federal Motor Carrier Safety Administration, compared to personal vehicle drivers, commercial truck drivers are:

- 23 times more likely to cause an accident when texting at the wheel,
- Seven times more likely to cause an accident when reaching for their electronic devices, and
- Six times more likely to cause an accident when dialing a phone.

The FMCSA has strict rules that restrict commercial drivers from using hand-held phones while behind the wheel. Violations include a fine of up to \$2,750 for drivers and \$11,000 for employers. But the consequences are more than financial as lives and property are on the line.

### **Tech and fleets**

It's estimated that phone-related accidents cost commercial fleet operators over \$2 billion per year, despite the fact that virtually every state has laws on its books banning use of hand-held phones and interacting with smartphones.

Any company with driving employees, even those that only drive sporadically on the job, should have in place a sound distracted-driving policy with consequences for not following the rules. However, even when most companies have these in place, when nobody is around, it's easy for a driver to break the rules. The consequences can be deadly and costly.

That's why trucking businesses and companies with fleets of vehicles are increasingly incorporating new technologies coupled with stringent safety regimens.

Among more effective technologies are driver cameras that can monitor distracted movements indicating the use of a phone or other device. These cameras monitor facial and eye movements, and if showing signs of distraction, prompt an alert or warning. This would also work to detect fatigue, drowsiness and/or sleep apnea.

Other technologies are apps installed on their drivers' smartphones that disable various functions and apps on their phones when the vehicle is in motion.

Once such app is NoCell, which employers can install on their drivers' phones. NoCell's app, which operates in the background, allows employers to disable disruptive apps and cell phone functions while drivers are on the road. The employer can choose which apps NoCell should disrupt when the vehicle is in motion and/or not in Park.

Nationwide Insurance Co. recently contracted with NoCell, which it plans to provide to its commercial vehicle insurance customers.

Another app aimed at helping fleet managers reduce the chances of distracted driving is Live Undistracted's PhoneSafe technology. Like NoCell, it disables phone functions and apps while the vehicle is out of Park.

When installed on the driver's phone, it automatically knows when the vehicle is taken out of and put back into Park, triggering its safe mode. Additionally, fleet, route and safety managers get real-time alerts for phone policy violations.

### **Insurers in on the act too**

Some insurers have gotten into the game themselves by creating their own technology. One such company is New Jersey-based Selective Insurance Co., which created Selective Drive, a fleet management tool that includes monitoring of drivers, including phone usage.

This tool is not an app and can't disable phone functions. But it does give the employer access to driver information, such as real-time speed and time-of-day monitoring, phone usage, and harsh acceleration and braking activity, which the employer can use to address risky behavior with their drivers before it becomes a problem.

It also includes real-time vehicle tracking, vehicle health and monitoring, and geo-tracking, which alerts drivers when they deviate from routes or driving boundaries.

### **The takeaway**

Even the best distracted-driving policy is words on paper, and smartphones offer such temptations that fleet drivers regularly break the rules.

It makes sense to use technology to further constrain your drivers' ability to use their phone when they are driving on the job. There are a number of technologies that employers can use besides the ones mentioned above.

It pays to look into it. It may save someone's life and it may prevent a massive headache and legal troubles for your organization.

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