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# The Cost of Distracted Driving

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Distracted driving is a serious problem on the road. It also is a major concern for businesses with fleets of vehicles that want to reduce the frequency and severity of accidents and control expenses. Recent statistics about distracted driving related to the use of cell phones and texting are particularly alarming:

- Regardless of the texting method—voice-to-text or manual—driver performance suffers equally, according to a study released in April 2013 by the Texas A&M Transportation Institute (TTI).
- 25 percent of all crashes are estimated to involve cell phone use, according to The National Safety Council in a May 2013 study based on data reported by the National Highway Traffic Safety Administration (NHTSA). However, the National Safety Council believes “the number of crashes involving cell phone use is much greater than what is being reported (because) many factors, from drivers not admitting cell phone use to a lack of consistency in crash reports being used to collect data at the scene, make it very challenging to determine an accurate number.”
- Finally, a study released by AAA in June 2013 concluded that “talking on a hands-free phone isn’t significantly safer for drivers than talking on a hand-held phone and using hands-free devices that translate speech into text is the most distracting of all.”

Besides the inconvenience and expense of taking a vehicle out of service for repairs after an accident, even minor injuries to a driver can become a major concern and disrupt a business’ ability to serve customers. A business often can benefit from an annual review of losses that includes cross-referencing accident reports with cell phone records for individual drivers and calculating the extra expenses incurred by not reporting small accidents to its insurance carrier. One way to accomplish this review is with a professional fleet management company that has the experience and expertise to evaluate the total cost of a fleet of vehicles.

Businesses that don’t take seriously the problems caused by distracted driving can pay a high price. For example, a vehicle involved in a serious accident could be required to be taken out of service during an investigation from several days to many months, while the business is still required to make payments on the vehicle. In addition, a business involved in a legal dispute resulting from an accident may be subpoenaed to provide detailed documentation such as the driver’s statements and possible phone records if the driver is suspected of being on the phone at the time of the accident.

A good place to begin to reduce risks caused by distracted driving is to develop a written policy for all drivers, whether they drive company-owned vehicles or use their own vehicles while on company business. Sample wording may state, “Individuals are encouraged to use their cell phones only when the vehicle is legally parked. The use of cell phones while driving is strongly discouraged in order to practice good defensive driving skills. Notwithstanding the foregoing, compliance with state and local cell phone laws is required.”

According to AAA, industry research indicates there are about nine million cars and trucks on the road with “infotainment” systems and that will jump to about 62 million by 2018. It’s time for everyone to face the reality of distracted driving and take necessary actions to drive responsibly.