

Be present.

Be safe.

Put down the phone!

XL Group



Construction Insider

As of August 2013, according to data compiled by the National Safety Council, there have been an estimated 638,869 crashes involving drivers using cell phones and texting. Furthermore, according to National Safety Council estimates (based on their modeling), it is estimated that a minimum of 25% of crashes in 2011 involved drivers talking and texting on cell phones.

These figures are not surprising given that a recent study by the Virginia Tech Transportation Institute concluded that people who text while driving are 23 times more likely to be involved in a crash than non-distracted drivers. As an executive in your organization, you have to decide how your organization is going to control this risk and respond to this crisis. Because this *is* a crisis. Think about your loved ones or children. What is your position with them talking on a phone or texting when driving? You probably would not want them doing it, so why should your position be any different when it comes to employees of your company?

Here is the reality of the situation. We live in a world of instant communication and whether that communication is in the form of a phone call, text message or email, when we reach out to someone, we expect a response or "answer." What's more, companies (including XL Group) often pay for cell phones and smart phones so employees who are in the field or traveling are accessible. And with the implied expectation of a response to phone calls, emails and text messages, we are putting our organizations at risk--and a significant risk at that!

We also expect people to multitask, but research has shown our brains cannot effectively perform two cognitive skills at the same time. It must be one or the other. That is why every organization should have very frank discussions regarding cell phone and smart phone use while operating a vehicle.

The discussion starts with the policy statement of the organization. As a safety and risk management professional, I see no other option than for companies to issue a total ban

on cell or smart phone usage while operating a company vehicle or on a company phone usage in a personal vehicle while conducting company business. Period. And such a ban should be in place irrespective of any state laws permitting the use of hands-free devices!

Well, that was easy wasn't it? So now comes the hard part – implementing a ban and holding people accountable.

How successful any such ban would be is directly related to how the message is communicated to the employees and how your employees communicate with your customers. There will most likely be numerous questions, not to mention countless complaints about how the policy will not work and how it is impossible to enforce. Well, here are some tips for assisting in managing these discussions.

- People in the organization should resist calling others on their cell phones during known driving periods or when an employee typically commutes. Eliminate the calls!
- If you are reaching out to a person in your organization who is typically never in the office, look at his calendar (i.e., Outlook) and see if you think he might be driving *before* you call. Supervisors need to be very candid with their employees. And employees should be empowered to not answer their phones if doing so would mean sacrificing



Map of hand-held cellphone bans

 Illinois exempts persons who are reporting an emergency situation or communicating with emergency personnel during an emergency situation

2. In Louisiana, all learners' permit holders, irrespective of age, and all intermediate license holders are prohibited from driving while using a hand-held cellphone. All drivers, younger than 18 are prohibited from using any cellphone. All drivers, irrespective of age, issued a first driver's license are prohibited from using a cellphone for one year. The cellphone ban is secondary for novice drivers ages 18 and older.

3. In 2007, Utah defined careless driving as committing a moving violation (other than speeding) while driving by use of a handheld cellphone or other activities not related to driving. IIHS reported this as the functional equivalent of a secondary law. A 2012 Utah law specified that a person is not prohibited from using a handheld wireless device while operating a moving motor vehicle while making or receiving a telephone call.

Map of texting bans



 California drivers older than 18 may dictate, send or listen to text-based messages if they're using voice-activated, hands-free devices. their safety and the safety of others. Break the myth that if the boss is calling, it must be important. This is not always the case and the discussion can wait.

- If a person is expecting a call and she hears the call come through, she can pull to a safe area and then take the call while the car is in "park."While driving, keep the phone turned off. Check messages and return calls when safety allows.
- If your company purchases Android or Blackberry smart phones, employees can install an app that will disable the use of the phone (except to call 911) when the phone senses that the device (and its user) reach a certain speed. The apps can also automatically send a text message or switch the voicemail greeting to indicate phone user is driving and not available. There are also hardware devices (for fleets and individual vehicles) that will do the same thing.

If you look at the maps on page 2, hand held bans are in place in only 11 states and the District of Columbia. Text messaging is banned for all drivers in 41 states and the District of Columbia. Many localities have also enacted their own bans on cell phone use or text messaging. The fact of the matter, however, is that we cannot rely on governments to impose regulations to limit the use of cell phones and smart phones while driving.

At XL Group, we want to help our customers and business partners. Your success is our success and if we can help improve the risk of doing business in a complex environment, we have made a difference. We share a common goal: we want your employees to return home safely at the end of day. Our risk engineers can help you. There are also numerous resources available through the National Safety Council and Department of Transportation. Visit <u>www.itcanwait.com</u> for additional information and take the Pledge to Never Text & Drive (#itcanwait). Visit <u>www.itcanwait.com</u> for additional information and take the Pledge to Never Text & Drive (#itcanwait).



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