

GUIDE

# An Employer's Guide to Predicting and Preventing Crashes



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## INTRODUCTION

Companies that manage fleets have a critical responsibility to ensure the safety of their drivers and other motorists on our roadways. Unfortunately, recent trends have made the task of ensuring drivers fall within a company's safety policy increasingly difficult.

### The Concerning Rise in Risky Driving

Traffic deaths hit a 20-year high in 2022<sup>1</sup>, raising serious concerns about the safety of American roads. Crashes involving speeding, impairment, distracted driving and other risky behaviors have all been on the rise since 2019<sup>2</sup>, with law enforcement agencies across the country reporting an increase in dangerous driving behavior.

When it comes to distracted driving, the numbers are especially alarming. In 2020 alone, distracted driving claimed the lives of over 3,000 people<sup>3</sup>. Impaired driving has also risen over the years, leading to an alarming increase in fatal crashes. But these incidents aren't always alcohol-related. Crashes involving cannabis have increased by 139% over the past 20 years<sup>4</sup>. The legalization of cannabis in some states has only added to the problem. In fact, deaths involving cannabis increased from 9% in 2000 to 21.5% in 2018, and the number of deaths involving both cannabis and alcohol more than doubled, from 4.8% to 10.3%<sup>4</sup>. This trend is particularly concerning as cannabis can impair cognitive and motor skills, leading to slower reaction times and impaired judgment while driving.

<sup>1</sup> The Washington Post

<sup>3</sup> Bankrate

<sup>2</sup> NHTSA

<sup>4</sup> Boston University



## The Impact on Companies' Bottom Lines

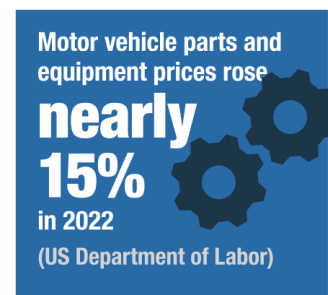
Crashes don't just have a detrimental impact on safety. They also take a huge toll on companies' bottom lines. In fact, crashes cost employers a whopping \$39 billion each year<sup>5</sup>.

The pandemic has only exacerbated this problem, with claim frequency and severity skyrocketing. As a result, insurance premiums have risen to unprecedented levels, causing financial strain on businesses. In fact, verdicts over \$1 million have seen an average increase of nearly 1000% from 2010 to 2018, reaching a staggering \$2.3 million. These "nuclear verdicts," where jury awards surpass \$10 million, are also driving up insurance rates for companies, as the costs to insure drivers continue to rise<sup>6</sup>.

To make matters worse, a startling statistic reveals that one in two personal injury lawsuits in-

volves an auto incident, and three in five personal injury lawsuits are won by the plaintiff<sup>7</sup>. This, combined with the rise in costs of new vehicles, repairs and gasoline, is making it increasingly challenging for companies to stay within their yearly budgets. Therefore, it is crucial for companies to prioritize driver safety and implement strategies to mitigate risks and reduce the impact of crashes on their bottom lines.

In this guide, we explore how driver violations can serve as your crystal ball for identifying those who are most likely to cause a crash, helping you prioritize targeted, successful interventions. You'll also discover five critical steps to help your company shift from reactive to proactive risk mitigation, so you can maintain a stronger culture of safety across your fleet.



<sup>5</sup> ATRI

<sup>6</sup> CNBC

<sup>7</sup> Claims Journal



## The Vast Majority of Crashes Are *Preventable*

Distracted driving, impaired driving, excessive speeding and other high-risk activities are on the rise, contributing to a spike in fatal crashes.

However, it's important to note that these high-risk activities are dangerous driving *behaviors*. In fact, only 6% of crashes are due to circumstances beyond our control, such as vehicle malfunction or environmental factors, while the other 94% are the direct result of human behaviors<sup>8</sup>.

With targeted intervention strategies, training and awareness, these behaviors can be addressed and corrected, making the vast majority of crashes preventable. It all starts with having a proactive approach.

What if there was a way your company could get better insight into exactly which drivers in your fleet pose the greatest risk of causing a crash?

“Only **6%** of crashes are due to circumstances beyond our control”

<sup>8</sup> NHTSA

# How Violations Serve as Future Crash Indicators

Previous violations provide invaluable insight into which drivers are most likely to be involved in a crash within the next year.

At SambaSafety, we have analyzed the risk of millions of drivers over multiple decades, recently conducting a crash prediction study that correlates MVR events with insurance claims. Our study below identifies the top 38 violations that significantly increase the probability of a driver being involved in a claim within the next 12 months.

Take note of the highlighted violations. These are 15 of the top 20 violations reported nationwide through SambaSafety's continuous MVR monitoring platform in 2022, pulled from a list of over 500 violations. A critical point to note is that 75% of these most common violations also serve as indicators of future crashes, implying that the most frequent violations are most likely to result in incidents involving that same driver later on.

These common violations fall into four critical categories.

Violation	Increased Probability of a Claim within 12 Months (by %)	Violation	Increased Probability of a Claim within 12 Months (by %)
Fail To Signal Lane Chg Or Turn	112.6	Failure To Obey Stop Sign 	37.4
Speed 21-25 Over Limit In A 60	82.2	Failed To File Future Proof Of FR	36.4
FTA/Complete Required Courses	71.8	Speed 1-5 Over Limit	36.1
Show Or Use Improperly Reg Or Title	71.8	Administrative Per Se For .XX Bac 	35.6
Failed To Show DL/Permit/ID	68.2	Inattentive Driving 	35.3
Failed To File Req'd Doc Or Report	59.1	FTA For Trial Or Court 	34.7
Driving While License Suspended	55.6	Failed To Show Evidence Of FR/Ins. 	32.6
Suspension	55.5	FTO Traffic Signal Or Light 	31.8
Fail To Pay Child Support 	53.6	Safety Belt Not Used Properly 	31.6
Refused To Submit To Test 	51.5	Following Too Closely	29.7
Following Improperly	49.8	Expired Or No Registration Or Title	29.1
Speed 16-20 Over Limit In A 65	49.6	Fail To File Medical Certification	28.6
Failed To File Change Of Addr/Name	48.1	Equipment Used Improperly	28.4
Expired Or No DL/Permit/ID	47.5	Court Orders/Administrative Actions 	26.9
Failure To Appear	45.8	General Miscellaneous	26.5
DUI Of Alcohol And/Or Drugs	42.1	Fail To Comply With Fr Laws 	23.8
Speed 6-10 Over Limit 	40.6	Speeding 	22.1
Fail To Pay Fine And Costs 	40.0	FTO Sign Or Traffic Control Device 	18.9
DUI - BAC Over .08%	39.8	Accident	8.4

# The Top 4 High-Risk Violation Categories

## Distractions

Inattentive driving is the cause of 41% of crashes<sup>9</sup>. If someone is distracted by their phone, in-dash technology, other passengers in the car, a meal they're eating or if their mind is somewhere else, there's a good chance their driving techniques will suffer. Distracted drivers are more likely to engage in other risky behaviors such as running red lights, stop signs or changing lanes without using a turn signal.



Looking at the violations listed in SambaSafety's study, failure to signal a lane change or turn may seem like a minor violation at first glance. Most drivers have quickly changed lanes without signaling at some point in their lives. But the data proves that this violation is far riskier than it appears, as it increases the likelihood of a future claim by almost 113%!

Violation	Increased Probability OF A CLAIM WITHIN 12 MONTHS (BY %)
Failure to Signal a Lane Change	112.6
Following Improperly	49.8
Failure to Obey Stop Sign	37.4
Inattentive Driving	35.3
Failure to Obey Traffic Signal or Light	31.8
Following Too Closely	29.7
Speeding	22.1

## Speeding

Speeding accounted for a quarter of the most common violations in 2022. It has also been a factor in one-third of all motor vehicle fatalities over the past 20 years<sup>10</sup>. The risk of a crash increases with each additional mile over the speed limit someone drives. According to SambaSafety's study, going just 15 MPH over the limit increases the chance of a crash by 67%. Even drivers going just 5 MPH over the speed limit are 36% more likely to be involved in a crash.



When a driver chooses to speed, there's an increased potential for losing control of the vehicle. The required distance to come to a full stop increases, reaction time decreases and, most importantly, the crash severity and likelihood of more severe injuries increase as well.

Violation	Increased Probability OF A CLAIM WITHIN 12 MONTHS (BY %)
Speed 21-25 Over Limit In A 60	82.2
Speed 16-20 Over Limit In A 65	49.6
Speed 6-10 Over Limit	40.6
Speed 1-5 Over Limit	36.1
Speeding	22.1

<sup>9</sup> NHTSA

<sup>10</sup> NHTSA

## License Status and Administrative Reasons

Not all high-risk violations are moving-related. Drivers with invalid licenses are not only breaking the law, but they also pose a severe risk to your organization and the general public. These drivers account for 19% of all U.S. driving fatalities<sup>11</sup>.



At any given point in time, SambaSafety estimates that 3 to 5% of individuals on the roads are driving with a suspended license. Interestingly, the majority of these license suspensions are due to administrative reasons such as “failure to pay fines and costs” and “failure to pay child support,” both of which are among the top violations likely to lead to a crash. Many drivers with administrative violations are not aware of their license status. This blind spot is critical to consider as it contributes to a significant number of incidents.

Despite not receiving major violations resulting in their suspension, these drivers still pose a significant threat when considering the data.

## Impairment

Impaired driving is responsible for 32 deaths per day in the U.S.<sup>12</sup> – equating to one person every 45 minutes. Alcohol alone is a contributing factor in almost 40% of crashes<sup>13</sup>. “Administrative Per Se for .XX Bac” and “Refused to Submit to Test” both appear on our list of most common violations in 2022.



And it’s not just alcohol that safety managers need to keep an eye on; cannabis usage is becoming a growing risk as well. With these concerning statistics, there’s no question that impaired drivers pose an incredible risk to all innocent drivers on the road. In fact, the majority of companies with driver safety policies typically include a zero-tolerance stance on driving under the influence. This is one category where drivers found participating in this behavior should be immediately terminated.

Violation	Increased Probability OF A CLAIM WITHIN 12 MONTHS (BY %)
Driving While License Suspended	55.6
Suspension	55.5
Fail To Pay Child Support	53.6
Failed To File Change Of Addr/Name	48.1
Expired Or No DL/Permit/ID	47.5
Failure To Appear	45.8
Fail To Pay Fine And Costs	40.0
FTA For Trail Or Court	34.7
Failed To Show Evidence Of FR/Ins.	32.6
Expired Or No Registration Or Title	29.1
Court Orders/Administrative Actions	26.9

Violation	Increased Probability OF A CLAIM WITHIN 12 MONTHS (BY %)
Refused To Submit To Test	51.5
DUI Of Alcohol And/Or Drugs	42.1
DUI - BAC Over .06%	39.8
Administrative Per Se For .XX Bac	35.6

<sup>11</sup> NHTSA    <sup>13</sup> OSHA    <sup>12</sup> NHTSA



# 5 Steps for Acting on and Mitigating Driver Risk

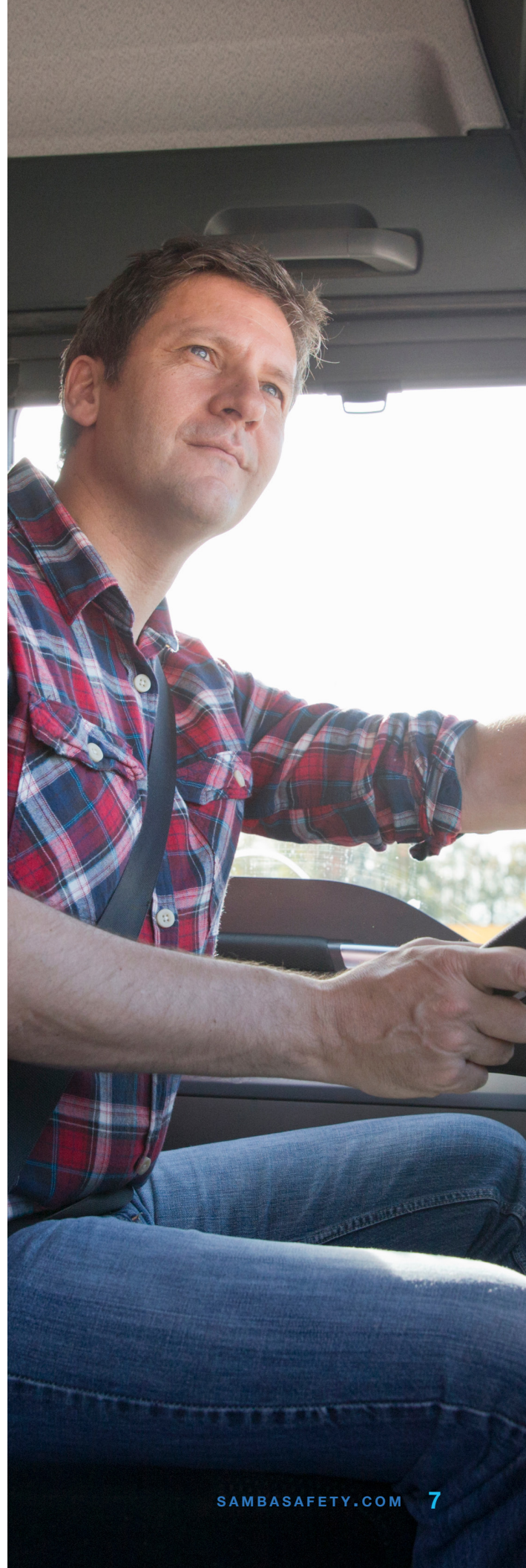
There are five proactive steps every company should take to effectively predict and prevent crashes.

## STEP 1: CREATE A SAFETY POLICY

To ensure safety is maintained across their entire driver populations, companies should establish and regularly update a comprehensive driver safety policy. This policy is a way to clearly communicate and enforce driver responsibilities. This is a necessary step for all companies with drivers, whether they manage large fleets or have small and medium-sized businesses without commercial drivers. Implementing a driver safety policy can help protect a company by reducing risk-associated behavior and preventing crashes and claims. This, in turn, can result in cost savings, including lower insurance premiums and litigation expenses.

A driver safety policy should include eight key components:

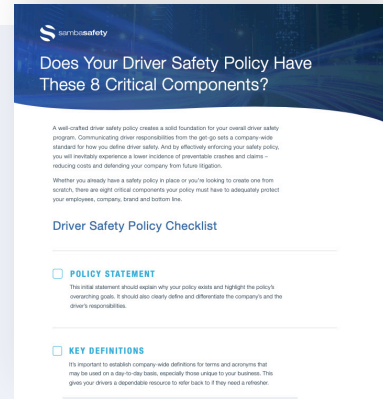
1. Policy statement
2. Key definitions
3. Qualification and hiring procedures
4. Driver records
5. Drug and alcohol policy
6. Recordkeeping requirements
7. Discipline policy
8. Employee acknowledgment



## Driver Safety Policy Checklist

Dive in further into these 8 critical components and discover what gaps you may need to fill.

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## STEP 2: ESTABLISH A PROCESS FOR IDENTIFYING VIOLATIONS

Companies must streamline their process of identifying violations to ensure they can intervene as soon as possible. When it comes to identifying violations, there are various options available – from more traditional, outdated practices to more efficient processes that help companies cover all of their bases.

### Self-Reporting

A common approach is to have a self-reporting requirement, where drivers are expected to inform the company if they receive violations or if their license is suspended or expired. Self-reporting can be helpful in cases involving major violations. Many times, serious violations such as DUIs take time for states to adjudicate, meaning they won't show up on a driver's motor vehicle record (MVR) until they're convicted. By having a self-reporting requirement in place, employees following your policies are expected to inform you of these violations long before you'll find it on an MVR. However, this method is extremely unreliable as a single source of discovering violations, for not all drivers will report violations, and some may not even be aware of their license status.

### Manually Pulling MVRs

Another more traditional approach is to manually pull MVRs on an annual, bi-annual or quarterly basis. However, this method is also risky as it does not provide ongoing visibility into violations, suspensions or expirations. As soon as an MVR is pulled, that report is immediately outdated, as much can and will happen in-between pulls. There is also a significant time and cost associated with pulling MVRs frequently, making it unrealistic for most companies.

### Continuous MVR Monitoring

A safer, faster and more reliable option is to utilize tools such as continuous MVR monitoring. This method alerts companies when drivers receive violations or their license is suspended or expired as soon as it's reported by the state's DMV – eliminating the costs and man-hours traditionally associated with identifying violations. It provides ongoing visibility into driver risk, enabling companies to quickly intervene with at-risk drivers. Drivers with disqualifying violations can be immediately terminated, while those within safety policies can receive highly-targeted training to correct behaviors and prevent future crashes and claims.

### STEP 3: UTILIZE IN-VEHICLE TECHNOLOGY TO SPOT RISK ASAP

Law enforcement can't be everywhere, allowing some unsafe driving behaviors to go undetected. That's why investing in telematics solutions via in-vehicle technology is essential for identifying high-risk trips and intervening with drivers early on. While data from MVRs provides outcomes of driver behavior, telematics offers more visibility into daily driving habits and helps to identify and understand risky behavior before it leads to a violation or crash.

Telematics solutions are also particularly valuable in gaining additional context around violations or incidents, enabling organizations to understand the root cause of risky behavior and tailor training or intervention efforts accordingly.

There are tools that can aggregate telematics data, providing easy-to-digest alerts that help companies easily track daily driving habits, high-risk trips and incidents in near real-time. This unmatched level of access into driver behavior helps companies intervene with drivers faster than ever before, so they can work to correct these dangerous habits before they escalate.



#### *Maximizing the Value of Telematics Data*

**Discover How Companies Can Maximize the Value of Telematics Data for the Complete Picture of Risk**

**EXPLORE GUIDE**

## STEP 4: DEVELOP AN INTERVENTION STRATEGY

To reduce the risk of crashes, it's important for companies to intervene immediately after high-risk trips, incidents, violations and license status changes. Every additional mile driven after a violation without intervention increases the likelihood of a crash, especially if they receive one of the top 38 violations we covered above. Therefore, it's essential to have a method of identifying violations shortly after they occur. The key here is to address habits with remedial training that targets the specific driving behavior or violation they received. This fast-action strategy can also help increase driver retention rates, as companies prioritizing intentional, early interventions can remediate behavior before it results in disqualification.

When it comes to assigning remedial training, it's important to remind employees that this is not a punishment. You're invested in helping your team become better drivers, remain employed and ensure they have the proper skills to correct bad habits and avoid future disqualifications. This training should be positioned in a positive light in order for it to be more accepted and successful.





## STEP 5: IMPLEMENT PROACTIVE TRAINING

A comprehensive training strategy not only focuses on remedial efforts, but also provides ongoing safety education to your entire driver population. All employees benefit from frequent training – whether they’re new or seasoned drivers. According to SambaSafety’s data, fleets that conduct monthly training have almost half the violations of those that train twice per year. This can be achieved by implementing monthly sessions that cover topics relevant to all drivers, such as speed and space management, defensive driving, winter weather safety and reducing distractions.

Proactive training can also be leveraged by companies facing a driver shortage. By assigning “pre-

medial” training, companies can hire drivers with minor blemishes on their records and mitigate any potential risk with targeted, proactive training. If done successfully, companies can use this strategy to diversify their hiring options and cast a wider net – with the confidence that every driver is still qualified and prioritizing safety behind the wheel.

By spotting at-risk drivers early, it’s possible to predict who’s most likely to cause a crash and expensive claim, allowing companies to intervene long before anything bad happens. It all comes down to a company’s proactiveness and having the right level of visibility.

*The “Don’t Delay, Start Today”  
One-Year Training Plan*

**Check Out Our Plug-and-Play One-Year  
Training Plan**

**DOWNLOAD PROGRAM**



# The Importance of Capturing the COMPLETE Picture of Risk

Companies managing fleets have a crucial responsibility of ensuring the safety of their drivers and other motorists on the road. However, recent trends, such as the rise in risky driving and the financial impact of crashes on companies' bottom lines, have made it increasingly challenging to fulfill this responsibility. To combat this, companies need to leverage solutions that offer a complete view of risk, empowering them to identify risky drivers and intervene as soon as possible.

SambaSafety provides companies with a single platform to view manage all aspects of driver risk – from monitoring MVR and CSA violations to simplifying telematics data and easy access to crash and claims history. The innovative platform works to establish comprehensive risk profiles that help companies make data-driven decisions and take targeted, effective actions.

With SambaSafety, companies can rest assured that they have the right level of visibility and that they are taking all the necessary steps to ensure the safety of their drivers and other motorists on the road.



*Ready to revolutionize your approach to mitigating driver risk? Discover how the right technology can transform your driver safety program.*

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Since 1998, SambaSafety has been the leading North American provider of cloud-based mobility risk management software for organizations with commercial and non-commercial drivers. SambaSafety serves more than 15,000 global employers and insurance carriers with driver risk and compliance monitoring, online training and deep risk analytics, as well as risk pricing solutions.

Through the collection, correlation and analysis of driver record, telematics, corporate and other sensor data, we not only help employers better enforce safety policies and reduce claims, but also help insurers make informed underwriting decisions and background screeners perform accurate, efficient pre-hire checks.