

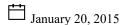
Adventist Risk Management, Inc.





By: Arthur Blinci - Former Assistant to the President for Strategic Risk Management

Is It Worth the Risk?



It was a beautiful sunny Sabbath afternoon as Pastor Smith returned home from worship services in his two-church district. Following the second service, the hospitality committee provided a special potluck luncheon, with the best pecan pie in the entire state! Then it was time for Pastor Smith to begin the two-hour drive back to his home and family. As the car traveled along the two-lane highway, the sun warmed the interior. Slowly it started—that drowsy feeling, the protracted yawning. It was time for Pastor Smith's Sabbath afternoon nap, but there were still 80 miles to go before he would arrive at home. Pastor Smith turned up the volume on the CD. He hoped the voices of the King's Heralds would help keep him awake. In the next mile, the tires were kicking up gravel on the right-hand shoulder of the road. What should he do? Surely heavenly angels would help keep him awake. After all Pastor Smith was returning from doing the Lord's business. Or was he just one head nod away from becoming an accident statistic?

Situations like this occur all too often behind the wheel. The 2013 AAA Foundation for Traffic Safety study indicates 21 percent of all fatal automobile accidents involve a drowsy driver. This was an increase of four and a half percent over the previous study conducted in 2010. The AAA study indicates seven percent of all crashes involved drowsy drivers. In addition, 13% percent of the vehicles occupants suffered severe injuries that resulted in hospitalization. Most often these accidents involve single vehicles where the driver drifted off the highway.

Be alert and know the warning signs of drowsy driving:

- Trouble focusing and keeping your eyes open or your head up
- Yawning or rubbing your eyes repeatedly
- Daydreaming and wandering thoughts
- Drifting from your lane, tailgating and missing signs or exits
- Feeling restless, irritable, or aggressive
- Turning the volume up on the radio or rolling down the window
- Slower reaction time, poor judgment

If you experience any of these situations, it is a warning sign to pull safely off the highway and take a rest before you continue onward.

Distracted driving is another high-risk practice, which has become very prevalent in today's high-tech society. Let's be honest, we all have done it: talking on the cellphone, eating, sending or reading a text message, adjusting the radio/GPS or dealing with passengers in the vehicle. Distracted driving is doing another activity, which takes your attention away from the road. Tragically, more than nine people are killed and over 1,150 people are injured each day in the United States in crashes that involve a distracted driver.

There are three main types of distractions while driving:

Visual: Taking your eyes off the road
Manual: Taking your hands off the wheel
Cognitive: Taking your mind off of driving

While any type of non-driving activity can be dangerous, texting while driving is especially dangerous because it combines all three types of distractions.

In 2011, the Center for Disease Control & Prevention did a comparative study of the distracted driving habits (talking on cellphones/texting-emails) of drivers in the United States and seven European countries. The findings indicated drivers in the United States were much more likely to talk on cellphones or read/send text and email messages while driving than European drivers. Sixty-nine percent of US drivers surveyed indicated talking on cellphones compared to 21 percent in the United Kingdom. Thirty-one percent of US drivers had read or sent text messages/emails compared to 15 percent of the drivers in Spain.

We need to understand the risks of distracted driving:

- Five percent of US drivers (660,000 vehicles) are using their hand-held cellphones at any given moment during the day.
- Taking one's eyes off the road an average of five seconds, while driving at 55 mph, is equivalent to driving the length of a football field blindfolded
- Recent AAA studies indicate hands-free technologies like Bluetooth voice-to-text emails can be more dangerous while driving than hand-held phone conversations.

Lessons Learned

Drowsy and distracted driving are high-risk activities which can result in fatal vehicle accidents. Following five common sense rules of the road can reduce the risk to help prevent these accidents.

- 1. Drive only when well rested. Get a good night's sleep before you drive.
- 2. If you notice any signs of drowsiness or fatigue, safely get off the road and take a 15-20 minute nap to refresh yourself, or stop for the day if necessary.
- 3. Establish a "No Cellphone or Texting While Driving" policy for your organization and distribute to all employees.
- 4. Safely park off the road when setting GPS navigational units in the vehicle.
- 5. Drive with a friend or have another passenger with you who can navigate, communicate with others, supervise passengers, and provide relief driving on long trips.

Defensive and safe driving is a serious responsibility. As the driver, you are responsible for the safety of yourself and others on the road at all times. So be alert, avoid texting while driving, and buckle up because no unsafe act is worth a life.

References

¹Prevalence of Motor Vehicle Crashes Involving Drowsy Drivers in the United States – 2009-2013.

 $^2 http://drowsydriving.org/wp-content/uploads/2009/10/DDPW-Drowsy-Driving-Facts.pdf$

 $^3 http://www.distraction.gov/content/get-the-facts/facts-and-statistics.html\\$

⁴http://www.cdc.gov/motorvehiclesafety/distracted_driving/

 $^5 http://www-nrd.nhtsa.dot.gov/Pubs/811719.pdf$

 $^{6} http://www.distraction.gov/research/PDF-Files/Driver-Distraction-Commercial-Vehicle-Operations.pdf$

 $^{7} http://usa.streetsblog.org/2013/06/17/aaa-hands-free-devices-dont-solve-distracted-driving-dangers$

$^{8} http://www.distraction.gov/content/take-action/employers.html\\$

This material is fact based general information provided by Adventist Risk Management[®], Inc. and should not, under any circumstances, be modified or changed without prior permission. It should not be considered specific legal advice regarding a particular matter or subject. Please consult your local attorney or risk manager if you would like to discuss how a local jurisdiction handles specific circumstances you may be facing.