



RISK MANAGEMENT CORNER

Take a Stand Against Distracted Driving

Imagine yourself standing alongside a busy road, watching the cars go by. Now pretend you have super powers and can see everything going on in each car, and you see this: A driver looks down at his phone to check GPS directions. At the same time, traffic ahead slows. That driver's quick glance at his phone is enough of a distraction for him to not be prepared for the traffic slowdown. He rear-ends the vehicle in front of him resulting in two deaths and serious injuries to himself.

The driver wasn't talking on his cell phone. He wasn't texting. But he *was* distracted by an electronic device.

Describing distracted driving as an epidemic doesn't do it justice—it has gone beyond that. It is rampant, worsened by the influx of electronic devices constantly competing for drivers' attention. Distracted driving threatens our well-being on a daily basis. What can we do to make our roads safer?

He Had a Choice

The driver's decision to check GPS was, literally, a life and death choice. Two people are dead. He could have made a different choice.

But he didn't, and that's the point here. Drivers are setting priorities based on an electronic device, putting something as trivial as a text message, phone call, or other electronic communication ahead of safe, attentive driving. People everywhere are choosing—and, yes, it is a choice—to interact with mobile devices while they're on the road. That choice puts everyone around them in danger.

Wiser Choices

Federated Insurance wants to help your business address this issue so you can take measures to reduce the chances you or someone who works for you is involved in a crash resulting from distracted driving.

First, we realize people's attitudes aren't going to change overnight. The "it'll never happen to me" perception is alive and well, just as it was during the seatbelt and motorcycle helmet safety campaigns in the past.

But, eventually, with education, repetition, demonstrations, examples, and messages, people began to understand the importance of wearing seatbelts and motorcycle helmets—for themselves and the people important to them. And slowly but surely, it became a priority.

What and Who is Important to You?

The key is persistence. Federated will continue to offer solutions to help your business to inform your employees. We'll present an insurance company's perspective. And we'll boldly ask, "What—and who—is important to you?"

Your family, friends, co-workers, and your business itself all play a vital role in the happy ending to each day. We want everyone to make it home safely.

This article is intended to provide general information and recommendations regarding risk prevention only. There is no guarantee that following these guidelines will result in reduced losses or eliminate any risks. This information may be subject to regulations and restrictions in your state and should not be considered legal advice. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state laws. All rights reserved.



Federated Mutual Insurance Company • Federated Service Insurance Company* • Federated Life Insurance Company
Owatonna, Minnesota 55060 | Phone 507.455.5200 | www.federatedinsurance.com

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