How Much Do Accidents Really Cost – Version 1



WHAT'S AT STAKE?

One accident can dramatically change the financial landscape for a victim and his or her family members. However, if another party is at fault for the accident, the civil justice system allows for these victims and their family members to pursue just compensation for their losses.

The costs of an auto accident often go well beyond what you pay the body shop for fixing your dents or the costs of your emergency room treatment. They may include a variety of other costs that impact you and society as a whole.

WHAT'S THE DANGER?

THE COST OF ACCIDENTS

To Workers

There are several "costs" that the person involved in the accident will have to endure. Being injured at work can really cause a problem that spills over into all aspects of your life.

- Depending on the severity of the injury you could be out of week for a few days, months or permanently. This will be an economic loss to your family. Even if you are entitled to Worker's Compensation it could be months before you actually receive any money.
- You may need to pay for medications or medical supplies that are necessary for your recovery.
- Quality of life may be lost for you and your family if you aren't able to recover 100% from your injury.
- Depending on your injury, once recovered, you may not be capable of doing your old job.

To Employers

- Insurance premiums will go up. There is no set number on how much it will be raised but each accident will cause your insurance provider to raise the

cost.
- Loss of an employee. This may cause loss of profit because productivity will slow. The company may also have to hire and train a new employee which will take time and money.
- Time and profit cost to investigate and write up a report of the accident
- Time and profit to manage Return to Work Program.
- The cost of repairing any damaged tools and equipment.
- New safety training classes to ensure the same accident doesn't occur again.
- Depending on the accident and how it occurred some employers may face fines.
- Loss of morale or safety culture.
- Company's may close down till they are sure the problem has been fixed.

DISTURBING STATISTICS

According to the NSC, the average cost of a non-fatal disabling injury resulting from a motor vehicle accident is $78,900, while the cost per death is $1.41 million. In accidents where no injury or death has occurred but merely property damage, the cost is $8,900.

Millions of workers drive or ride in a vehicle as part of their jobs, and motor vehicle crashes are the leading cause of work-related deaths in the United States. All workers are at risk of crashes, whether they drive light or heavy vehicles, or whether driving is a main or incidental job duty.

Cost per medically consulted injury in 2018 was $41,000, while the cost per death was $1,190,000. These figures include estimates of wage losses, medical expenses, administrative expenses, and employer costs, but exclude property damage costs except to motor vehicles.

Motor vehicle crashes are the 1st or 2nd leading cause of death in every major industry group.

HOW TO PROTECT YOURSELF

FIVE TIPS FOR EMPLOYEE DRIVING SAFETY

If you regularly drive for work, you're at increased risk of work-related auto accidents. Keep the following tips in mind to protect yourself, as well as others.

Stay Focused

Anytime you're behind the wheel, it's important to keep your attention focused on the road. If you're driving heavy equipment, this is even more important. A lapse in attention, whether to adjust the radio or eat a snack, can cause an accident and injure you and other people on the road.

Stay Alert

According to a study by the National Sleep Foundation, 60% of American drivers report that they've driven when they are drowsy, and 37% say they have actually fallen asleep while driving. Drowsy driving is a major hazard, especially for long-distance truckers, delivery people, and others who drive regularly for

their work. If you're tired, pull over to take a nap. If you regularly experience this problem, consider speaking to your employer about taking a different shift.

Stay Off Your Cell Phone

It's tempting to multi-task when you're behind the wheel, but cell phones can cause accidents. In fact, according to the CDC, cell phones are a factor in about 1,000 deaths and 24,000 injuries each year. Mobile phone usage while driving has been outlawed in many states, and a 2010 law says that commercial drivers can't text when they're behind the wheel.

Ask Your Employer for a GPS Device

GPS devices allow the driver to keep his or her eyes on the road instead of a map. The GPS is programmed with the destination prior to the trip and gives the driver verbal directions on how to get where he wants to go. This can be especially helpful for delivery drivers who must make multiple stops.

Identify Impaired Drivers

Impaired drivers are a huge road hazard. Learn how to identify a driver that may be under the influence of alcohol or simply drowsy. These drivers often weave and swerve, and they may change speeds frequently. If you see a driver acting this way, you should stay a safe distance away. If it's safe to do so, pull over and call the police from inside your car. You might not want to get involved, but alerting the police to a potentially impaired driver may just save a life.

FIVE DRIVING SAFETY IMPROVEMENT TIPS FOR EMPLOYERS

There are several strategies **employers** can use to reduce the number of work-related driving accidents. Keep the following tips in mind.

Educate Your Employees

Employers can reduce work-related auto accidents by educating their employees about driving safety. Consider hiring a driver educator to give your workers a refresher course.

Make Sure Work Vehicles Are Properly Maintained

Employers should perform a monthly comprehensive workplace vehicle inspection on each company vehicle. This helps ensure the vehicle won't have any potentially dangerous malfunctions while it's on the road.

Consider Staffing Changes

Make sure that your workplace is adequately staffed. Overworked drivers are often unsafe drivers, and some workers may have trouble staying awake during late night shifts. Smart staffing helps you prevent accidents.

Implement an Incentive Program

Although no one wants to get in a car accident, you can help employees stay aware of automobile safety if you offer an incentive program. Give out a monthly gift card to the employee with the best driving record or least number of work-

related accidents.

Discipline Unsafe Drivers

In addition to offering an incentive, you should also consider a discipline system for drivers who have accidents. There should be a thorough report about all incidents, and drivers who are at fault should be disciplined.

FINAL WORD

No one can predict the future with any certainty. But thorough prevention and management planning by companies can prepare to handle spills and resume normal operations as soon as possible. Failure to do so not only negatively impacts the bottom line but subject workers to the exposure of dangerous chemicals.