

Workers' Comp Insurers Want Texting Bans to Prevent Car Accidents

On behalf of Johnston, Moore & Thompson

- July 29, 2010

U.S. employers and [workers' compensation](#) insurers are increasingly worried about the cost of work-related car accidents. Distracted driving accounts for a growing number of those accidents, which can cost them big in terms of workers' comp claims and lost productivity.

In the area of driver safety, employers are growing more interested in lobbying governments across the U.S. to implement more restrictive driver safety laws. Initiatives include speed cameras, bans against cell phone use and texting while driving, and changes to DUI enforcement.

As of July, 27 states have passed texting bans that categorize texting while driving as a primary offense, meaning that law enforcement can stop and ticket texting drivers even though they haven't violated any other traffic law. By early next year, nine states will have laws prohibiting cell phone use while driving. Those numbers don't even count municipal texting bans like the one just passed in Huntsville.

How Does Distracted Driving Impact Workers' Compensation?

Occupational Health & Safety magazine recently interviewed public safety officials from several states about campaigns to reduce car accidents generally and work-related crashes in particular.

In Massachusetts, the issue came to the forefront when five state troopers' cruisers were hit by cars in a single five-week period. Nationwide, almost half of all police officers killed in the line of duty this year were victims of fatal car accidents.

"Every day, our troopers deal with drunk, erratic, aggressive, negligent, and distracted drivers," said Colonel Marian McGovern of the Massachusetts State Police. Ten MSP cruisers have been hit by drunk drivers so far this year.

It's not just traffic cops who are at risk, of course.

"Just this past weekend," McGovern said, "a young woman was killed on Route 495 in Haverhill when, according to preliminary evidence, she lost control after either texting or looking at her cell phone.

"That very same morning, in Worcester, another young woman for some reason ended up going the wrong way, against the traffic, on Route 190. She drove into a pickup truck occupied by two young men. All three people were killed."

Other traffic and law enforcement professionals interviewed told the same alarming story of increases in distraction-related wrecks, including skyrocketing rates of fatal accidents.

In Missouri, cell phone use was the likely cause of 791 car accidents so far this year, including eight deaths. In Arizona, freeway speed cameras activated 2.7 million times between September 2008 and July 15 of this year. In Ohio, fatal traffic accidents are up 12 percent this year.

With those numbers, it's no surprise that employers and their workers' compensation insurers are paying attention.

"The public needs to be aware of the consequences of impaired and distracted driving, and of speeding, and being too aggressive," said McGovern.

Related Resource:

["Driving Safety Isn't Optional"](#) (Occupational Health & Safety magazine, July 28, 2010)