



## More traffic

Nationwide, vehicle miles driven increased 3.3% year-over-year in the first half of 2016 and is now at an all-time high.<sup>1</sup> More vehicles = higher frequency of crashes.

## Distracted drivers

One-quarter of crashes involve drivers talking on phones or texting.<sup>2</sup>

## Escalating medical costs

Medical care costs are climbing more than 1.5 times faster than other costs.<sup>3</sup>



## Increasing crash frequency plus severity

Rising claims costs typically stem from either increased frequency or severity — but in the case of commercial auto, it's both.<sup>4</sup>

## Inexperienced or undesirable drivers

A shortage of skilled commercial drivers with good driving records = greater odds for crashes.

## Rising auto repair costs

Record U.S. auto sales mean garages are often servicing newer cars with more expensive parts. Even minor repairs can cost big bucks.

<sup>1</sup> Federal Highway Administration – Office of Highway Policy Information (OHP), <https://www.fhwa.dot.gov/pressroom/fhwa1647.cfm>

<sup>2</sup> National Safety Council – Annual Estimate of Cell Phone Crashes 2013, <http://www.nsc.org/DistractedDrivingDocuments/CPK/Attributable-Risk-Summary.pdf>

<sup>3</sup> Consumer Price Index – All Urban Consumers, 2006-2012, Bureau of Labor Statistics.

<sup>4</sup> <http://www.riskandinsurance.com/warning-emerging-frequency-severity-trends-threaten-commercial-auto-policyholders/>

## We're here to help

### Online:

Visit [Liberty Mutual SafetyNet™](#) for risk control tools and resources, where you can explore our commercial auto industry page and download safe driving newsletters. *Have your Liberty Mutual policy number ready.*

### By phone and email:

Contact our team at the Liberty Mutual Risk Control Consulting Center for more on fleet safety best practices, access to auto risk control toolkits, and more.

866-757-7324

[RCConsultingCenter@LibertyMutual.com](mailto:RCConsultingCenter@LibertyMutual.com)

### Other questions:

Please contact your independent agent. If you're looking at a printed copy of this document, ask for an electronic copy so you can access all the useful links.



## Use our FREE online safety trainings

Sample topics: How Does Your Fleet Safety Program Measure Up?; Controlling Distracted Driving; and Decision Driving. One hundred of your employees join for free each calendar year. Visit our [Customer Safety Training page](#) to register.



## Implement a fleet safety program

Document the program and communicate expectations to all employees. Handy tools: [Model Fleet Safety Plan](#); [Small Fleet Safety Program Ideas](#).



## Enforce company policy for use of vehicles

Follow practices such as limiting personal use and monitoring who can use company vehicles.



## Hire qualified drivers

Deploy the [Driver Selection Toolkit](#). Then document standards and call for medical evaluations, references, and road tests.



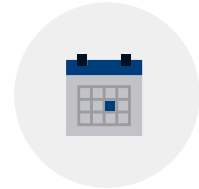
## Use a company fleet

Be aware of extra risks when drivers use personal vehicles on the job.



## Train your drivers

See how [training](#) can help. Key topics: break-downs, [distracted driving](#), driving under the influence, [rest](#), speeding.



## Regularly check driving records

Set a schedule for checking employee records and stick to it.



## Monitor drivers with telematics

Begin with this [tool](#). Then focus on controlling risky practices like speeding and other aggressive behaviors.



## Review every crash

Use these vehicle accident kits: [English](#), [Spanish](#). Learn how to help [prevent repeat incidents](#).