



**AUTOMOTIVE
AFTERMARKET
SERVICES**

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ALERT

Commercial Drivers

Firms Tap Technology to Tackle Distracted Driving

EVERYONE KNOWS the dangers of distracted driving, but the stakes are much higher when the driver of a commercial vehicle is distracted.

As a result of this danger, more companies with fleets and commercial drivers are turning to technology to prevent their workers from using their phones while driving. And lately, insurers have started partnering with tech companies to offer these technologies to their commercial auto clients.

According to the Federal Motor Carrier Safety Administration, compared to personal vehicle drivers, commercial truck drivers are:

- 23 times more likely to cause an accident when texting at the wheel,
- Seven times more likely to cause an accident when reaching for their electronic devices, and
- Six times more likely to cause an accident when dialing a phone.

Under FMCSA regulations, drivers who use hand-held phones while behind the wheel can be fined up to \$2,750 for drivers, while employers who allow or require drivers to use a hand-held devices can be fined up to \$11,000 for employers.

Tech and fleets

Despite companies imposing strict no-cell-phone-use policies, drivers may still break the rules. That's why trucking businesses and companies with fleets of vehicles are increasingly incorporating new technologies coupled with stringent safety regimens.

Among more effective technologies are driver cameras that can monitor distracted movements indicating the use of a phone or other device. These cameras monitor facial and eye movements, and if showing signs of distraction, prompt an alert or warning. This would also work to detect fatigue, drowsiness and/or sleep apnea.

Other technologies are apps installed on their drivers' smartphones that disable various functions and apps when the vehicle is in motion. One such app is NoCell, which employers can install on their drivers' phones. NoCell's app, which operates in the background, allows employers to disable disruptive apps and cell phone functions while drivers are on the road.

Another app aimed at helping fleet managers reduce the chances of distracted driving is Live Undistracted's PhoneSafe technology. Like NoCell, it disables phone functions and apps while the vehicle is out of Park.

When installed on the driver's phone, it automatically knows when the vehicle is taken out of and put back into Park, triggering its safe mode. Additionally, fleet, route and safety managers get real-time alerts for phone policy violations.

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WISHES YOU A

Happy New Year!

2024



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Keep Injured Staff in the Loop to Reduce Claims Costs

ONE OF the main ways to reduce workers' compensation costs is to get injured workers back on the job as quickly as possible, and when it is safe to do so.

The key, experts say, is to help the injured employee better engage in the workers' comp system, so they have a better understanding of the claims process and what they can expect from it.

For many people the workers' compensation system is daunting and when they don't hear from their claims adjuster or anybody at work about their case for extended periods of time, they get nervous. And if that happens, and they feel adrift, they may seek out legal counsel for their claim, at which point it can spiral out of control for the employer.

But you can avoid that by focusing on the following:

Early treatment

Getting an early and accurate diagnosis and putting the injured worker on a treatment plan greatly helps them recover faster — and it prevents the misuse of medicines.

This fast-track — or sports medicine — approach has the added effect of letting the employee know they are valued and that the employer cares about their recovery. One of the most important parts of this early treatment is to get the right diagnosis early, so the doctor can plan a course of treatment.

Speak openly

Once an employee is off work for a workers' comp claim, you have the opportunity to show you really care about their rehabilitation and are there to answer questions about the process.

If you are at any point planning to discuss the claim, the injured worker should be in on the conversation. Your H.R. manager should keep them engaged through education and explaining the processes.

Advocacy

Besides advice and someone to listen to for the injured worker, some employers advocate for their injured employees through the workers' comp process and representing their interests before the claims adjuster.

Monitor and explain treatment

Meet with the worker as early as possible after the injury to lay out the entire process for them, from the first doctor's visit (which they likely have had already at that point) to what to expect when dealing with the claims adjuster.

Third party administrator Sedgwick makes a point of working with injured workers before they undergo surgeries or other medical procedures, in a process they call "prehabilitation." They talk to them about what to expect during the recovery process, including the type of pain they may experience and how to cope.

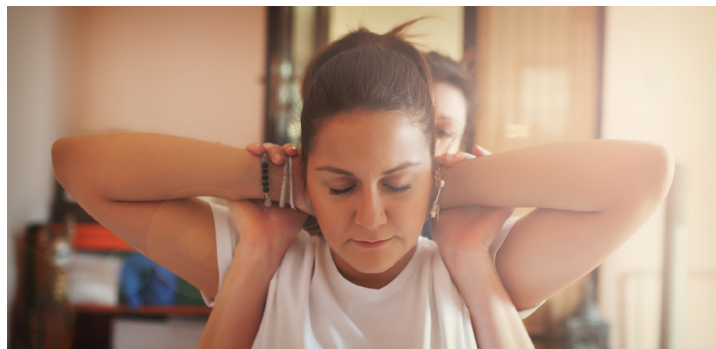
The proactive employer will stay in touch during treatment and help the worker monitor their process. If you are engaged, the injured worker is more likely to stay on track with the treatment regimens prescribed by the doctor.

This may involve coordination with the treating physician so that any physical rehabilitation is done with their job responsibilities in mind. A good therapist can also explain why certain exercises are necessary for the injured worker.

Also, urge the rehab center and the claims adjuster to ensure that the injured worker sees the same therapist every time.

The takeaway

Staying engaged with an injured worker can speed the recovery process and get them back to work as soon as they are ready and it's safe to return. You may coordinate with their treating physician about bringing them back on light or alternative duties. ❖



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Use of Monitoring Tech Makes Good Sense

Insurers in on the act too

Some insurers have gotten into the game themselves by creating their own technology. One such company is New Jersey-based Selective Insurance Co., which created Selective Drive, a fleet management tool that includes monitoring of drivers, including phone usage.

This tool is not an app and can't disable phone functions. But it does give the employer access to driver information, such as real-time speed and time-of-day monitoring, phone usage, and harsh acceleration and braking activity, which the employer can use to address risky behavior with its drivers before it becomes a problem.

The takeaway

Smartphones offer such temptations that fleet drivers regularly break the rules.

It makes sense to use technology to further constrain your drivers' ability to use their phone when they are driving on the job. There are a number of technologies that employers can use besides the ones mentioned above.

It pays to look into it. It may save someone's life and it may prevent a massive headache and legal troubles for your organization. ❖

Nine Tips for Reducing Workplace Stress

WORK-RELATED stress claims cost U.S. companies \$200 billion to \$300 billion a year, according to the American Institute of Stress.

Stress can result in a number of secondary mental and physical illnesses and direct physical injuries, which directly affects health care costs, worker productivity — and can even result in workers' compensation claims.

In fact, work-related stress workers' comp claims last about four times longer, at an average of 23 days, than the average days lost from all nonfatal occupational illnesses and injuries combined, according to the U.S. Bureau of Labor Statistics.

The National Institute for Occupational Health and Safety defines work-related stress as emotional and harmful responses occurring when job requirements don't match a worker's resources, needs or capabilities.

Some employers still don't take work-related stress seriously, but based on the numbers, the consequences and costs for ignoring the issue, you would be wise to.

To combat the effects of work-related stress, you need to know what causes it in the first place.

MOST COMMON WORK STRESSES

- Poorly designed jobs and tasks from heavy workloads; shift work; long working hours; too few or too short rest and meal breaks; and tasks that don't have inherent meaning or that don't give the employee a sense of control.
- Job roles, expectations and responsibilities that are too broadly defined, vague, conflicting or unclear.
- Insufficient interpersonal relationships with managers, supervisors and/or co-workers or a poor social environment.
- Poor management skills, including bad communications skills, lack of encouragement or incentives.
- Lack of opportunities for advancement or a lack of job security.
- Poor workplace conditions including inadequate ergonomics, air pollution, noise levels or even dangerous or unpleasant working environments.

Source: National Institute for Occupational Health and Safety

If you are able to pinpoint the causes of stress in the workplace, you can take steps to reduce those factors.

ENCOURAGE COMMUNICATION:

Employees should be free to express their frustrations, concerns and complaints without fear of retaliation.



STEPS TO TACKLE THE PROBLEM

- 1. Improve communications.** Try to get your employees involved and let them know they are valued. Ask them for feedback and input on company plans, processes and management decisions.
- 2. Give staff more sense of control.** Within responsible and reasonable limits, you should give employees independence in the day-to-day operations of their job. Let them think outside of the box and they may innovate and find a way to do their jobs better and more efficiently.
- 3. Create an open forum.** Employees should be free to express their frustrations, concerns and complaints without fear of retaliation from management or supervisory staff.
- 4. Keep employees in the know.** Uncertainty can be eliminated by simply apprising employees about upcoming changes and what these changes will mean for them.
- 5. Reduce any excessive workloads.** Don't overload your employees beyond their abilities. Try to spread out workloads and don't pile on too many projects at a time on one person.
- 6. Clearly define job descriptions.** You should make sure that all employees have a thorough understanding of their roles in the company and the responsibilities of their position.
- 7. Create realistic work schedules.** Be as flexible and approachable as possible if a staff member needs to take time for a doctor's appointment or has a sick child. Remember that all of your employees have a life and demands outside of work.
- 8. Play to your employees' skills.** A job should stimulate employees, challenge them and require as many of their skills as possible. Give your staff opportunities like advancement and cross-training if they show the desire to bring more value to their jobs and your organization.
- 9. Plan some leisure activities.** Make sure that you allow your staff to let loose a bit by organizing company picnics, parties or even team sports such as softball league. ❖



Risk Management

The Perils of Not Keeping Up Your Commercial Property

IF YOU OWN a commercial property or lease a building, you not only have to be concerned about risks that cause property damage, but also the risk of injury to visitors, customers and tenants.

It's your responsibility to keep your property free of hazards that can result in injury or worse. If you fail to live up to your responsibility, you risk being sued by the injured party.

Commercial premises liability claims can involve a wide range of situations, including:

Slip, trip and fall accidents – A slip and fall may have occurred due to wet or damaged floors. Trips and falls may occur due to obstructions in walkways and poor lighting during evening hours.

Property defects – If you fail to keep up the property or conduct regular maintenance, hazards can easily develop. When hazards and property defects arise, it's your responsibility to address them as soon as possible. And if it will take a while to make the repairs, you need to alert visitors, customers and tenants about the danger, like cordoning off an area and erecting visible signs warning of the hazard.

Negligent security – If your facility is located in an area with a higher than average level of criminal activity and break-ins, you are also expected to keep the premises and everybody visiting the site safe.

Poor lighting, a lack of security personnel and systems, and of other safety measures can all lead to a negligent security claim.

Risks of inadequate lighting

There are three ways that inadequate lighting at a commercial property can contribute to a claim against your organization:

Making a safe area unsafe – Poor lighting can conceal conditions that would not be considered a hazard under normal lighting as they would be visible. Inadequate lighting makes it harder to see curbs, inclines in walkways, steps, borders for planters and other decorations.

Masking existing hazards – Inadequate lighting can be especially dangerous when it serves to conceal the presence of hazardous defects already existing on a property. For example, if a foreign substance has been spilled on the floor, while that would be considered a hazardous condition even when fully illuminated, it becomes doubly hazardous when obscured by darkness.

Creating a magnet for crime – Poor lighting can give cover and concealment to criminals intent on mugging or harming individuals at your property in the evenings. If you create conditions for a mugger to sneak up on someone in your dim parking lot or near the entrance to a poorly lit building, they could sue you for negligence.

How insurance can help

Commercial general liability insurance is an essential part of every business owner's insurance portfolio. It protects you and your business from claims of injury, property damage and negligence related to your business activities.

One of the most essential parts of the policy is premises liability coverage. This portion of the policy offers bodily injury and property damage coverage related to the ownership or maintenance of business premises.

Every business owner has some type of premises liability exposure. Any injury on your business premises, no matter how minor, can result in a lawsuit.

The costs associated with defending yourself and paying damages can be devastating for your business. Premises liability coverage gives you — and your guests — the protection you need.

If you are leasing space in a commercial building, your liability typically ends at the front door to your office and anything beyond that is the responsibility of the property owner. If you own and occupy a building, the entire property is your responsibility.

If you want more information on this type of insurance or want to evaluate your current coverage, give us a call. ❖