

Articles

What Employers Can Do to Reduce Their Liability from Auto Crashes

Louisiana employers pay \$440* per employee each year as a result of motor vehicle crash injuries. In fact, motor vehicle crashes are the leading cause of both on and off-the-job injuries. The good news is this liability can be reduced with an amazingly effective, ridiculously simple, and relatively cheap method--get your employees to buckle up.

The economics of seatbelt usage is equally staggering. On average, inpatient hospital care costs for an unbelted crash victim are 50 percent higher than those for a belted crash victim.

And employers pick up quite a tab, even if the injury was off-the-job. Crash injuries cost employers roughly \$18.4 million in 2001 in terms of fringe and non-fringe benefits including workers' compensation costs, sick leave, life insurance costs, health insurance, disability, etc.

According to the National Highway Traffic Safety Administration, seat belts reduce the risk of fatality in a motor vehicle crash by 45 percent--the odds of survival increase to 60 percent for wearing seat belts in light duty trucks.

It isn't really rocket science why seatbelt usage is so effective: Seat belts help prevent the human collision, which occurs when the vehicle stops but the body doesn't. At only a meager 30 mph, a person not wearing seat belts in a crash would have the same experience as falling from three stories.

What is perplexing is why more than a third of Louisiana drivers aren't wearing their seatbelts. With motor vehicle accidents being the leading cause of accidental on- and off-the-job deaths in the U.S., the simple act of wearing seatbelts may very well be the easiest, most effective way to combat a real risk to our life and limb. To put this in perspective, each month motor vehicle crashes claim more lives than the Sept. 11 World Trade Center attack.

The good news is employers can do something about motor vehicle risk. A previous Network of Employers for Traffic Safety (NETS) report indicates that for every million miles of company travel, a safety program can save the company \$50,000.

Here are steps adapted from the National Highway Transportation Safety Administration for creating an employer traffic safety program that includes mandatory seatbelt usage:

Step #1: Obtain Management's Commitment

The more commitment you have from management, the more likely you are to make a real impact. Demonstrate how your program make a difference using facts, success stories and your own company data.

Step #2: Identify Your Costs

Identifying exactly what motor vehicle crashes cost your company will help you demonstrate the need for a program. Analyze data from a direct and indirect standpoint including lost work days, equipment repair/downtime, insurance costs, etc. [Click here for a worksheet compiled by NHTSA to help you do this.](#)

Step #3: Develop An Action Plan

Start with some measurable, reasonable objective so you can later go back and evaluate. Target a safety belt usage rate against a baseline before your program. Each month, choose activities that support the objectives. Ongoing activities keep awareness level high and ensure people don't get lax. Get employees help on determining the activities to create buy-in and increase your chances of participation.

Step #4: Implement Highway Safety Policies

Create traffic safety policies and communicate them to all employees. Post them throughout the workplace, distribute copies periodically, and discuss the policies at company meetings. If you have a substance abuse policy, it would also cover drinking and driving.

Also, institute a policy on seat belt usage during business travel. Any policy your company implements should be enforced and applied consistently.

Step #5: Implement An Awareness Campaign

Here are some ideas for year-round activities focused on seatbelt usage:

- Conduct a "surprise" safety belt check day, by checking drivers and passengers as they enter and leave the lot. Different departments or shifts can compete for the highest use rate. Offer awards for the winners.
- Start a "Saved by the Belt/Safety Seat/Helmet" feature in your company newsletter. Request first-person accounts of how safety belts, car seats, and motorcycle or bicycle helmets saved the lives of employees and their family members. If you have a small

company, sponsor a brown-bag lunch and invite a speaker from your local highway safety office, police department, or fire station to discuss their experiences of seat-belt saving lives.

- Promote the use of safety belts in paycheck stuffers during holiday travel times.
- Sponsor a contest in which the children of employees develop traffic safety messages. Post the entries so they are visible to employees and visitors. Judge the entries by age group and present the winners with coloring books, free movie passes, or T-shirts.
- At a safety meeting, have employees volunteer reasons they or people they know aren't inclined to wear seatbelts. Destroy each of these myths with hard-core facts.
- Visit TIGER, the website for highway safety resources where you can even order free safety materials like bumper stickers, posters and more for promoting your traffic safety campaign.

Step #6: Evaluate Your Program

Decide what's working and what isn't so you can target future resources to get the best results!

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