



Safety and Compliance News You Can Use

April 2015

The Usage Based Insurance Happiness Factor: Traffic Violations

March 05, 2015

When drivers get tickets, their car insurance gets more expensive. No surprise there – traffic violations bear an impact on insurance rates, as just about every driver knows. However, what might surprise your customers is just how much a single violation can affect how much they pay.

How much damage can a traffic violation do?

We've posted a revealing infographic from The Hartford below to answer that question. But before you peek, let's test your knowledge. Of the following infractions, can you guess which is harder on a driver's pocketbook?

1. Which is worse: tailgating or failing to yield?
2. Which costs more: driving without a license or driving without insurance?
3. Which tops the list: reckless driving or DUI?

Ready for the answers?

1. Tailgating is worse than failing to yield, with an associated rate increase of 13 percent – versus only 9 percent for shouldering your way past a yield sign.
2. Driving without a license is more expensive in the long run, raising your policyholder's insurance rate by 18 percent. Driving without insurance? That comes with a rate penalty of only 6 percent.
3. It's bad news for reckless drivers. It turns out that one instance of reckless driving could raise a driver's premium by 22 percent, which is actually higher than for DUI, which amounts to a 19 percent hike.

Short-term caution vs. lasting happiness

If you tell your policyholders how violations impact their rates, they may drive more cautiously – at least for a little while. It's one thing to mean to be more cautious, though, and another thing to follow through and permanently change driving behavior. No one knows when they're going to get ticketed. If they did, they would modify their behavior in the moment to avoid it. Most often, drivers don't get ticketed for fluke choices. Rather, the tickets they get are often a reflection of their everyday driving habits.

So, if you want your policyholders to experience true driving Zen, introduce them to usage based insurance. Once they realize that their rates will be based on daily driving habits, they will have the incentive they need to behave better, every day. That brings down the risk of getting ticketed in the first place, empowering policyholders to keep their premiums where they want them: nice and low.

Sure, anyone can set out to "drive better." But for most people daily monitoring, coaching and repetition is needed to achieve a lasting improvement. Usage based insurance gives drivers the tools to drive better and insure happier. Stay tuned for part two of this series... we're talking claims.

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REMI NDER

OSHA Form 300A Summary requirements Feb. 1 to Apr. 30, 2015

Traffic Violations and How They May Affect Your Car Insurance Rates

Knowing by how much your insurance rates may increase for specific violations might help you be a little more cautious. Here's the scoop from a study conducted in 2012. As you go through the data, remember these are averages for single incidents.



22% hike
Reckless driving



19% hike
DUI



18% hike
No license



16% hike
Careless driving



14% hike
Improper turning & improper passing



13% hike
Tailgating



9% hike
Failure to yield



6% hike
No car insurance



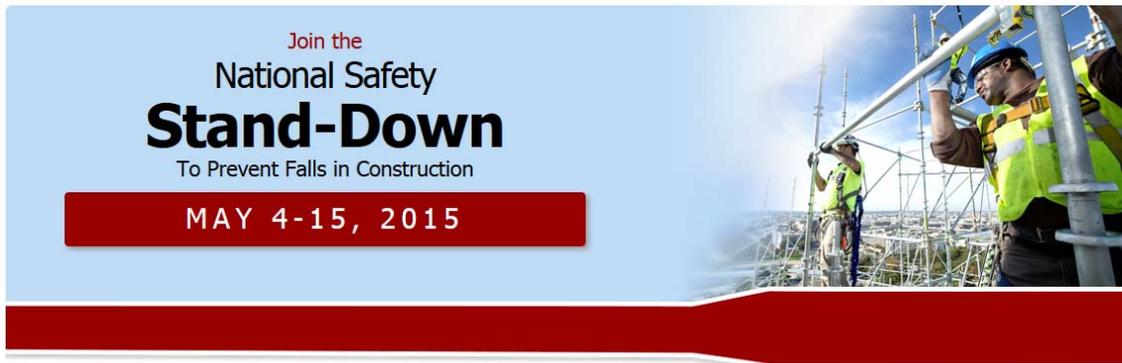
3% hike
Breaching seat belt rules



Speeding



Ref. <http://drivewaysoftware.com/the-usage-based-insurance-happiness-factor-traffic-violations/>



OSHA to host 2nd Annual Construction Fall Safety Stand-Down

Two-week event scheduled for May 4-15

Falls are the leading cause of death in the construction industry, as hundreds of workers die each year and thousands more suffer catastrophic, debilitating injuries. Yet, lack of proper fall protection remains the most frequently cited violation by the U.S. Department of Labor's Occupational Safety and Health Administration (OSHA). To recognize this often fatal hazard, tens of thousands of employers and more than a million workers across the country joined OSHA in 2014 for a weeklong Fall Safety Stand-Down, the largest occupational safety event ever held. OSHA hopes to triple these numbers during this year's Fall Safety Stand-Down from May 4-15, 2015.

Building on last year's widespread participation, OSHA has made this year's Stand-Down a two-week event. From May 4-15, employers and workers will pause during their workday for topic talks, demonstrations and training on how to use safety harnesses, guard rails and other means to protect workers from falls. Underscoring the importance of this effort, industry and business leaders, including universities, labor organizations, and community and faith-based groups, have already begun scheduling 2015 stand-downs in all 50 states and around the world.

The National Fall Safety Stand-Down is part of OSHA's fall prevention campaign, launched three years ago with the National Institute for Occupational Safety and Health, NIOSH's National Occupational Research Agenda, and the Center for Construction Research and Training. Additional partners for this year's event include: American Society for Safety Engineers, National Safety Council, National Construction Safety Executives, the United States Air Force, OSHA-approved state plans, state consultation programs, and OSHA Training Institute Education Centers.

Ref. <https://www.osha.gov/StopFallsStandDown/index.html>

Florida Roofing Contractor Is Chronic Offender, Fined \$186,000

Jasper Contractors, a Jacksonville, Fla., roofing contractor, has been cited by the Occupational Safety and Health Administration after August and December 2014 inspections found workers on roofs without fall protection. Seven citations were issued for not using fall protection and having workers without protective equipment, as well as unsafe ladder usage. Since 2009, OSHA has inspected Jasper sites 13 times and levied numerous citations for violating fall protection and other safety standards. In the most recent case, penalties total \$186,200.

Ref. <http://www.dol.gov/opa/media/press/osha/OSHA20150215.htm>

Free resources on the web

General Industry Toolbox topics:

- <http://toolboxtopics.com/Gen%20Industry/Gen%20Indus%20Contents.htm>
- <http://safetytoolboxtopics.com/Toolbox-Talks/>