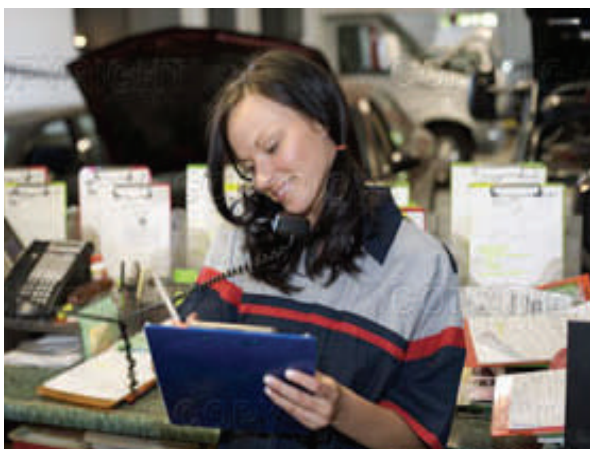


# Auto Parts Stores—Motor Vehicle Accidents

At least 115 auto parts workers were injured in motor vehicle accidents from 2000-2004



The injuries from these accidents were so serious, the workers had to take time off from work to recover. In some cases, workers suffered permanent impairments. Claims that require a worker to be off work have a greater impact on your industrial insurance premiums. They contribute to the \$.39 per hour per employee paid by auto parts workers in 2006. If your company has a higher than average number of injuries (claims), your “experience rating” could increase by as much as 25% in one year, to \$.47 per hour per employee.

Stated in another way, if you had 10 full-time employees and had an average number of injuries (claims), you would pay about \$7,800 in premiums in 2006. If your experience rating increased by 25% because you had higher than average injuries, you would pay about \$1,600 more or \$9,400 in premiums in 2006.

## Causes or sources of injury



All of these injuries involved a motor vehicle, by collision with an object, another vehicle, or sometimes a person standing in or by the road. Some involved overturned vehicles, running off the road, or overexertion while driving. Motor vehicle accidents account for 13% of all serious injuries to auto parts workers.

## Ways to prevent injuries

Set clear expectations with your employees, and be a good role model:

- Use your seat belt
- Pull over to talk on the cell phone
- Don't do recreational drugs or drink alcohol and drive
- Drive the speed limit or slow down dependent upon weather conditions. Allow sufficient distance between you and other cars.
- Avoid excessive lane changes

Aggressive driving was associated nationally with one-third of traffic crashes and two-thirds of fatal crashes.

