

# Motor Vehicle Accidents at New Car Dealerships

Over 80 car dealer employees were seriously injured in motor vehicle accidents resulting in nearly 11,000 days off work



The injuries from these motor vehicle accidents were so serious, the workers had to take time off from work to recover. These injuries are costly and affect your industrial insurance premiums. They contribute to the reason for the average base rate of \$0.94 per hour per employee paid by new car dealer employers 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 \$1.16 per hour per employee.

Stated in another way, if you had 25 full-time employees and had an average number of injuries (claims), you would pay about \$47,000 in premiums in 2006. If your experience rating increased by 25% because you had higher than average injuries, you would pay about \$11,000 more or \$58,000 in premiums in 2007.

## Causes of injury

This is how the crashes happened:

- 2-vehicle collision
- Crash with on-coming vehicle
- Crash with vehicle moving in same direction
- Crash with fixed object
- Vehicle sideswiped
- Vehicle overturned
- Vehicle ran off road
- Employee standing in road and hit by a moving vehicle



## Solutions to prevent injuries

**Unsafe Vehicle Operation:** Do not use excessive speed—adhere to the posted speed limits. Signal well in advance before turning or changing lanes. Use a safe driving speed in inclement weather. Wear your seat belt.

**Driver fatigue:** Have a company policy that includes topics such as driver fatigue, use of medication that causes drowsiness, alcohol consumption, and time-behind-the-wheel limits.

**Near-Misses:** Investigate even slight bumps and minor fender benders as if they could have been injury producing. Take preventive action.

**Training:** Have drivers take a Defensive Driving course. Make proper driving habits and skills a frequent topic at safety meetings.

State Patrol Website on Aggressive Driving and Road Rage: <http://www.wsp.wa.gov/traveler/roadrage.htm>