

MOBILE DEVICE DISTRACTION

Active Driver

reducing insurance claims and losses

By Pete Plotas

Companies across industries are being plagued by mobile device distraction in the workplace at an alarming rate. In the construction industry, mobile device distraction causes significant annual claims and losses which affect the entire value chain of the organization. According to the JBKnowledge 2019 report, more than 90 percent of the industry relies on smartphones to empower employees with tools for things such as workflow, project management, reporting, and capturing photos/videos of work.

MOBILE DEVICE MISUSE

While smartphones are a must, there are also costly risks associated with mobile device misuse which creates claims and losses. Old Republic Contractors Insurance Group (ORCIG), a producer focusing on specialized insurance coverages and services for trade contractors and large construction projects, has seen the impact of rising injuries and claims in the construction industry in recent years. One of the biggest contributors is the risk and loss associated with work-related driving.

To help policyholders combat mobile distraction, many insurance carriers are turning to data from safety tech solutions to get the job done. The data is helping ORCIG loss prevention teams advise their insured companies on best practices, safety, and ways to reduce loss exposure. The comparison of companies protected by driver distraction solutions versus those that are unprotected by these measures is stark.

ANALYZING THE DATA

ORCIG analyzed 4 years of customer data and discovered that companies with a driver protection solution in place had 33 percent fewer accidents than those without any solutions. Fewer accidents translated into roughly \$3.4 million in cost savings. Perhaps more surprisingly, this cost savings occurred despite the fact that those companies with driver protection solutions in place had 6 percent more vehicles on the road. The data is clearly pointing to the increasing need for intelligent solutions for smarter mobile usage.

While many companies lean on telematics and dashboard cameras to identify risky behaviors behind

the wheel, these solutions focus on monitoring behavior and reacting to an incident. This means businesses must manually police self-imposed driver responsibility programs. Adding to the challenge, when companies are reactive, they're most likely unaware of the extent of their mobile device distraction problems.

In contrast, organizations using a proactive mobile management solution can address mobile device risks before an accident occurs, preventing claims, liabilities, and losses associated with mobile device distractions. Construction companies need smart mobile solutions that can actively and intelligently enforce a company's mobile device policy. This includes addressing:

- All device types, including handheld and hands-free
- All employees, across various job functions
- All work zones, behind the wheel, with heavy equipment and on-site

The good news is that technology exists today to "make mobile devices smarter" so companies can enforce

proper mobile device usage behind the wheel. The answer does not lie in cell-blocking or disrupting cellular network access. It can be done smartly so that mobile use policy is enforced by employee, by device, by job function, and by work zone.

USING WORKFLOW APPS

Smart mobility today doesn't need to involve reducing employee ability to utilize workflow apps. This is critical, especially now as many companies have leveraged workflow and communication apps to stay up to date and in touch with employees during COVID-19. Instead, smart mobility means giving employees the technology they need to get the job done while eliminating the needless interruptions that lead to incidents on the road. Using a solution that enables an employee's mobile device to act like an automatic safety switch, companies can enforce their mobile use policies based on contextual indicators, including movement, to determine if an employee is behind the wheel of a vehicle. This concept is known as Contextual Mobile Device Management or CMDM.

CMDM consists of an app on the employee's mobile device, a dashboard management console, and a beacon, which helps the software identify environmental characteristics (the context) to ensure employee compliance with the company's mobile device policy. Best of all, the employee still has access to the apps they need. For example, employees traveling to a jobsite can access apps for directions but will not have access to call or texting capabilities while the engine is on. Once the CMDM app identifies that the engine is no longer running, the mobile device returns to its normal functionality. CMDM also eases privacy concerns, as the solution only manages applications and device functionality and does not track the employee's location, report the apps they use, or access personal data.

CLOSING THOUGHT

According to ORCIG data analysis, when policyholders implement driver safety

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solutions such as CMDM, this translates into average savings of \$875,000 per year from reduced claims, losses, and payouts. The math quickly adds up, especially if any of those prevented accidents would have involved injuries or fatalities. Eliminating driver mobile device distraction in the workplace has undeniable benefits to everyone involved. The financial benefits are clear. The improvements to safety, productivity, and reduction in business risk are also very impactful. This especially rings true for companies that depend on strong safety ratings and operating on-time and in-budget to stay in business. Safe, productive employees are paramount. ■

about the author

Pete Plotas is vice president global alliances and business development with TRUCE Software, where he works with enterprise businesses, major insurance and telecommunication companies across the globe to forge strategic partnerships, channels, and alliances to combat mobile distractions within the workplace. His work spans the early days of B2B marketplaces helping to change how buyers and suppliers interact into today's cloud software age, enabling customer experience and education tech. From start-ups to enterprises, Pete has developed partner ecosystems that have created customer value across six continents. He is driven by a passion for disruptive and innovative technology, which has fueled him for more than 20 years to connect people and companies all over the world.



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