

Top 5 incidents leading to auto claims and how your drivers can avoid them



Accidents can happen to the most experienced drivers, leading to insurance claims and creating a need for costly overtime in the event a driver is injured. And at Marsh, while we're always here to help when you need us, we believe a proactive approach can go a long way toward improving driver safety.

As a DSP owner, there are steps you can take to ensure your drivers are doing everything they can to avoid some of the biggest hazards on the roadways. Start by using this guide to educate them on the top 5 types of incidents leading to auto claims for Amazon DSPs over a multi-year period – along with best practices they can follow to help prevent them.

1. SIDESWIPE/LANE CHANGE

47% of auto claims are caused by sideswipes when a vehicle is changing lanes.*

HOW TO AVOID THEM: Be aware of lane restrictions and remember to create a complete picture around you when merging into traffic or making a lane change.

Check your mirrors:

- Before you change lanes
- After you have signaled
- Right after you start the lane change
- After you complete the lane change

2. REAR-END COLLISION

23% of auto claims are caused by rear-end collisions.*

HOW TO AVOID THEM: Remove distractions, keep a safe following distance, and always slow down when weather conditions are poor.



3. COLLISION IN INTERSECTION

11% of auto claims are caused by accidents occurring in intersections.*

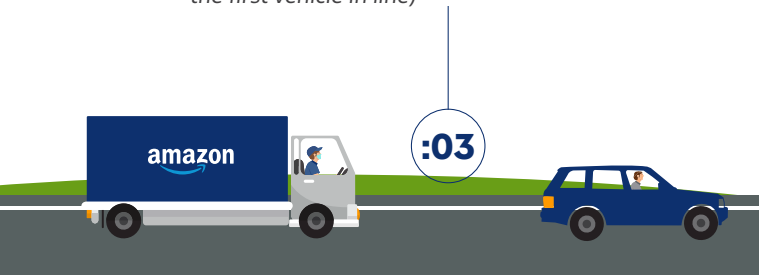
HOW TO AVOID THEM:

As you approach an intersection:

- Anticipate
(light changes, actions of the vehicle ahead of you, movement of pedestrians and cross traffic)
- Keep your distance
- Cover the brake

As you proceed through an intersection:

- Practice the 3-second rule for safety and visibility *(wait 3 seconds after the vehicle in front of you proceeds, or after the light changes if you're the first vehicle in line)*



4. PARKING/ENTERING TRAFFIC

6% of auto claims are caused by accidents occurring while parking or entering traffic.*

HOW TO AVOID THEM:

Manage distractions: Lower your windows, turn off your radio, and remain focused both before and while backing up.

- Remember: You should never use your cell phone while on the route – especially while parking or entering traffic.

Use your mirrors: Check all your mirrors for vehicles, equipment, pedestrians, obstructions, and/or other hazards.

Use your equipment: If you have to back up, sound your horn before executing your backing maneuver and activate your hazard flashers (and beacons if equipped) to communicate your intentions.

Think ahead: If you have to back up, set yourself up for success by parking away from heavy traffic and using open spaces where you can use the pull-through parking method.

5. HEAD-ON COLLISION

4% of auto claims are caused by head-on collisions.*

HOW TO AVOID THEM:

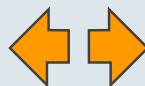
Reduce your chances of experiencing a head-on collision by steering clear of **these five leading causes:**



Blind turns



Speeding



Tailgating



Adverse weather



Traffic clusters

By creating a safety-first workplace culture, you can get on the right route to protecting your drivers from injuries and reducing the financial impact they can have on your business. So, make sure your drivers are doing everything they can to stay safe on the road. And remember that at Marsh, while we hope you never need us, we're always here if you do.

Learn more about these safety tips and your insurance coverage with Marsh at affinity.marsh.com/dspinsurance

This information is being provided as general guidance only and is not meant to be exclusive or to constitute insurance advice or legal advice. Check the specific policy language for coverage terms and exclusions. Compliance with the checklist does not guarantee coverage in the event of a claim.

*Marsh Affinity Amazon DSP 2020 statistics

