



# Risk Management *Tips*

## Are You a Safe “Working Motorist?”

Do you or any of your employees drive as part of your job? If so, you are a “working motorist” and one of over 200 million licensed drivers in the United States on the road today. Vehicle accidents are the number one cause of deaths in the country—a significant fact that is often overlooked by the everyday driver.

In fact, vehicle-related losses were the largest cause of claims reported to Markel Garage over the past 14 months, accounting for 42% of reported claims.

Here are some tips to make your driving experience a safer one:

1. Make sure your vehicle gets regular checkups including wiper fluid, brakes and tires; replace the wiper blades whenever they are worn.
2. Always use safety belts and make sure your passengers do the same.
3. Always allow at least three seconds of space between you and the vehicle in front of you, giving you time to react (to the other guy). Don't tailgate! Add more time for bad weather conditions.
4. Avoid distractions that can affect your time to react. Don't talk on a cell phone while you're driving. Pull over when it's safe, if you need to make a call. Don't eat and drive.
5. Always watch out for the other driver. Never assume they will yield to you when changing lanes, when crossing intersections, or whenever there is more than one lane. If in doubt, yield to the other driver.
6. Anticipate light changes. If a traffic light has been green for a while, anticipate it changing to red and “cover the brake” to allow yourself time to stop when it does.
7. Use caution when it begins to rain and when stopping at intersections on wet roads. Road dust, oil, or fuel mixed with rain make for a slippery surface and can increase stopping distances.
8. Drive the speed limit. Try to maintain a pace close to that speed, as driving too slowly can create unnecessary risks as well. Always adjust your speed for weather conditions.
9. Don't drive when overly fatigued, while on prescription medicines that can cause drowsiness, or under the influence of anything that can affect your ability to react quickly.
10. Don't drive angry or when you are distracted by another important matter. Always keep your mind on your driving—it's a full time task.
11. Exercise caution when backing your vehicle. Look behind it before you get in. Place your arm on the back of the seat and look over your shoulder in the direction the vehicle is moving.

Follow these tips, and you and your employees can be a safer “working motorist.”



---

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at [safety1st@markelcorp.com](mailto:safety1st@markelcorp.com).