

The world of commercial auto is rapidly changing.

Help your business keep pace and your drivers stay safe.



Key factors driving insurance costs higher.



Lane departures
A factor in 60% of all road fatalities¹



Rear-end collisions
34% of all vehicle crashes annually²



Hitting pedestrians or cyclists
Nearly 6,000 fatalities in 2016 — highest in 20 years³

The 'Big 3' commercial fleet loss types



More miles driven
3.2 trillion in 2016 — 5th straight yearly increase⁴



Distracted driving
27% of crashes due to texting or talking on cellphones⁵

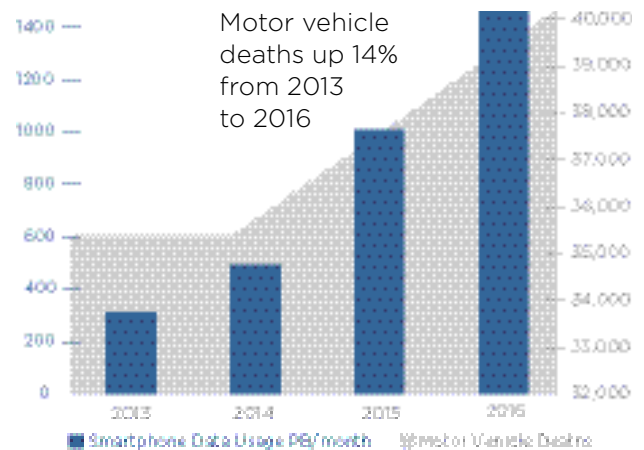


Higher medical costs
4.6 million roadway users needing medical care in 2016 — up 7%⁶



Rising auto body repair costs
Up 17% for the decade ending in 2015⁷

Rapid rise in traffic deaths⁸ mirrors surge in smartphone data usage⁹



Industry Insight: Addressing the 'Big 3' loss types.

The “Big 3” commercial fleet loss types — lane departures, rear-enders, and hitting pedestrians or cyclists — drive the majority of commercial auto claims. All three share common characteristics that make these claims hard to defend and difficult to close quickly. To help cut “Big 3” occurrences dramatically, Nationwide can show fleet managers how to leverage administrative solutions while providing them with a tailored plan to maximize savings through equipment upgrades.



Nationwide
is on your side

¹ “Driving Down Lane-Departure Crashes—A National Priority,” The American Association of State Highway and Transportation Officials (April 2008). ² “Injury Facts—2015 Edition,” National Safety Council, p. 116. ³ “Pedestrian Traffic Fatalities by State: 2016 Preliminary Data,” Governors Highway Safety Association (2017). ⁴ “3.2 Trillion Miles Driven on U.S. Roads in 2016,” press release, Federal Highway Administration, (February 21, 2017). ⁵ “Cellphones Are Involved in an Estimated 27% of All Car Crashes,” press release, National Safety Council (May 18, 2015). ⁶ “Motor Vehicle Deaths in 2016 Estimated to be Highest in Nine Years,” press release, National Safety Council (February 15, 2017). ⁷ “Dealing with the Rising Costs of Car Crashes,” Property Casualty 360°, Robert Passmore (January 28, 2017). ⁸ “NSC Motor Vehicle Fatality Estimates,” National Safety Council (February 15, 2017), p. 2. ⁹ “Data Traffic—Smartphone,” Ericsson Traffic Exploration Tool (November 2016).

What you can do to help drive your business toward safety.

Your efforts to keep your company's vehicles and drivers safe can impact your ability to minimize fleet-related losses—and keep your insurance premiums under control. You can help your business realize these goals when you:



Establish and communicate your rules of the road.

Five essential components of any driver safety program are:

- A comprehensive driver's handbook
- A healthy, supportive business environment
- Sound driver management practices
- Job-appropriate vehicle management
- Prompt incident reporting and analysis



Make sure you're hiring qualified drivers.

Once you establish your company's dividing line between acceptable and unacceptable driving history, use motor vehicle records (MVRs) to check drivers' past moving violations and police-reported collisions.



Use training to reinforce safe-driving behaviors.

Design your driver training to fit the needs and exposures presented in your operations. For example, if relevant to your region, instruction on driving in snow and ice may be appropriate.



Implement a distracted driving policy as part of your driver safety program.

Because the use of hand-held and hands-free mobile devices poses a significant safety risk, hold your employees accountable by implementing policies requiring them to stay focused on their driving duties at all times. We offer a sample mobile device policy to get you started.



Make routine follow-ups a part of your plan.

Check in with drivers regularly to ensure they're following your policies and procedures. Scheduling ride-alongs or installing telematics technology can help alert you to habits that may need correcting.

We're here to help you and your drivers stay focused.

INSURED BY NATIONWIDE?

- Register on our website, [MyLossControlServices.com](https://www.nationwide.com/losscontrol), where you can:
 - Access fleet safety information and training tools at [Resources > Loss Control Programs](#)
 - Chat “live” with our Loss Control Services team and schedule virtual visits with our consultants
 - Sign up for seminars and webinars held throughout the year
- Call your Nationwide agent or contact our Loss Control Services team at **1-866-808-2101** or LCS@nationwide.com to learn more about minimizing losses in your business.

NOT A NATIONWIDE CUSTOMER?

- Go to [MyLossControlServices.com](https://www.nationwide.com/losscontrol) and click on “Take a virtual tour” for a quick overview of the site.
- Contact a local agent to learn how Nationwide can protect your business.



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