

Know the Risk: Driving

Which is more hazardous, doing the work or driving to and from the work?

That isn't such a dumb question when you consider that in terms of insurance claims cost (not counting Workers Compensation), auto claims make up 85 percent of the total dollars paid out in claims for tree care companies.

This statistic as well as the graphic come to **TW** from the Hartford's Loss Control Department and they are derived strictly from tree services they insure.

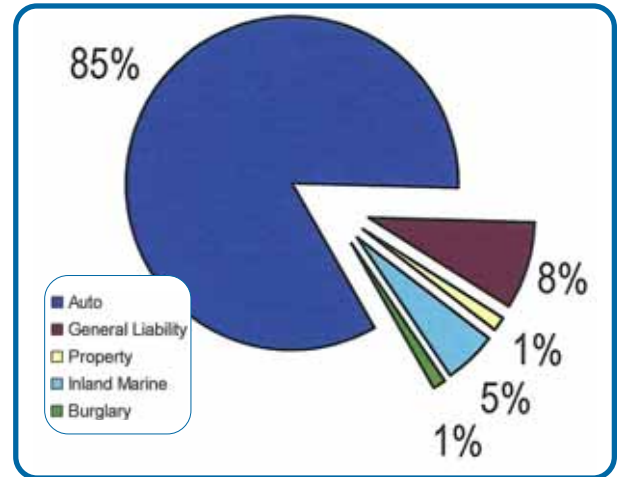
Looking at the type of incidents responsible for the highest insurance claims, five incident types jump out.

In order of severity, they are:

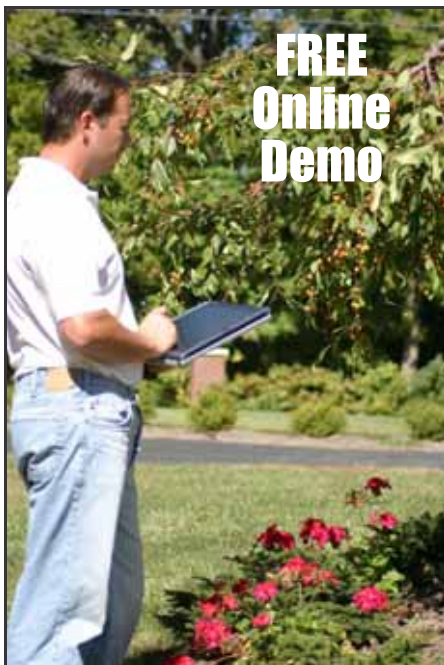
- insured rear-ending another vehicle
- another vehicle striking the insured
- insured striking another vehicle on the road
- insured striking another vehicle or object off-road
- backing accidents

Put this information to use in your company! Implementing defensive driver training as well as a strict policy and procedures for backing vehicles will help prevent these accidents and claims from occurring in your operation. Make sure you are maintaining at

least a four-second space cushion; constantly scan the roadway and the surroundings; consider road, traffic, weather and other drivers; and never back up when your vision is restricted without assistance outside the vehicle.



Claims Cost by Coverage Type. Data from the Hartford.



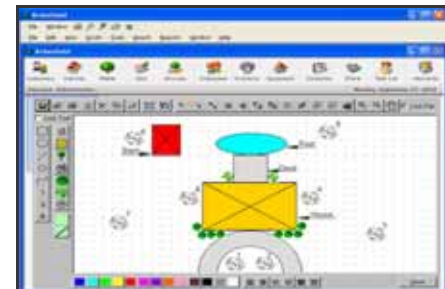
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