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Preventing Distracted Driving With Technology

Organisations have a responsibility to keep their employees safe. Employers can leverage various technologies to mitigate distracted driving risks and ensure safer driving habits among their workforce. Enforcing good driving habits not only enhances employee safety but also helps protect employers from liability. Several technologies can provide real-time insights and proactive interventions to help prevent distracted driving behind the wheel.

Organisations can consider the following technology types:

Telematics Systems

Telematics systems are an effective way to monitor driving behaviour. These systems can track speed, sudden braking and phone usage while driving, providing valuable insights into employee driving habits.

Dash cameras are normally used in conjunction with telematics and artificial intelligence (AI)-based monitoring. AI-based monitoring uses AI and machine learning to detect and prevent risky driving behaviours by using in-vehicle cameras, computer vision and sensor data to identify distractions like mobile phone use, drowsiness, eating or looking away from the road. These systems issue alerts to the driver and can notify their employers of the issue, allowing for corrective action before an accident occurs.

Telematics can serve as a valuable coaching tool. These systems can capture data and send notifications or recorded video clips to the employer, who can then review that data and use it to train the driver on what they could have done differently. Using real-life events to train employees in this way can be very effective.

Mobile Device-blocking Technology

Another option employers can use is mobile device-blocking technology, which prevents employees from using their phones while driving. Certain apps and in-vehicle systems can automatically disable texting, calling and app usage, reducing the temptation to engage in

distractions. Employers can enforce these restrictions as part of their distracted driving policy to ensure compliance with these safety requirements.

Driver Monitoring Systems

Driver monitoring systems use a camera in the vehicle to monitor a driver's position, eye and facial movements to determine any signs of drowsiness or inattention. Cameras are used to capture and analyse data. That information is then analysed by two modules: one for the driver's head position and one for eye-closure recognition, which determines drowsiness based on the continuity of eye closure. When either a change in head posture occurs, suggesting inattention, or continuous eye closure occurs, indicating drowsiness, these systems send a visual or audible alert to prompt the driver to pay attention to the road.

Voice-activated Technology

Hands-free communication systems can help reduce manual distractions. Employers can encourage the use of voice-activated technology for necessary communications, such as GPS navigation or work-related hands-free calls, while ensuring employees keep their hands on the wheel and eyes on the road. Although this doesn't remove the risk of distracted driving, it can help mitigate distractions.

Conclusion

By utilising technology to minimise distracted driving, employers can proactively prevent dangerous behaviours, enhance compliance with safe driving legislation, improve employee awareness and create a safer driving environment.

Contact us today for additional distracted driving resources.

IoT Sensors and Reducing Commercial Property Claims

The Internet of Things (IoT) refers to a network of devices (eg sensors, actuators and trackers) equipped with advanced software and processing capabilities that can connect and exchange information. This technology can provide a wide range of benefits to businesses, including enhancing organisations' visibility of their commercial properties and allowing them to spot and address possible issues before they lead to losses and costly insurance claims.

Business owners can collect valuable information by installing IoT sensors on their commercial properties. This wireless technology has vast data processing abilities, permitting owners to monitor their properties virtually and receive alerts about potential issues. With this information, business leaders can promptly handle these concerns and limit related damage while reducing the need to file a commercial property insurance claim. The following are types of IoT sensors to consider for businesses:

- **Equipment sensors** use vibration, noise and energy consumption sensors to evaluate overall system performance and the health of workplace equipment.
- **Fire and smoke sensors** work with a property's existing fire suppression system to send instant alerts regarding fire and smoke detection and coordinate with emergency responders for a swift response.
- **Water sensors** leverage leak and moisture sensors to identify signs of water flow and determine the source(s) of such issues. These sensors may also be connected to shutoff devices to stop water flow automatically and prevent further property damage.
- **Motion sensors** use detection sensors to track movement in and around a property, triggering alarms and alerting authorities.
- **Temperature sensors** measure temperature and humidity and deliver warnings of possible

heating, ventilating and air conditioning issues, preventing damage to certain building systems and materials due to heat and humidity.

Benefits of IoT Sensors

IoT Sensors can provide many benefits for mitigating commercial property insurance claims, including:

- **Improved risk management**—Through ongoing data collection and continuous monitoring of different building parameters, business leaders can better care for and maintain their properties, lowering the likelihood of costly issues that could cause widespread damage and result in related claims.
- **Fewer large claims**—IoT sensors can detect damage early and provide immediate alerts, allowing businesses to quickly address the causes and stop these problems before they lead to catastrophic losses and large claims.
- **Boosted security**—IoT sensors can improve organisations' security infrastructures, helping them deter trespassers and identify the individuals who vandalise or burgle their commercial properties.
- **Reduced premiums**—IoT sensors can help businesses mitigate their exposure to commercial property damage, potentially resulting in lower premiums.

However, this technology also comes with challenges to consider. IoT sensors' information collection and transmission capabilities could pose data privacy and sharing issues and cyber-security challenges. Employers should carefully analyse IoT's benefits and challenges before implementing them.

Contact us today for more risk management guidance.