ALLIANZ GLOBAL CORPORATE & SPECIALTY®

WATCH OUT FOR MOTORCYCLES

ALLIANZ RISK CONSULTING



WHAT HAPPENED

An employee driving a company vehicle entered a main highway from a side street into the path of a motorcycle. The driver looked both ways before entering the highway but failed to see the motorcycle. The company driver was cited for "failure to yield."

LESSONS LEARNED

Motorcycles are small and sometimes hard to see. Motorists should develop proper search patterns while driving in order to be able to see motorcycles and other small vehicles. The speed of an oncoming motorcycle is also sometimes difficult to determine, which can cause a motorist to underestimate the speed and distance of the motorcycle.

MOTORCYCLE ACCIDENTS AND DELIVERY SERVICES

WHAT HAPPENED

A pizza delivery driver struck a motorcyclist. The driver looked all ways at a four way stop and when it appeared clear, the driver pulled out. The motorcyclist hit the car and went under the carriage. The motorcyclist was pronounced dead at the scene.

LESSONS LEARNED

Fluke Accident?

Not according to recent statistics published by the National Highway Traffic Safety Administration (NHTSA).



Per vehicle miles traveled, motorcyclists are 28 times more likely than people in passenger cars to die in a traffic cash. Motorcyclists continue to be overrepresented in traffic-related fatalities, accounting for 14% of all traffic-related fatalities, while representing only 3% of the entire registered motor vehicle fleet. In 2018, 54% of all motorcyclists fatalities occurred in crashes involving two vehicles, according to the National Safety Council.

SO WHY THE LARGE INCREASE?

Statistics published by NHTSA cite the leading factors for the increase in the number of car versus motorcycle accidents are:

- Increased engine displacement
- · Increased age of motorcycle drivers
- Impaired motorcycle drivers (drivers under the influence)

WHAT SHOULD MY DRIVERS DO?

The following tips can increase driver awareness:

- Understand that you must share the road with motorcycles
- Always look left and right and left again before pulling out or making a turn
- Be aware that motorcycle speed can be deceptive.
 Motorcycles may be traveling at a higher rate of speed than you think
- · Keep an eye out when changing lanes
- Be aware of a higher probability of more motorcycles on the road in warmer weather

MANAGERS

Please review the information above and share it with your delivery drivers. Remember, it's your responsibility as a manager to safeguard your employees from loss!

FOR MORE INFORMATION

Contact your independent agent or broker who can help you consult with an Allianz Risk Consultant.

For additional loss prevention tips go to:

- National Highway Transportation Safety Administration (<u>nhtsa.gov</u>)
- Motorcycle Safety Foundation (<u>msf-usa.org</u>)
- Injury Facts, National Safety Council (<u>injuryfacts.nsc.org</u>)

Design: Graphic Design Centre

Copyright © April 2020 Allianz Global Corporate & Specialty SE. All rights reserved.

The material contained in this publication is designed to provide general information only. While every effort has been made to ensure that the information provided is accurate, this information is provided without any representation or guarantee or warranty of any kind about its accuracy and completeness and neither Allianz Global Corporate & Specialty SE, Allianz Risk Consulting GmbH, Allianz Risk Consulting LLC, nor any other company of Allianz Group can be held responsible for any errors or omissions. This publication has been made on the sole initiative of Allianz Global Corporate & Specialty SE.

All descriptions of services remain subject to the terms and conditions of the service contract, if any. Any risk management duties as laid down in the risk service and/or consulting contracts and/or insurance contracts, if any, cannot be delegated neither by this document, no in any other type or form.

Some of the information contained herein may be time sensitive. Thus, you should consult the most recent referenced material. Some of the information given in this publication may not apply to your individual circumstances. Information relating to risk services is intended as a general description of certain types of risk and services to qualified customers. Allianz Global Corporate & Specialty SE do not assume any liability of any kind whatsoever, resulting from the use, or reliance upon any information, material or procedure contained in this publication.

*Any references to third-party websites are provided solely as a convenience to you and not as an endorsement by Allianz Global Corporate & Specialty SE of the content of such third-party websites. Allianz Global Corporate & Specialty SE is not responsible for the content of such third-party sites and does not make any representations regarding the content or accuracy of materials on such third-party websites. If you decide to access third-party websites, you do so at your own risk.

Allianz Global Corporate & Specialty SE, Fritz-Schäffer-Strasse 9, 81737 Munich, Germany

Commercial Register: Munich, HRB 208312