HEFFERNAN INSURANCE BROKERS
Because You're Different

WORKPLACE SAFETY

COMMERCIAL DRIVERS STRESSED AS ROAD RISKS RISE

COMMERCIAL DRIVERS are facing a more stressful and unpredictable environment on U.S. roads as distraction, reckless driving and unsafe behavior around large vehicles increase, according to a new survey.

Nationwide's "2026 Driving Behaviors Survey" found that 77% of commercial drivers believe passenger-vehicle drivers are more distracted than they were a year ago, up 10 percentage points from the 2025 survey. Seven in 10 commercial drivers said other motorists are more reckless, also up 10 points. Perhaps most concerning for fleet managers, 74% said passenger-vehicle drivers do not drive safely around commercial vehicles, a 15-point increase from 2025.

For businesses that operate fleets or employ commercial drivers, the findings underscore the importance of driver training, safety technology and engaged management, all of which help employees manage risks they cannot always control.

Concerns about reckless and aggressive driving by other motorists, traffic congestion and motorists multitasking behind the wheel appear to be taking a toll on professional drivers.

The effects on drivers

- 47% said they are often stressed while driving for work,
- 43% reported feeling frustrated while driving,
- 35% said they often feel anxious, and
- 27% reported feeling enraged.

What drivers are doing to cope

- 56% said they listen to music, podcasts or audiobooks,
- 51% take scheduled breaks to rest or stretch, and
- 44% plan routes in advance to avoid traffic or delays.

Technology can help manage the risk

While fleet operators cannot control how other motorists behave, they can take steps to reduce their drivers' exposure to risk.

Commercial vehicle operators have increasingly turned to telematics, dash cameras, collision-avoidance systems and driver coaching to identify risky behaviors before they result in crashes. These technologies can give managers greater insight into speeding, hard braking, following distance and other behaviors that may warrant additional training.

Technology, however, works best when paired with a strong safety culture. Managers can use telematics and camera data as coaching tools instead of addressing unsafe habits only after a crash occurs.

Companies should also regularly review driver records, provide defensive-driving training and establish clear policies on cell phone use, speeding and seat belts. Scheduled breaks and realistic delivery or service schedules can also help reduce pressure on drivers.

The takeaway

Companies should review their driver safety programs, accident trends and use of available safety technology. They should also provide regular safety training and refresher courses for their driving employees.

Another important step is discussing fleet operations and commercial auto coverage with us to identify areas where additional risk controls or coverage may help.

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Property Owners Will Have a Phased Compliance Period

When the rules take effect

Property owners will have a phased compliance period, with some requirements taking effect within three years and full compliance required within five years. Once the official grace period for your fire-hazard tier expires, penalties will apply for continued noncompliance:

- **Initial infractions:** These typically result in an administrative fine of $100 to $500 per day until the violation is corrected.
- **Severe misconduct:** Repeated refusal to clear the zone after multiple warnings can be treated as a misdemeanor, potentially leading to higher court-ordered fines.

Insurance warning

While state and local agencies may be lenient early on, insurance companies are not. Many private insurers have already adopted Zone 0 benchmarks. Failing a private insurance inspection or not clearing your five-foot perimeter can result in an immediate premium increase, policy nonrenewal or claim denial.

If you are making defensible-space improvements, check with us before starting major work. We can help you understand your insurer's requirements and whether documentation, photographs or an inspection is necessary to receive credit for the improvements.