

Nationwide



Drive the 5

Agency toolkit

Safety and risk management resources to help transform driving behavior.



Drive the 5

- D**istracted free
- R**ested and alert
- I**mpairment free
- V**ehicle maintained
- E**nvironment aware

Nationwide® is driven to protect the agriculture, food, and fuel sectors in the field and on the road. Once the vehicle is loaded up, getting to the next destination safely is essential. We created **Drive the 5**, a comprehensive driver safety program, to help farm and agribusiness drivers through five key principles of road safety.

Why Drive the 5 matters?

Lives saved

Between 2016 and 2020, 45% of all U.S. vehicle fatalities occurred on rural roads despite only 19% of the U.S. population living in rural areas.¹ Improving road safety in rural areas involves a multifaceted approach including education and awareness and promoting driver safety. By emphasizing the key principles of **Drive the 5**, we empower drivers to make choices that can help save lives.

Economic impact

Collisions can result in damaged produce and products, lost revenue, and increased insurance costs. In 2019 alone, work-related crashes cost employers \$39 billion.² **Drive the 5** encourages safe driving behaviors to mitigate these losses, ensuring a thriving agricultural economy.

Community well-being

In 2021 the fatality rate was 1.5 times higher (the smallest in recent times) in rural areas than in urban areas.³ Rural areas often have limited access to emergency services, medical facilities, and law enforcement, which can impact response times and overall safety. Safer roads contribute to overall community health. Fewer accidents mean fewer injuries, less strain on emergency services, and improved well-being for residents.

¹ Fatality Analysis Reporting System 2016-2020

² Centers for Disease Control and Prevention (CDC)/The National Institute for Occupational Safety and Health (NIOSH) Crash Facts

³ <https://crashstats.nhtsa.dot.gov/Api/Public/ViewPublication/813488.pdf>

Content you can share with customers



A collection of safety and risk management content is available at MyNSightOnline.com/Drivethe5 which you can share with customers in one-on-one meetings or via email. Under each **Drive** principle you'll find resources to help your farm and commercial agribusiness customers transform driving behavior.

Action cards

Similar to visor or cab safety cards, these provide drivers five actions they can reference related to a key safety topic of **Drive the 5**. While available independently, these are great handouts to share with drivers after a corresponding toolbox talk or safety training.

Articles

Build awareness of the risks drivers face and establish the foundation of why **Drive the 5** was created.

Infographic

Share this **digital infographic** with customers to help them understand the impact of driver error in accidents.

Program flyer

Share this **program flyer** to introduce the principles of **Drive the 5** with your customers and prospects.

Sample policies, templates, or checklists

Sample policies customers can leverage as a guide in developing their own policies or procedures, and editable templates and checklists they can begin using immediately to help mitigate risks.

Technical bulletins

Provide guidance concerning federal and/or state regulatory compliance and requirements.

Toolbox talks

Guide for informal group discussions used by farm owners or safety supervisors to help raise awareness with drivers about a specific topic and promote a culture of safety.

Videos

Training videos to help drivers learn more about key safety topics of **Drive the 5**. Available for independent learning as well as group safety training.





Seasonal reminders to encourage safe driving

We've made it easy for you to share [Drive the 5](#) educational content with your customers throughout the year. Click on the links below for ready-to-use templates you can copy and paste into an email and share with your customers. [Email signature banners](#) are also available.

Spring

April — Distracted Driving Awareness Month

Summer

July (third full week) — Rural Road Safety Awareness Week

Fall

Harvest Safety

Winter

December — National Impaired Driving Prevention Month

Engaging customers in safety conversations

Several times throughout the year you have an opportunity to engage customers in a safety conversation. These conversations typically occur when you are working to gain their business, discussing a claim and renewing their insurance coverage.

We've created the following [conversation starters](#) to help you prepare for and include [Drive the 5](#) resources in your conversations. Click on the links below to download a file with tips on how to start a conversation on the topic of your choice.

Prospective customer conversation

When working to gain a customer's business, you can outline the resources Nationwide has available to help them manage risk exposure. This is an ideal time to make them aware of the Drive the 5 program. This collection of safety and risk management content is available at MyNSightOnline.com/Drivethe5, which you can share with customers in one-on-one meetings or via an email follow-up.

A claim has occurred

Once a claim has occurred, the agent/customer conversation should focus on what can be done to address the cause of the claim to help prevent it from happening in the future. It's important to identify the reasons/cause and recommend/implement solutions.

The renewal conversation

Even though a customer may not have a claim or loss, it's important to have conversations around what else they can do to continually improve how they manage their risk exposure. The ideal time to have this conversation is during their renewal period and help make them aware or remind them of the [Drive the 5](#) resources available to reduce their risk potential.





Risk management services and solutions

Our Risk Management team is here to partner with you in helping your customers stay safe on the road and in the field. They know the ins and outs of risks better than anyone and can offer specialized expertise to your customers with consultation on proactive solutions.

For assistance with risk management services or safety resources, contact us at RMSolutions@nationwide.com or 1-800-260-1356.

Here's just a few of the ways they can help

Personalized consultations: The team can chat with your customers about concerns, identify safety improvements and explore innovative solutions to boost operational efficiency and safety.

Education on-demand: Customers and agents can access resources and training videos anytime at [MyNSightOnline.com](https://www.nationwide.com/MyNSightOnline.com).

Awareness campaigns: Learn about crucial safety issues from our annual Grain Bin Safety Week to fire prevention and ATV safety.

Drive the 5 program agency toolkit.1

Introduction.2

Content you can share with customers.3

Seasonal reminders to encourage safe driving.4

Engaging customers in safety conversations.5

Risk management services and solutions.6





Nationwide[®]
is on your side

Learn how to integrate the Drive the 5 principles on your farm or agribusiness with tools and resources to help drivers stay safe on the road.

Visit MyNSightOnline.com/DriveThe5 to get started or contact RMSolutions@nationwide.com.

NationwideAgribusiness.com

The information used to create this brochure was obtained from sources believed to be reliable to help users address their own risk management and insurance needs. It does not and is not intended to provide legal advice. Nationwide, its affiliates and employees do not guarantee improved results based upon the information contained herein and assume no liability in connection with the information or the provided suggestions. The recommendations provided are general in nature; unique circumstances may not warrant or require implementation of some or all of the suggestions. Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. Third-party marks that appear in this message are the property of their respective owners. © 2024 Nationwide GCO-0791AO (06/24)