

## THE RISK JOURNAL

A PUBLICATION FOR MMRMA MEMBERS

FEBRUARY 2026

## PROPERTY RISK MANAGEMENT, PART 7

## Vehicle Crashes Can Cause Significant Damage to Property

by Cindy C. King, Director of Membership Services and Human Resources

**MMRMA HAS IDENTIFIED** property losses as one of our highest exposure areas, along with law enforcement, corrections, employment, and cybersecurity.

Both the volume and cost of property damage claims have risen in recent years. Implementing risk mitigation enhancements not only reduces each member's individual potential for a significant property loss; if members take action to avoid property loss, it benefits the entire MMRMA membership.

**Vehicle crashes on the rise** One common cause of property loss relates to vehicles crashing into member facilities, buildings, and other property. MMRMA has also received claims related to vehicles striking outdoor equipment, light fixtures, streetlights, signs, and poles.



**Common causes of vehicle/building crashes include confused drivers, medical events, and drug or alcohol use.**

Recently in the news were reports<sup>1</sup> that a driver rammed a Mercedes into the McNamara Terminal at Detroit Metropolitan Airport. The person drove the car over the curb, crashed it through a pedestrian door, and only came to a stop after it struck a Delta Airlines baggage check-in desk inside the terminal. Another recent Detroit-area crash involved a police chase in which a vehicle drove through a storefront.

On the ASIS (American Society for Industrial Security) International website, Sara Mosqueda writes<sup>2</sup> that "The Storefront Safety Council estimates that every year in the United States up to 2,600 people are killed when a vehicle crashes into a building. These collisions also result in up to 16,000 people suffering injuries."

**A wide array of causes**

According to the ASIS article, "The Storefront Safety Council has been recording and analyzing data<sup>3</sup> on vehicle-into-building crashes since 2014 using police reports, court documents,

**Vehicles crashing into buildings account for up to 2,600 fatalities and 16,000 injuries each year in the United States.**

media reports, and corporate-supplied data revealed during litigation. These crashes can happen for several reasons—from falling asleep behind the wheel, to pressing on the gas when the driver meant to brake, to intentionally driving through a storefront window as part of a robbery. ...The council estimates that it has only captured one in 12 incidents—many more go unreported."

Other common causes of vehicles crashing into buildings include inexperienced or confused drivers, medical events, drug or alcohol use,

*continued on page 2*

1 <https://www.mlive.com/news/detroit/2026/01/vehicle-crashes-into-delta-baggage-check-in-at-detroit-metro-airport.html>

2 <https://www.asisonline.org/security-management-magazine/articles/2025/02/convenience-stores/fast-facts/>

3 <https://www.storefrontsafety.org/crash-statistics>

## Property Damage from Vehicle Crashes, continued from page 1

distracted driving, and deliberate acts. Parking lot speed, inadequate traffic control, or poor parking lot design may also contribute to vehicles crashing into buildings. Adverse weather conditions such as rain, snow, or ice create slippery conditions for motorists, further increasing the risk for all crashes.

### Vehicle, property risk factors

In *Understanding Why Drivers are Driving into Buildings and Causing Accidents in Southwest Florida*<sup>4</sup>, the Pittman Law Firm, P.L., identifies electric vehicles (EV) as one possible reason. "Electric vehicles are becoming more common, and their unique features may influence crash trends. EVs often accelerate faster than traditional cars, which could increase the risk of collisions in tight spaces like parking lots."

Other types of vehicles may also be more prone to crashes causing property damage. Snowplows, refuse trucks, delivery, and emergency response vehicles can cause damage to buildings when the vehicle operators are focused on their primary purpose—such as removing snow, emptying garbage bins, or responding to an emergency call—and forget or misjudge their proximity to a building.

Potentially high-risk locations include entrances with parking in front of a building,



lobbies with glass facades, and drive-throughs or drop-off areas. Another concern is when buildings are located next to the road or close to a curve in the road. Poor lighting can also contribute to a vehicle striking a building, as can hidden exteriors.

### Ways to mitigate this risk

Fortunately, there are many steps members may take to reduce the potential for a vehicle to strike one of their buildings. The Pittman Law Firm cited above suggests several measures, including:

- > Improved parking lot design with clearer markings and signage and reduced speed limits in parking areas.
- > Bollards (short posts used to divert traffic), including lighted bollards to improve visibility; guardrails to protect buildings and removable or automatic bollards for temporary access control.
- > Constructing buildings to be more impact-resistant.

The law firm also notes that "Autonomous driving technology offers promising solutions to prevent crashes into

buildings. Features like lane-keeping assistance and obstacle detection can help drivers avoid collisions."

Other risk mitigation steps include:

- > Decorative reinforced planters
- > Raised curbs, wheel stops
- > CPTED-compliant landscaping (no hiding spots)
- > Enhanced setback distances and clear sightlines from public streets
- > One-way traffic flow
- > Speed bumps/rumble strips
- > Improved lighting to eliminate dark corners, shadows, or hidden structures.

### Employee training is key

It is recommended that members implement effective employment policies and require staff to be trained in the use of all vehicles and equipment needed for the job. Other practices, such as daily vehicle inspections and incident reporting requirements, can also help to reduce the potential for a member's vehicle to damage property.

**MMRMA has also received claims related to vehicles striking streetlights, poles, signs, and outdoor equipment.**

Establish policies that prohibit eating or texting while driving (texting while driving is against the law in Michigan). Members could also consider including root cause analysis in post-incident reviews and implementing protocols to minimize driving while fatigued.

### Model policies, guidelines

MMRMA has several model policies and guidelines in our member portal to assist in developing these policies:

- > Conducting Employment Background Investigations: Best Practices
- > Distracted Driving: Model Policy & Guidelines
- > Driver Selection: Model Policy for a Safe Driver Program
- > Emergency Vehicle Operation (EVO)-Law Enforcement
- > Fire/EMS Emergency Vehicle Response Model Policy & Procedures
- > Motor Vehicle Fleet Management: Best Practices
- > Vehicle Inspections Model Protocol—Law Enforcement

<sup>4</sup> [https://www.dontgethittwice.com/blog/2025/february/understanding-why-drivers-are-driving-into-build/](https://www.dontgethittwice.com/blog/2025/february/understanding-why-drivers-are-driving-into-build)

# A Silent Crisis: Sleep Deprivation Among First Responders

by Darin Hunter,  
Risk Control Consultant

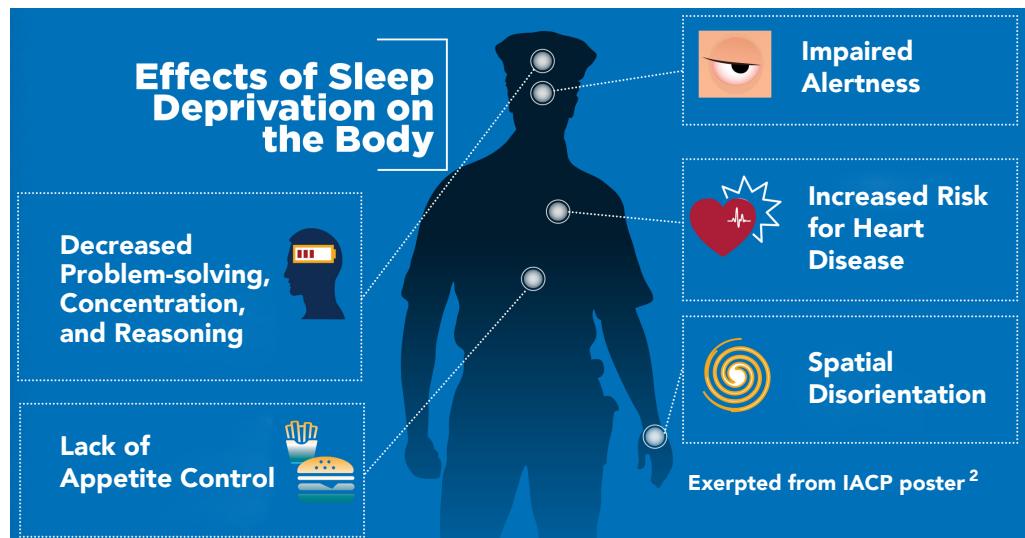
**WHEN I FIRST STARTED MY** career in law enforcement, I thought I was invincible. Only when I became accustomed to the real life of police work did I begin to understand the physical demands it entails. Nor did I fully realize how the hours and activities involved can disrupt first responders' sleep schedules. Lack of sleep is like kryptonite to Superman.

While real-life first responders do not wear capes, they do serve the essential role of protecting the public, and it is important to understand how sleep deprivation can impact their ability to do so.

### Lack of sleep can have serious consequences

Police officers and other first responders are expected—and often required—to work schedules that cover 24 hours a day, 7 days a week, and 365 days a year. Of course, most who choose this career path know what that entails. What they often do not fully understand is the importance of sleep, and the detrimental effects of sleep deprivation.

Early in my career, I experienced sleep deprivation firsthand while performing my duties. At the time, I didn't think too much about



### Law enforcement officers are twice as likely to have a sleep disorder as other people.

it, having "learned" this is the life of being a police officer. It wasn't until I retired and entered my current role as a Risk Control Consultant for MMRMA that I began to see how sleep deprivation could lead to liability concerns. Looking back, I am thankful that my working three 16-hour shifts from 3 p.m. to 7 a.m. in a row, and the resulting sleep deprivation, didn't result in a liability claim.

My son is also a police officer and was recently assigned to work back-to-back 18-hour shifts from 7 p.m. to 1 p.m., then finish his normal 7 p.m. to 7 a.m. shift to complete his weekend assignment. As a former police officer myself,

this type of schedule was not new to me. But it was a reality check to realize that first responders are still experiencing what I did over 30 years ago. The fact is that first responder schedules still necessitate filling shifts and protect communities, sometimes including forced overtime and long hours.

Fortunately, researchers and leaders are much more aware of the potentially dangerous effects of sleep deprivation and have begun to understand how to address and mitigate such risks.

### Impacts on body and mind

The *International Association of Chiefs of Police* (IACP) magazine published a 2006 article<sup>1</sup> titled "Human Fatigue in 24/7 Operations: Law Enforcement Considerations and Strategies for Improved Performance."

Author Rex M. Scism was Captain of the Missouri State Highway Patrol Research and Development Division. He discussed the "rigorous 24/7 demands placed on law enforcement agencies," adding that "for many organizations, the status quo continues despite signs and symptoms of a bigger problem."

An IACP poster<sup>2</sup> published in 2018, *Supporting Officer Safety Through Family Wellness: The Effects of Sleep Deprivation*, highlights the effects of sleep deprivation on the body. The number of continuous hours of being awake can have increasing impacts, akin to being under the influence of alcohol. For example, being awake for 19 hours is comparable to a blood alcohol concentration of 0.05%, and being awake

*continued on page 4*

<sup>1</sup> <https://www.policechiefmagazine.org/human-fatigue-in-247-operations/>

<sup>2</sup> <https://www.theiacp.org/sites/default/files/2018-09/Axon%20Family%20Wellness-Sleep%20Deprivation.pdf>



*A February winter hike for birders and beginners alike at the W.K. Kellogg Bird Sanctuary in Augusta (west of Battle Creek) is a fun way to spot some familiar avian friends. Year-round residents of Michigan include the red-headed woodpecker, robin, blue jay, northern cardinal, and the sassy American crow.*

Bryan J. Anderson, CPA  
Executive Director

Daniel Bourdeau, Director of IT and Cybersecurity

Cindy King  
Director of Membership Services and Human Resources

Starr M. Kincaid, Esq.  
Director of Claims and Legal Services

Debra Lichtenberg, CPA  
Finance Director

*The Risk Journal is edited by Tamara Christie, Communications Manager (tchristie@mmrma.org), and published six times a year for members of Michigan Municipal Risk Management Authority.*

*Please note that the Risk Journal may include AI-assisted content. The authors and editor thoroughly reviewed and vetted all such material.*

© MMRMA 2026

## Sleep Deprivation Among First Responders, continued from page 3

for 24 hours is equivalent to a 0.10% blood alcohol concentration. The poster states that more than 40% of police officers reported falling asleep while driving, and 25% said they had done so more than once a month.

The Cleveland Clinic describes the effects of sleep deprivation as "Shift Work Sleep Disorder (SWSD)." Its April 2023 article<sup>3</sup> describes SWSD as a "circadian rhythm sleep disorder that commonly affects people who work nontraditional hours outside the regular 9 a.m. to 5 p.m. workday." The clinic defines circadian rhythm<sup>4</sup> as the "natural 24-hour clock that keeps the body operating on a healthy wake-sleep cycle."

A person's circadian rhythm tells their body when to sleep and when to wake up, along with affecting several other body processes such as hormones, digestion, and body temperature.

### Potential for liability exposure

Circadian rhythm disruptions have many short-term and long-term effects on the body and cognition. When it comes to potential liability exposure, the top concerns are poor mood, irritability, and decreased cognitive processing. In a November 2025 Responder Health article<sup>5</sup>, *The Value of Sleep for First Responders*, author Leah Kaylor, PhD, MSCP, notes: "Fatigued responders are more likely to misinterpret threats, overact under stress, and commit procedural or tactical errors."

Kaylor explains that sleep directly modulates the brain's alarm center (the amygdala), and its communication with the prefrontal cortex (cognitive skills). Sleep deprivation heightens threat response and irritability, making it more difficult to de-escalate tense situations.

### Seeking solutions

First responders endure real struggles related to sleep deprivation, both in their personal and professional lives. This cannot go unnoticed by their employers and departments. Rethinking shift schedules, overtime requirements, sleep

### SLEEP TIGHT

**A poster<sup>2</sup> by the International Association of Chiefs of Police offers these tips for proper sleep:**



- > **Stick to a routine. Eat, go to bed and get up on a regular schedule.**
- > **Have a "wind down" period an hour before you go to sleep.**
- > **Avoid electronic screens that can increase restlessness.**
- > **Limit caffeine intake at night.**
- > **Use blackout curtains, supportive pillows, and a comfy mattress.**
- > **Keep the room temperature at 60–67°F.**
- > **Minimize activity in the house as much as possible.**
- > **Talk to your partner if their snoring or other sleeping habits are keeping you awake.**

awareness, and wellness for first responders should be a staple for every administration that employs 24-hour shift work.

This is especially true for law enforcement, given the unique stressors that come with performing their duties. As Kaylor concludes, "Changing the culture in first responder communities begins with leadership."

MMRMA is committed to providing resources for the benefit of members, departments, and officers. Registered users of [mmrma.org](https://mmrma.org) can log in to find a best practice policy and procedure on Officer Wellness in the My Documents area under the "Law Enforcement" heading in Chapter 1—Administrative Function.

<sup>3</sup> <https://my.clevelandclinic.org/health/diseases/12146-shift-work-sleep-disorder>

<sup>4</sup> <https://my.clevelandclinic.org/health/articles/circadian-rhythm>

<sup>5</sup> <https://www.responderhealth.com/post/the-value-of-sleep-for-first-responders>