



**Presentation Considerations**

**The Company**

- ▶ Anything that you can do to make your fleet risk look better to an underwriter vs. the average company will improve the likelihood that you will get the best premium rates, broadest coverage terms and lowest deductibles compared to your competitors.

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**Presentation Considerations**

**Insurance brokers/agents**

- ▶ Understanding what your client is doing to manage fleet exposures will enable you to negotiate the best terms and conditions at renewal time.
- ▶ This presentation will also enable you to "add value" to your client by recommending practices that they may not be incorporating in their current fleet management processes.

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**Presentation Considerations**

**Underwriters**

- ▶ This presentation will enable you to look beyond the normal "renewal application" and identify factors that differentiate good risks from great risks. These fleet management best practices will give you tangible underwriting documentation to give the maximum discounts possible for truly best-in-class company.

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## Historical Perspective

- ▶ Over 100 years ago, the world entered a new phase – the age of the automobile
- ▶ With a mechanical device capable of transporting not only people, but products and services as well, life changed forever – good, bad or indifferent

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## Recent Perspective

- ▶ Vehicle crashes are the ninth leading cause of death globally, and the leading cause of occupational deaths in the United States workplace
- ▶ According to the U.S. Census Bureau Statistical Abstract of the United States: 2012, there were 10.8 million motor vehicle accidents in 2009
- ▶ National Safety Council estimates approximately 35,200 motor vehicle fatalities in 2013

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## Recent Perspective (cont.)

- ▶ Vehicle accidents are costing U.S. businesses over \$276 billion annually
- ▶ Indirect costs associated with vehicle-related accidents is estimated to be 5-10 times the cost of repairing the damaged vehicle
- ▶ In 2010, Insurers paid \$392 million EACH DAY for traffic accidents involving an injury and the DAILY cost of accidents involving a fatality was \$548 million.

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## Recent Perspective (cont.)

- ▶ "It is important to note that costs resulting from a collision are rising at a time when the number of fatal and injury crashes are on the decline", according to National Coalition of Safer Roadways (NCSR)

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## Recent Perspective (cont.)

- ▶ The National Safety Council called on all Americans to get involved in the Decade of Action for Road Safety 2011-2020, an initiative of the World Health Organization (WHO)
- ▶ The Decade seeks to prevent vehicle deaths and injuries experts project will take the lives of 1.9 million people annually by 2020

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 Falanga-Chalker.com  
 1-800-805-7486 • 706-454-0860  
**\$110 Million In Verdicts & Settlements**

IPHO  
 attorney@falanga.com

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### Consider the Following

- ▶ Bad driving habits are illegal, but socially acceptable.
  - Speeding
  - Illegal lane changes
  - Running red lights
  - Not wearing safety belts
  - Cellphone usage\*\*\*\*\*
- ▶ Are these victimless crimes?
- ▶ How many of you would admit to other illegal acts?
- ▶ Legal consequences are not usually severe...UNLESS

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### Now Consider These

- ▶ Employee misconduct and potential for serious injury or damage to vehicles.
  - Seatbelt usage
  - Speeding and reckless driving
  - Cellphone usage\*\*\*\*\*
  - Driving while under the influence
  - Vehicle use by non-employees
  - Vehicle inspections and maintenance

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### Communication

**WHAT WIVES SAY...**  
 ...go to the store; lay down the mulch, wash and wax the car; get the kids at school; rent some videos, and finish the rest of the dishes.

**WHAT HUSBANDS HEAR...**  
 ...GO to the store, LAY DOWN the mulch, AND GET the rest of SOME

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### Relevance to YOUR Industry

- ▶ Nearly every industry firm has vehicles to support its business operations?
- ▶ Such vehicles are a "tool of the trade?"
- ▶ Tremendous resources are focused on industry fleets?
- ▶ Some industry firms have some of the country's largest vehicle fleets?

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### Relevance to the YOUR Industry (cont.)

- ▶ Unlike traditional trucking companies, it is not unusual in some industry's for multiple employees to be in the same vehicle at the same time.
- ▶ Motor vehicle accidents often expose your firm to both **auto and workers' compensation losses** (potentially other coverages as well)

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### Relevance to the YOUR Industry (cont.)

- ▶ Fleets that do not have an active risk management program increase the likelihood of serious consequences from this loss exposure

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### Fleet Related Losses

- ▶ Fatigue/Wellness – 2 fatalities – driving 2.5 hours one way, afternoon sun in eyes, not properly eating during the day
- ▶ Fell asleep on 4 lane road, rear-ended the car stopped at the traffic light
- ▶ The driver of the car was taken into custody and did have criminal charges pressed
- ▶ Settlement was \$7 Million

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### Fleet Related Losses (cont.)

- ▶ Failure to secure the load – two different claims – both times the part of the unsecured load flew out of the truck
- ▶ Worker stopped to retrieve and was hit by oncoming vehicles
- ▶ One is ongoing, the other settled for \$2.1 Million and the driver lost his leg

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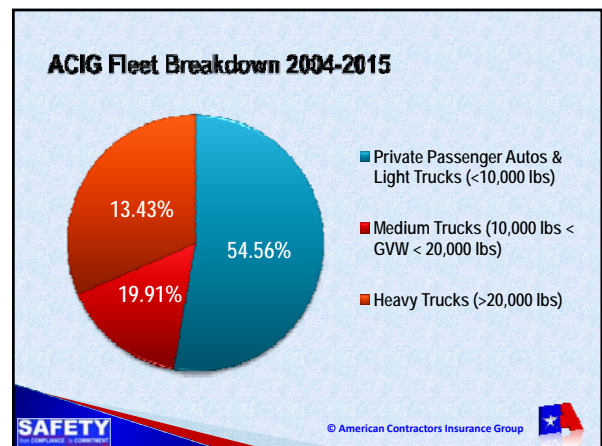
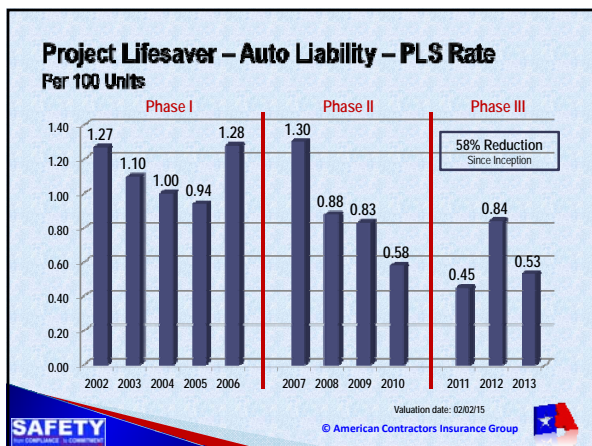
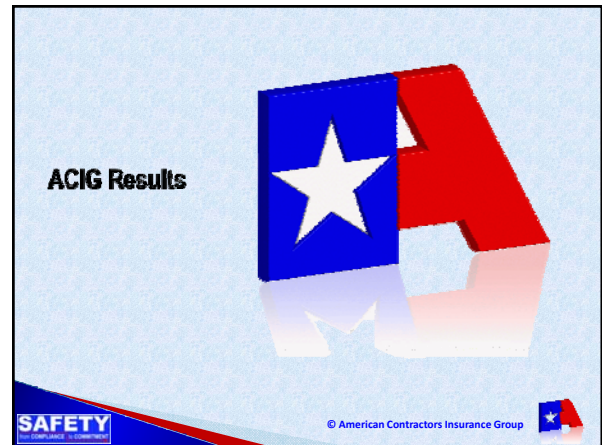
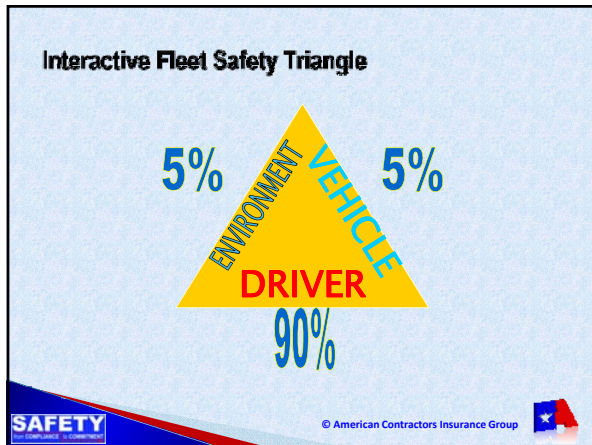
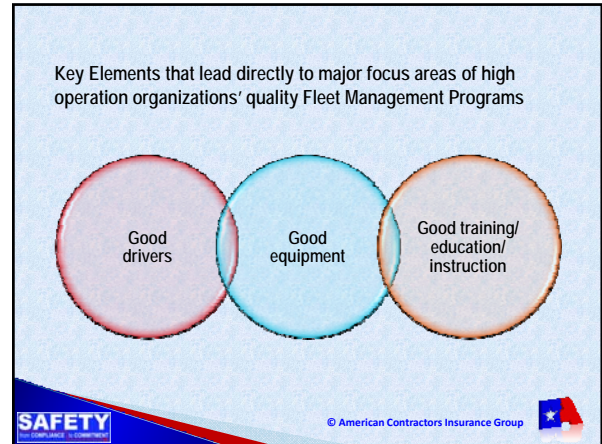
### Fleet Related Losses (cont.)

- ▶ Travelling distance from work camp to site – multiple parties in one vehicle
- ▶ Weather conditions can be adverse, i.e., fog, rain, snow...
- ▶ No traffic signals for intersecting roads onto highways
- ▶ Three injuries, one quad, WC and AL exposures in excess of \$5 Million

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## Key Solutions

- ▶ Using practical solutions, looking at both strategic thinking and tactical execution
- ▶ A best-in-class Fleet Risk Management Program will be a subset of an overall Safety Management System, including the following key program elements:

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## Solutions

- ▶ **Management Support and Commitment**
- ▶ Written Fleet Safety Procedure
- ▶ Fleet Safety Administrator
- ▶ Driver Selection Process
- ▶ Training and Education
- ▶ Accident/Incident Investigation and Reporting
- ▶ Vehicle Maintenance Program

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## Solutions (cont.)

- ▶ Vehicle Use Policy Statement
- ▶ Driver Acknowledgment Forms
- ▶ Program Review/Audits
- ▶ Driver Monitoring
- ▶ Garage Inspections
- ▶ Enforcement

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"You can't expect  
if you don't  
inspect."

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## Management Support and Commitment

- ▶ Set the culture
- ▶ Support the program
- ▶ Support the people/team
- ▶ Active engagement
- ▶ Lead by example

**Walk the Talk or Drive the Talk**

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## Sample – Internal Fleet Safety Task Force

### Goals

- Develop a World-Class Fleet Safety Program
- Reduction in Auto Liability Losses
- Develop Better Fleet Safety Resources
- Benchmark with the Industry Leaders
- Develop Best Practices
- Improve Education/Training
- Create Evaluation Criteria
- Continue Overall Improvement

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## Written Fleet Safety Procedure

- ▶ Serves as the corporate directive
- ▶ Establishes the importance of a safe fleet operation.
- ▶ Outlines the areas of responsibility for the program

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## Written Fleet Safety Procedure

- ▶ Areas often overlooked
  - Drug and Alcohol Testing
  - Load Securement
  - Fatigue
  - Wellness
  - Road Rage
  - Distracted Driving
  - THE IMPORTANCE OF SEATBELT USAGE

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## Fleet Safety Administrator

- ▶ Serves as the corporate point person
- ▶ On road and off road equipment \*\*\*
- ▶ Oversees the corporate fleet safety
  - The conduit for communication between departments
- ▶ Helps develop, evaluate and enhance the fleet safety program

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## Who Is On Our Team?



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## Driver Selection Process

- ▶ Motor vehicle record checks
  - At time of hire
  - Annually
  - Monthly
  - Ongoing
- ▶ Background checks
- ▶ Reference checks
- ▶ "In Chair" Testing

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## Driver Selection Process (cont.)

- ▶ Road Tests
- ▶ Prior Experience Review
- ▶ License Endorsements
- ▶ Minimum Driving Age Requirements

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## Think about This

- ▶ Qualified drivers – Who is approved to drive?
- ▶ Handing keys to "run an errand" or asking someone to stop on the way home or on the way back in the next morning to pick up something for the job (including food).
- ▶ The company will become vicariously liable for the actions of that driver when in the course and scope.

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## Qualified Drivers

- ▶ If the worker has a bad driving record, or the company has an approved drivers list and this particular driver was not on it, any fault will be carried over to the company.
- ▶ Since the company usually has the deep pockets, it becomes the targeted defendant.

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## Policies and Procedures

- ▶ Written policies and procedures must be adhered to all times.
- ▶ If no written policy or procedure, the test becomes what would the average prudent company or business be expected to act.

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## Professionally Trained



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## Training and Education

- ▶ **Initially upon hiring**
  - Orientation
  - Formal systems such as Smith System
  - Ride alongs with experienced drivers
  - Computer/Simulators
- ▶ **Ongoing**
  - Route familiarization
  - Route planning
  - Annual or biannual refresher classes

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## It Can Happen to Anyone!



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## Accident/Incident Investigation and Reporting

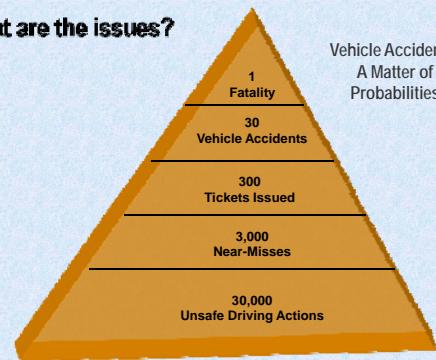
- ▶ Review committee established
- ▶ Fleet policy outlines criteria for reporting accidents
- ▶ Corrective action policy
- ▶ Sharing of lessons learned
- ▶ Sharing of best practices

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## What are the issues?



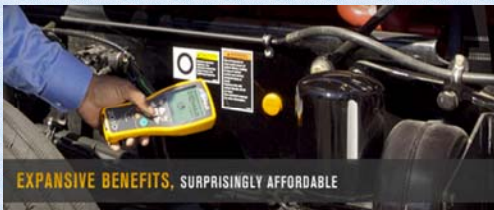
Vehicle Accidents:  
A Matter of  
Probabilities

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## ZONAR



EXPANSIVE BENEFITS. SURPRISINGLY AFFORDABLE

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## Vehicle Maintenance Program

- ▶ Scheduled maintenance
- ▶ Scheduled vehicle turnover
- ▶ Daily inspections by drivers
- ▶ Documentation, documentation, documentation
- ▶ Qualified mechanics
  - Automotive Service Excellence (ASE)

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## Vehicle Use Policy Statement

(Enter Local Company Name)  
Vehicle Use Agreement Form

1. Have authorization from management to operate the vehicle.
2. Have a valid and appropriate type of license, including endorsements, for the vehicle classification they are driving.
3. Drive in a cautious manner, and follow defensive driving techniques. Obey all applicable traffic laws. You are responsible for all moving violations.
4. All occupants must wear a seat belt. No riders to pick-up beds.
5. Safety phone conversations must be "hands free" or made with the vehicle safely stopped and parked.
6. Maintain the vehicle in a safe operating condition by performing and documenting a daily vehicle inspection report. Unsafe vehicles are not to be driven.
7. Vehicles are to be used for company related business only. No unauthorized use.
8. Drivers and occupants of company vehicles must be employees of the company or authorized by management.
9. All accidents, or incidents, must be immediately reported to your supervisor. Post accident drug and alcohol testing is required. Follow the company's accident reporting guidelines.
10. Vehicle management if license has changed, and if valid for a moving violation.
11. Prohibition on use of alcohol or controlled substances is prohibited. Use of prescription over the counter medications which cause drowsiness is prohibited. Caffeine, amphetamines, and any substance which may not be stored or transported in a Company vehicle.
12. Employees will not be permitted to operate a company vehicle if:
  - They have three or more moving violations in the past three years
  - They have a conviction of one moving violation and one accident in the past three years

I acknowledge the above conditions listed and will abide by these requirements.

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_  
Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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## Proper Use of Equipment?



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## Driver Acknowledgement Forms

XYZ Company  
Driver's Agreement (Company Vehicle)

Name: \_\_\_\_\_ SSN: \_\_\_\_\_  
Home Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Driver License No.: \_\_\_\_\_

I will obey all company and traffic regulations at all times. I will operate the company motor vehicle in a safe and cautious manner. I will be responsible for the physical condition and maintenance of the vehicle I am assigned to.

Company vehicles are not to be used for any personal reasons. No vehicle will be used without proper authorization. Non-business related passengers, including family members, are not permitted. Unauthorized use of the company vehicle may result in the loss of the privilege and ownership of the vehicle. The employee assigned to operate a company vehicle, whether pick-up truck, dump truck, flat bed or other type, is responsible for the care and condition of each vehicle and will observe all policies, responsibilities and restrictions during all phases of operation.

All vehicles will be kept clean, properly lubricated and inspected for safe, proper operation prior to use. Evidence of use, storage or transportation of alcoholic beverages or drugs in a Company vehicle will result in immediate termination of the operator as well as any other passengers. Speeding, reckless driving, careless operation, failure to properly maintain the vehicle and vehicle abuse will not be tolerated. The Company will not be responsible for those or penalties imposed as a result of violation of the law on the part of the driver or operator. I agree to report any motor vehicle violation that I receive in any vehicle, company or personal.

The following documents are needed in XYZ trucks at all times:

- Proof of Insurance
- Copy of Registration
- Cab card with correct seat number on it
- Up-to-date Daily Inspection Book

It will be the driver's responsibility to have all up-to-date documents since he will be held responsible for violation incurred for not having documents. Each supervisor is responsible for ensuring that trucks under his care are correct.

I agree to reimburse the company for any vehicle damage, which is a result of my actions or lack of careful maintenance.

I am at least 18 years of age and hold a valid driver license. I will only operate vehicles that I am capable of driving and licensed to operate with the proper endorsements. I will have a valid drivers license in my possession at all times when operating a company motor vehicle.

By my signature below, I acknowledge these terms and conditions and agree to them.

Employee Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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## Program Review



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## Program Review/Audits

- ▶ Annual review by committee
  - Fleet Safety Administrator
  - Safety Committee Representative
  - Management Representative
  - Garage/Mechanic Representative
  - Driver
- ▶ Biannual review by third party
- ▶ Report shared with leadership
  - Responsible parties and timelines

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## Driver Monitoring



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## Garage Inspections

- ▶ Key to success
  - Not typically a focus
  - Mechanics
    - ❖ Eyes and ears of the company
    - ❖ Pride in their work
    - ❖ Know the trends

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## Enforcement

- ▶ **Clear Expectations**
  - Orientation/training/education
  - Driver Acknowledgement
  - Vehicle Agreement
- ▶ **Clear Consequences**
  - Progressive
    - ❖ Verbal warning
    - ❖ Loss of driving privileges
    - ❖ Loss of job/termination

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## Example of a load that is not properly distributed



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## Load Securement

- ▶ There is an expectation that items transported in or on your vehicle will stay on the vehicle until ready to be removed.
- ▶ Whether driving a tractor-trailer, dump truck or a contractor's pickup with or without trailers loaded with tools and supplies, loads can shift, come loose and contribute to the severity of any collision.

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## Load Securement (cont.)

- ▶ Federal, state and local regulations for commercial vehicle weight, securing cargo, covering loads and where you can drive large vehicles vary from place to place.
- ▶ Know the rules where you will be driving.

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## What Is the Concern?



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## The Vehicle and the Load

- ▶ Whether or not you load and secure the cargo yourself, as the driver, you are responsible for:
  - Inspecting your cargo.
  - Recognizing overloads and poorly balanced weight.
  - Knowing your cargo is properly secured.

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## Effects of Load Securement

- ▶ Loads that can move around reduce your vehicle's stability through turns and when starting or stopping.
- ▶ Steering could be affected by how a vehicle is loaded, making it more difficult to control the vehicle.
- ▶ Loose loads could even come into your cabin if you stop too suddenly, or hit a large, fixed object.

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## Load Securement – Environment

- ▶ A “standard” or “legal” load during dry, clear weather may be too much to handle in bad weather or on mountainous roads – plan ahead!

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## Load Securement – Systems

- ▶ Anchor points (on load and trailer)
- ▶ Hooks and clevis pins
- ▶ Chain or cable
- ▶ Load binder
- ▶ Blocking and bracing
- ▶ Bungee Cords
- ▶ Netting

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## Load Securement

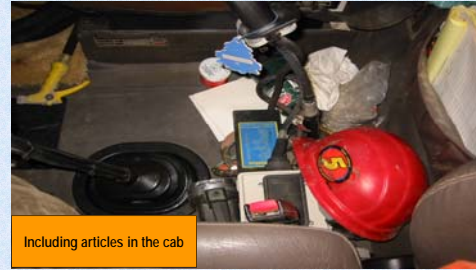
- ▶ Making sure that your load is properly and safely secured before leaving is a critical step.
- ▶ Check the load during the trip – it may work itself loose as you drive.

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## Load Securement



Including articles in the cab

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## Load Securement – Cab of Vehicle

### Major Exposure

- Housekeeping within the cab of vehicle
  - ❖ Reduces the exposure of material coming into the driver's area
  - ❖ Reduces distractions

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## Proper Load Securement

- ▶ A poorly or overloaded loaded vehicle is difficult to operate and can contribute to excessive wear and poor fuel economy.
- ▶ Everyone benefits from a sound cargo securement policy: companies, drivers, customers and the motoring public.

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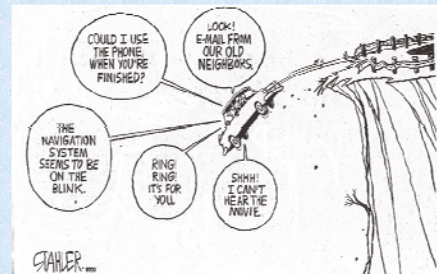


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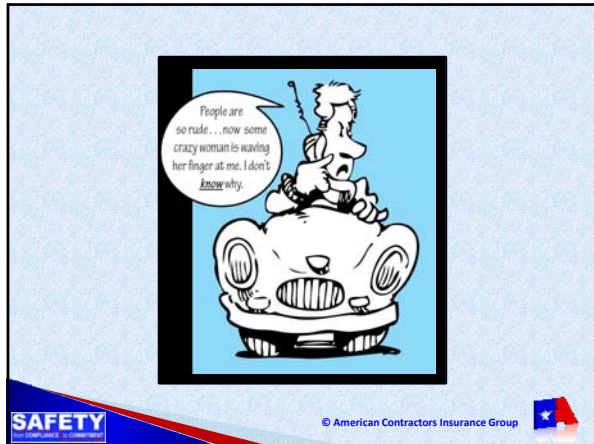
## Can too much technology be a problem?



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### Distracted Driving

Three Types of Distractions

- Visual – Takes your eyes off the road
- Manual – Taking one or both hands off the wheel
- Cognitive – Take you mind off what you are doing

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**People who use a cell phone while driving are four to five times more likely to be in injury-causing traffic crashes.**

*Source: Insurance Institute for Highway Safety.*

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### It's a 21<sup>st</sup> Century Fact of Life

Millions of motorists now use cell phones when they're driving.

A recent national survey found that roughly three of every four motorists say they talk on the phone in their cars, and another one in five admits to text messaging when they're behind the wheel.

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Buckling Up Is Good for Business

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24/7 Driver Safety

You

Colleagues

Family

Public

**Make a Difference**

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**Resources**

- ▶ National Safety Council (NSC)
  - [www.nsc.org](http://www.nsc.org)
- ▶ Network of Transportation (NETS)
  - [www.trafficsafety.org](http://www.trafficsafety.org)
- ▶ ANSI- Z-15 Motor Fleet Operations (SP)
  - <http://webstore.ansi.org>
- ▶ National Coalition for Safer Roadways (NCSR)
  - [www.ncrsafety.org](http://www.ncrsafety.org)

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**Resources (cont.)**

- ▶ SAMBA Fleet Watch
  - [www.sambasafety.com](http://www.sambasafety.com)
- ▶ DriveCam
  - [www.drivecam.com](http://www.drivecam.com)
- ▶ Wireless Matrix
  - [www.wirelessmatrix.com](http://www.wirelessmatrix.com)
- ▶ Zonar
  - [www.zonarsystems.com](http://www.zonarsystems.com)

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**Resources (cont.)**

- ▶ Drivers Alert
  - [www.driversalerl.com/how-my-driving.aspx](http://www.driversalerl.com/how-my-driving.aspx)
- ▶ American Trucking Association Safety Management Council
  - [www.truckline.com/Safety\\_Management\\_Council.aspx](http://www.truckline.com/Safety_Management_Council.aspx)
- ▶ American Automobile Association Foundation for Traffic Safety
  - [www.aaafoundation.org](http://www.aaafoundation.org)

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## Resources (cont.)

- ▶ National Highway Traffic Safety Administration (NHTSA)
  - [www.Distracted.gov](http://www.Distracted.gov)
- ▶ JJ Keller
  - [www.jjkeller.com](http://www.jjkeller.com)
- ▶ Smith System
  - [www.smith-system.com](http://www.smith-system.com)

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Thank You

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## Appendix

- ▶ Fleet Survey
- ▶ Fleet Safety Program
- ▶ Cell Phone Policy
- ▶ Garage Inspection
- ▶ Hauling Agreement
- ▶ Tie-Down & Securement Safety
- ▶ Vehicle Comparison Chart

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