



# Safe Fleets Start with **Safe Drivers**

Hiring, monitoring and training acceptable drivers should be a priority for any operation managing a fleet of vehicles. Drivers could have a major impact on your business if they damage your equipment or a customer's property—or, worse, if they hurt themselves or someone else.

## **CONTACT**

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

## **LEGAL DISCLAIMER**

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*Courtesy of Amwins Group, Inc.*



## Hiring Smart

**Start with a robust and stringent hiring process, consisting of:**

-  Written applications
-  Interviews
-  Background checks
-  Prior employer reference checks
-  Substance abuse testing

**You may also want to consider:**

- Using services that conduct personality testing and assessment, which can show if candidates are a good fit for the role
- Determining a driver's levels of experience (for insurability, drivers should be age 21 or older and have at least four years of experience)

**Tools specifically for screening drivers can also include:**

-  Pre-hire physical exams
-  Written tests
-  Over-the-road testing



## Driver infractions

Examining motor vehicle records to screen all new drivers, as well as to monitor all current drivers annually, is also an important tool when screening potential employees. RecycleGuard® categorizes drivers' infractions as follows:

### **Type A Violations:**

- DUI and DWI
- Refusing a substance use test
- Driving with an open container
- Hit and run
- Fleeing a police officer
- Racing
- Driving with a revoked or suspended license
- Vehicular manslaughter
- Any other felony
- Driving more than 20 mph over the posted limit

### **Type B Violations:**

- Speeding
- Improper lane change
- Failure to yield or obey a traffic signal or sign
- License suspension
- At-fault accidents

### **Type C Violations:**

- Nonmoving violations
- Financial responsibility violations (such as non-payment of child support)
- Seat-belt infractions

You may want to consider rating drivers with any type A violation as unacceptable, as well as drivers with three or more type B violations in five years. Be sure to scrutinize further any drivers who are acceptable by these criteria but who still have documented infractions (e.g., a driver with repeated seat-belt infractions).



## Monitoring and ongoing training

While it's critical to train and monitor your drivers to keep your fleet operating safely, new-driver orientation is just as important and should include a ride-along training phase. You may also want to subscribe to a service that automatically informs you when an employee commits a motor vehicle violation.

### **Other tools for ongoing monitoring include:**

- Periodic road testing
- Unannounced on-the-job observation
- Unsafe driver call services (such as “How’s my driving?” signs on the vehicle)

The number of telematic options for ongoing monitoring has grown exponentially. The basics often include driver cameras and other recording devices, as well as real-time GPS monitoring tools that can identify poor driver behavior and reinforce positive behavior.

Safety awards and bonuses can also reinforce safe practices; however, you may want to avoid pay structures that could motivate bad decisions such as speeding or taking other shortcuts to save time, such as improper load securement. Having a disciplinary process in place that can be applied immediately to address any accidents, near misses, or violations is key. This disciplinary plan may even include termination in the event of egregious or repeated violations.

Finally, regular driver training is a best practice for all fleets. This training reinforces understanding of the types of events that lead to accidents, near misses and insurance losses, and can help keep your fleet operations safe. When you focus driver training on accidents common to your operation or the industry, such as rear-endings, sideswipes and backing accidents, it helps reinforce the message to your employees that safety is important to your business.

## We help you win

Over-the-road accidents involving commercial vehicles can result in damages and awards costing millions, and they can put your entire business at risk. Amwins Program Underwriters' **RecycleGuard program** partners with the Recycled Materials Association (ReMA) to help you create a culture of safety and implement driver selection, monitoring and training best practices.

For more than 20 years, RecycleGuard has been the only property & casualty insurance program sponsored by ReMA. Our team caters to the unique exposures and risk-handling needs often faced by recycling operators. We understand the recycling industry's unique risk exposures and have the first-hand knowledge that comes only from visiting facilities and learning how the day-to-day trade works.

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