



## POLICYHOLDER INFORMATION

Name of Driver \_\_\_\_\_

Driver License # \_\_\_\_\_

Company Name \_\_\_\_\_

Company's Commercial Auto Insurance Policy # \_\_\_\_\_

## ACCIDENT/LOSS

Date of Accident \_\_\_\_\_ Time of Accident \_\_\_\_\_

Location of Accident – Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Describe Accident: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## CONDITIONS

### WEATHER

Clear       Cloudy       Fog       Rain  
 Sleet       Snow       Other \_\_\_\_\_

### PAVEMENT

Asphalt       Steel       Concrete       Gravel/Dirt  
 Wood       Brick/Stone       Other \_\_\_\_\_

### ROAD

Dry       Wet       Icy       Potholes  
 Other \_\_\_\_\_

### TRAFFIC CONTROL

Traffic Light       Stop Sign       Railroad       No Control  
 No Intersection       Yield Sign       Other \_\_\_\_\_

## AUTHORITY CONTACTED

Name of Officer \_\_\_\_\_ Badge # \_\_\_\_\_

Name of Person to Whom Citation Was Issued (if any) \_\_\_\_\_

## INSURED VEHICLE

VIN/Year/Make/Model \_\_\_\_\_

Plate # \_\_\_\_\_ State \_\_\_\_\_

Describe Damage: \_\_\_\_\_  
\_\_\_\_\_

Describe Injuries to Driver: \_\_\_\_\_  
\_\_\_\_\_

## OTHER VEHICLE

Year/Make/Model/Plate #/State \_\_\_\_\_

Driver Auto Insurance Company \_\_\_\_\_ Policy # \_\_\_\_\_

Name of Driver \_\_\_\_\_ Driver License # \_\_\_\_\_

Address of Driver \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone \_\_\_\_\_

Name of Owner (if different from driver) \_\_\_\_\_

Address of Owner \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Describe Damage: \_\_\_\_\_  
\_\_\_\_\_

Describe Injuries to Driver: \_\_\_\_\_  
\_\_\_\_\_

## OTHER PERSONS INJURED

Name \_\_\_\_\_

Other       Passenger in Insured Vehicle       Passenger in Other Vehicle

Address \_\_\_\_\_ Phone \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Extent of Injury \_\_\_\_\_

## OTHER PERSONS INJURED, continued

Name \_\_\_\_\_

Other       Passenger in Insured Vehicle       Passenger in Other Vehicle

Address \_\_\_\_\_ Phone \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Extent of Injury \_\_\_\_\_

## WITNESSES

Name \_\_\_\_\_

Other       Passenger in Insured Vehicle       Passenger in Other Vehicle

Address \_\_\_\_\_ Phone \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Name \_\_\_\_\_

Other       Passenger in Insured Vehicle       Passenger in Other Vehicle

Address \_\_\_\_\_ Phone \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

NOTE: If you need more room, please use the space provided on the back of this form. Be sure to fax that side as well.

CLAIMS REPORTING: AIG

REPORT ALL CLAIMS DIRECTLY TO AIG

eMail: [broadcasters.claims@aig.com](mailto:broadcasters.claims@aig.com)

Phone: **877-730-8919**

Keep this form in your vehicle at all times.  
Additional **Accident Report** forms may be obtained  
from your fleet supervisor.



## A Safety Program for Motor Vehicle Operators

Accidents<sup>1</sup> on and off the job have far-reaching financial and psychological effects. Employees involved in accidents (and often their families), coworkers, and their employers can all be affected. According to the U.S. Department of Transportation, in the United States, motor vehicle accidents cost employers \$60 billion annually in medical care, legal expenses, property damage, and lost productivity. Accidents also drive up the cost of benefits, such as workers' compensation, Social Security, and private health and disability insurance, and increase a company's overhead costs involved in administering these programs and maintaining operations.

According to U.S. government statistics, the average accident costs an employer \$16,500. When a worker has an on-the-job accident that results in an injury, the average cost to their employer is \$74,000. Costs can exceed \$500,000 when a fatality is involved.

You need a safety program:

- To save lives and to reduce the risk of life-altering injuries within your workforce.
- To protect your organization's human and financial resources.
- To guard against potential company liabilities associated with crashes involving employees driving on company business.

Your program should work to keep drivers safe, as well as those with whom they share the road. The program must work to change driver attitudes, improve behavior, and increase skills to build a "be safe" culture. By instructing your employees in basic safe driving practices and then rewarding safety-conscious behavior, you can help your employees and their families avoid tragedy.

The information in this publication provides guidance on the areas that need to be addressed to implement a safety program in your organization.

### Management


Management can take many actions that will directly impact the level of safety and reduce accidents. You need to have certain general policies in place to guide your employees in following safe operating procedures. As management sets the example for the employees, it is imperative that they adhere to safe operating procedures at all times. All personnel must be held accountable for deviations in safe practices. If possible, a single individual responsible for safety should be designated and this individual should report to the president or owner of the company.

**Action:** Create a written motor vehicle safety policy and procedures document(s) that states expectations, responsibilities, and actions to be taken to ensure a safe work environment.

### Safety Policy

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<sup>1</sup> Accident, as used in this publication, is any motor vehicle-related incident that results in a fatality, injury, or property damage. Currently, multiple terms are used to describe a mishap involving a motor vehicle, including incident, crash, and collision. Rather than try to blend these terms, the description 'accident' will be used and may include incidents where a vehicle collision did not occur.



Irrespective of the size of the operation, it is essential for management to make their employees aware that safe operation is of paramount importance. This directive commonly takes the form of a safety policy. Basically, the safety policy should state management's concern with safe operations, including vehicular safety, and should serve as a guide for safe conduct by management and employees. The policy statement should be signed by the owner/president of the company and be well publicized throughout the organization.

A simple, direct safety policy might be stated as follows:

“The efficiency of any operation can be measured directly by its ability to control losses. Accidents resulting in personal injury and damage to property and equipment represent needless suffering and waste. Company policy regarding safety is:

- The safety of the employee, the public, and the operation is paramount, and every attempt must be made to reduce the possibility of accidents.
- Safety shall take precedence over expediency, or short cuts, at all times.
- Our company intends to comply with all applicable safety laws and regulations.

It is the responsibility of every employee to maintain the safest conditions and equipment at all times. Each employee will be expected to demonstrate an attitude that reflects this policy and promotes safe work habits.”

### **Regulatory Compliance**

Depending on the type of transportation service involved, there may be government regulations that apply to the operation and drivers. You must determine what regulations apply to your business and assure that the business is in compliance with them.

### **Driving**

Management should insist that the driver and all passengers be secured in a seatbelt whenever a vehicle is in motion. Drivers taking medications should be aware of their side effects, and should have the right to decline to drive a vehicle if they have any concerns about adverse reactions to the medication. Drivers should also take steps to minimize distractions while driving. The use of cellular phones and other communication devices should be prohibited when the vehicle is in motion.

### **Substance Abuse**

The consumption of alcohol should be prohibited for drivers anytime during working hours and for four hours prior to driving. The policy should also prohibit the use of controlled substances.

### **Employee Vehicles**


Even when employees are using their own vehicles to perform business activities, such as sales calls, management must be concerned about their driving skills. An up-to-date copy of "proof of insurance" for the employee's vehicle, preferably with the liability limits of the policy, should be kept on file in the event an accident occurs.

### **Personal Use of Vehicles**

Management may allow employees to use company-owned vehicles for personal activities. If this is allowed, the business should have specific rules on who is allowed to operate the vehicle and the acceptable radius of operation.

### **Driver Qualification**

Whether it is a coast-to-coast trucking operation or an incidental fleet for sales and other business activities, establishing and maintaining a meaningful and realistic driver qualification program is vitally important to



reducing accidents in any motor vehicle operation. By placing sufficient emphasis on selecting the best available driver, a company helps to avoid future financial losses resulting from accidents and abuse of equipment.

The opportunity to select the right person for the position will largely depend on management's ability to develop job standards that reflect the prerequisites and skills necessary for satisfactory job performance. In order to achieve a program that is effective and still practical for its operation, management should decide the degree of emphasis needed in each area, as well as understand the regulations with which the business must comply.

**Action:** Develop a driver qualification program that allows you to select the best qualified driver and assure that the driver stays qualified.

### **Job Analysis**

The first task in any employee selection process is to determine the specific requirements for each job category. You must determine exactly what the employee must do, how it must be accomplished, and what skills are required. Once these facts are known, management can establish standards that will reflect the specific nature of the position and make it possible to recognize the best applicant.

### **Regulations**

Government regulations will control the type of license and, frequently, the qualifications that a driver must meet, depending on the type of operation and size of the vehicle. You must assure that the applicant possesses the necessary qualifications for the position.

### **Application Form**

For a position requiring driving, an application form should be detailed for a full-time driving position or be an addendum to a general application form for incidental drivers. Information about the applicant that should be requested on the form includes:

- Driver's license(s).
- Traffic violation convictions.
- Driving experience.
- Accident record.
- Criminal history.
- Special training related to driving/transportation.
- Authorization to investigate the applicant's background.


### **Interview**

The purpose of the interview is to develop more detailed information regarding the applicant's qualifications and experience, as well as his or her general suitability as an employee. A standard interview pattern should be followed for a given job classification in order to obtain all desired information and to afford a means of comparison between applicants. Questions must focus on the applicant's ability to perform the tasks required of the position, not on any disability.

The interview should be used to resolve any questions regarding the information obtained or omitted on the application form. A visual check of the driver's license should be made to ascertain that the driver has the proper class of license, whether there are any restrictions, and if the license is current.

### **Reference Checks**

A check should be made with previous employers to develop information about the driver's general character and professional ability. Factors, such as length of employment, job(s) performed (including operation of vehicles), accident record, and whether the previous employer would re-hire the individual, should be included. This check can be accomplished by a telephone interview, a letter, or a personal visit.



The driver's qualification file should verify that these checks were made and should record the responses received. When a previous employer cannot be contacted, a certified letter should be sent to that employer's last known address to help verify that an effort was made to complete the reference check.

### **Motor Vehicle Record**

A copy of the driver's Motor Vehicle Record (MVR) should be obtained to ascertain that the applicant has a valid license and to review the driver's past record. A history of accidents and moving traffic violations could indicate a major problem with the applicant.

An MVR also should be obtained periodically for each driver and reviewed to determine whether remedial training is necessary. The MVR should be reviewed with the driver and made part of the driver's file. This review may give the supervisor insight as to the driver's attitude regarding traffic rules and regulations.

Companies should establish criteria for what constitutes an acceptable MVR and the penalties involved in not meeting such criteria. However, caution should be exercised to assure that all applicant's/employees are being evaluated under the same criteria. If your company's policy is to dismiss an employee convicted of 'driving under the influence,' it may require that you dismiss, for example, your top sales person. However, a requirement that the employee complete treatment prescribed through an employee assistance program might better serve the company's needs.

### **Physical Qualifications**

The physical fitness of the applicant should be considered before hiring, but only after the driver has been offered a job. The employer should arrange for physical examinations, with individual physicians or industrial clinics. The medical examiner should be aware of the physical and emotional demands placed on the employee, so that it can be determined whether the applicant is qualified for the position. In addition to checking an employee's physical condition before hiring, periodic physical examinations should be required and arranged for by the company. Reexaminations may indicate the onset of a problem and therefore allow appropriate corrective measures to be taken.

### **Road Test**

Giving a driver a road test will allow you to ascertain deficiencies in driving skills and provide needed training prior to assigning a driving task. The same type of equipment that will be assigned to the driver should be used in the test, and the test should be sufficiently long to cover a variety of situations. This test should be designed to help identify the driver's competent areas and weak points.


### **Additional Background Information**

Depending on the position, additional background information may need to be generated through checks with credit bureaus and police departments (where permissible), or through the use of professional investigative agencies. Standards must be non-discriminatory; pertaining equally to all applicants.

### **Driver Qualification Files**

Driver selection is a one-time process; assuring that the driver remains qualified should be an ongoing process. A qualification file should be maintained, for each person hired, to facilitate review of the driver's record, and to provide future reference to the driver's qualifications. Information that should be kept in the file includes:

- A copy of the driver's application form.
- Notations regarding information developed during the driver's interview.
- The driver's most recent motor vehicle record.
- Results of reference checks with previous employers.
- Information indicating the successful completion of a road test.

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- Information indicating the successful completion of a physical examination, if applicable.
  - Results of background checks.
  - Any information that will give management insight to a driver's qualifications, such as additional training (including dates of completion).

## Driver Training

Training must supplement the driver selection program to assure that new employees have the knowledge and skills necessary to perform the job in the manner expected, as well as to provide the opportunity to review individual company policies with each driver. The amount of training that is needed varies directly with the complexity of the job and the knowledge and experience of the employee. An effective training program addresses the knowledge and skills necessary for an employee to perform in a satisfactory and safe manner, and attempts to bridge the gap between the employee's existing level of knowledge and that required for the job.

Proper training reduces operational disruptions and minimizes unnecessary costs from accidents and equipment abuse. Positive driver attitudes can be promoted by emphasizing that the intent of the training program is to benefit drivers by helping them to perform their jobs safely and efficiently. Drivers must be shown the critical relationship between their actions and the success of the business.

**Action:** Establish a multi-faceted driver training program to provide initial and on-going education for your drivers.

### Types of Training

Three types of driver training should be considered when establishing a driver training program - initial, refresher, and remedial.

Initial training should be given to new personnel so that each employee is properly indoctrinated prior to starting work. Even drivers with many years of experience have a need for orientation due to differences in types of cargo, vehicles, and operations. As there are few "perfect" drivers, initial training should address the areas identified during a driver's road test that need improvement.


Refresher training can be very useful for regular drivers to update information on operational changes, new routes, cargo, equipment, and government regulations, and to reinforce defensive driving awareness. Remedial training may be useful to help alleviate substandard performance. The need for remedial training may be identified by customer complaints, complaints from the public, accident involvement, moving traffic violations, or reports of vehicle misuse or abuse.

### Driver Trainers

A key element of a successful driver training program is to carefully select a qualified instructor. Depending on the size of the operation, this may be a full- or part-time responsibility. Whenever possible, a driver trainer should be recruited from within the organization to avoid problems resulting from an "outsider's" lack of familiarity with the company's operations, lack of knowledge of existing problems and policies, or possible resentment by the existing drivers. While these factors can be overcome with an "outsider," the effort might prove to be time-consuming and disruptive. Training an existing employee to perform the driver training function can prove to be a tremendous asset to the company.

The person selected to be the driver trainer should have a superior personnel and safety record (to serve as an example for others) and sufficient experience with the company to have knowledge of its operations, procedures, and future plans. A mature, enthusiastic individual is essential in order to gain the respect of the other drivers and to deal effectively with supervisory personnel. It is also necessary for the driver trainer to be





able to analyze and interpret driver performance and accident records, as well as to communicate those findings.

Beyond the fundamentals of safe driving, driver training should also address other areas, such as company rules and policies, operation of specialized equipment, routes and schedules, emergency procedures, cargo handling (especially when hauling hazardous materials), security, and government regulations.

Management must do everything possible to provide the necessary support systems to make the driver trainer effective. Foremost, it must recognize that the person selected must be able to teach others effectively. If the individual lacks the necessary teaching experience, it may be advantageous for that person to attend a course designed specifically to “train the trainer.”

#### Training Approaches

There are two general approaches to training - classroom and hands-on.

Classroom training can be accomplished using either a one-on-one or group approach. This type of training is used for company rules, government regulations, routes and schedules, accident and emergency procedures, basic cargo handling methods, and basic defensive driving techniques.

Hands-on training is most effective for equipment familiarization, pre-trip inspections, cargo handling, and defensive driving. It can provide one of the best methods of giving practical instructions to a driver under closely controlled conditions.

#### Program Contents

The driver training program needs to address the areas that a driver will face in the course of day-to-day operations, as well as unusual or emergency situations that may occur. At a minimum, a good driver training program should address the following areas:

**Company Rules and Policies** - Company rules and policies should be provided to drivers in written form. Revisions to this information should be given to drivers on a timely basis, and it should be assured that each driver understands the changes. The person who indoctrinates a new driver into the company should review the rules and policies with the driver.


**Equipment Familiarization** - Equipment familiarization is necessary to minimize unintentional equipment misuse and abuse. It makes good operating sense to show a newly hired driver the proper way to operate specific equipment for maximum efficiency and minimum maintenance. Special controls, including loading and unloading devices, should be demonstrated, and the driver should be instructed on how to make a proper vehicle inspection.

**Routes and Schedules** - Routes and schedules should be explained. This information could be included in the materials given to drivers on company rules and policies. Routes should be established to avoid congested areas, poor road conditions, high accident frequency areas, and roads with restrictive conditions, such as low or narrow overpasses or bridges with restricted weight limits.

**Defensive Driving Techniques** - Defensive driving is driving to prevent accidents in spite of the incorrect actions of others or adverse driving conditions, such as weather, traffic, lighting, vehicle or road condition, or the driver's physical or mental state. The defensive driver assumes that other drivers may make mistakes and is on guard in the event an error is made. When giving a prospective driver a pre-employment road test, defensive driving techniques should be evaluated. Any bad driving habits should be corrected prior to a driver's first trip. In order to effectively achieve a change in a driver's habits or attitude, it is essential to have in-vehicle training.

**Regulations** - Traffic and safety regulations should be explained to a new driver, with specific emphasis on those regulations peculiar to a company's operations. Drivers should be kept well-informed of any changes in regulations that might affect them.





**Cargo Handling** - Various cargoes require different skills to load, transport, and unload. Dump trucks and trailers, tank trucks, dry bulk products, new-car carriers, hazardous materials, and different "size" loads all require specialized knowledge that a driver may not have acquired previously. In order to minimize cargo losses, equipment damage, and third-party claims, it is essential that new drivers are made aware of specific cargo hazards and how to deal with them.

**Emergency Procedures** - Emergency procedures should be established to deal with problems encountered while en route. In case of mechanical problems with the vehicle, the driver should know what to do with the disabled vehicle, the proper placement of emergency warning devices, and the person(s) to contact for assistance.

Proper procedures to follow in the event of an accident must be established. As the driver may be under extreme stress at the accident scene, and because the initial actions of the driver are often critical in minimizing the effects of the accident, the procedures to follow must be clear and concise and the responsibilities of the driver must be well-defined. An information packet containing instructions and forms for use in the event of an accident should be carried in the vehicle, and the driver should be familiar with its contents.

### Driver Supervision

Drivers are under their own supervision for a substantial portion of the workday. Also, as drivers deal with many facets of the business, they frequently receive instructions on performing their job from a number of people. All supervisors must be aware of the job tasks assigned by other supervisors and must coordinate their instructions accordingly. Drivers must know who their immediate supervisor is and how to contact that person.

One of the critical elements for a successful driver supervision program is the establishment of specific guidelines for job performance, including evaluation criteria, incentives, and disciplinary procedures. These guidelines must be clearly understood by both supervisors and drivers, and applied equally to all drivers. A number of techniques for monitoring and enhancing driver performance are explained below. Management must tailor its own program to suit your company's particular needs.

**Action:** Establish a driver supervision program that provides consistent and thorough evaluation and control of the driving function.

### Hours of Service

Every company having employees who drive, either full-time or part-time, needs to assure that drivers and their supervisors are aware of the effects of fatigue and that work hours are established accordingly. The rationale for restricting a driver's hours of work is based on the concept that the longer a driver works, the more fatigued the driver becomes, and thus more susceptible to being involved in an accident. The nature of the work performed by the driver, in addition to driving, also must be taken into consideration when evaluating the potential for the driver to suffer from fatigue.

Driver fatigue can be avoided by regulating work/rest cycles and limiting the number of hours a driver works. Particular attention should be focused on hours of service if accident records indicate a frequency of accidents that may be fatigue related, such as run-off-the-road, rear-end, and single-vehicle accidents.

Many drivers are required by law to limit their driving time. To verify compliance with these regulations, drivers may be required either to complete a driver's record of duty status (log) or to use an automatic on-board recording device. Comparison of the record of duty status with other documentation of the trip, such as fuel receipts, toll receipts, road observation, meal receipts, motel receipts, accident reports, and road call receipts can prove helpful in determining the accuracy of entries.



## **Routing and Scheduling**

Most supervisors will have a fairly good idea of the factors, such as route or area the vehicle will be using, number of miles for the trip, average time required to complete the trip, loading arrangements, etc., associated with a trip. These items can be supervised to a limited degree through random checks to verify that the driver is actually following the prescribed schedule.

## **Vehicle Location Checks**

Depending on type of operation or commodity value, the supervisor may wish to establish certain procedures for verifying the location of the vehicle. This may include two-way radio or telephone contact, designated check-in stations (the arrival and departure times may be recorded by requiring the driver to punch a time clock, where available, or by making an entry in a log book kept at a check-in station), or global positioning systems (GPS) that track the exact location of the vehicle.

GPS that provide a link between a dispatcher and an on-board vehicle computer are being used on a limited basis. Most of the systems automatically transmit vehicle location information back to a dispatcher on a periodic basis. While some of the systems are land based, especially within "city limits," most transmit information via satellite. Some of these systems allow for direct communications between the driver and the dispatcher.

## **Trip Recorders**

Trip recording devices can aid in the supervision of drivers by providing management with very accurate, objective vehicle operating data. Advising drivers as to how the system works and how management plans to use the information generated will help to foster driver acceptance of the system. Confronting drivers every time the system indicates a violation of company policy and establishing a policy that tampering with the device will result in dismissal will add much weight to the program.

Beyond improved labor productivity, fuel savings, and operations improvement, tachographs and on-board computers can provide valuable information in accident investigation.


## **Road Observation**

Research has shown that 95 percent of vehicle crashes are due to driver error and 5 percent are mechanically related. Even good drivers can develop bad habits, so the ongoing coaching of drivers is very important to companies that are operating vehicles. For the most part, little on-the-road supervision is done by management once a driver has completed the hiring process.

Supervision of operations through the use of a road observation system allows for the direct observation of the actions of drivers, as well as general observation of the condition of vehicles and, when performed by the business itself, helps to identify road conditions likely to affect operations or cause undue hazards. Road observation can be performed through periodic check rides with the driver or through the use of a road patrol system.

Through the use of "How's My Driving" programs, the public can be used to add insight/data to the driver supervision task. Managed by either the fleet operator or a third-party vendor, the use of telephone reporting of a driver's behavior by the public has shown increasing value. Generally, such programs use a toll-free number prominently displayed on a decal on the vehicle to provide the public with on-the-spot information to report dangerous or commendable driver behavior.

In general, over 90 percent of public reports are complaints about poor driving, 5 percent are calls to report a crash or spill, and approximately 3 percent cite compliments about drivers. The proper handling of reports is critical to a program showing a positive bottom-line result. Reports must be sent to supervisors and action



taken expeditiously, while the incident is fresh in the driver's mind. Actions taken with drivers should be recorded on the report and returned to a data center to "close" the report.

Negative reports should trigger driver improvement efforts. Following-up on reports with drivers and using the opportunity to coach drivers for better performance, rather than using the program for strictly disciplinary purposes, can enhance the performance of drivers. Some third-party vendors also provide materials to help in the coaching of drivers for enhanced performance.

### **Incentive Programs**

Some drivers will perform expertly for wages alone or the self-satisfaction in accomplishing a task, while others may require additional forms of motivation. One motivation technique that has met with success is an incentive program. Incentive programs can be used for accident-free driving, fuel-efficient driving, or whatever else is suitable for a particular operation.

These programs can provide many different types of awards (e.g., safety pins, patches, belt buckles, etc.) and may provide a substantial return on investment if they are administered properly and stimulate the driver's interest. The quality of the reward should relate to the length of time and effort required to meet the required goal.

To be successful, an incentive program must have clearly defined goals and written rules and procedures that are understood by both drivers and supervisors. Complete and accurate records must be maintained. Awards should be made promptly, preferably by top management, and before fellow employees.

### **Vehicle Maintenance**

Well-managed vehicle maintenance programs are extremely important in any business that operates motor vehicles. Reduced operational costs, reduced accidents from vehicle defects, and improved public opinion are direct benefits of a well-implemented maintenance policy.

All successful maintenance programs depend on the support of top management and effective communication. Drivers, maintenance personnel, and supervisors must be held accountable for the condition of vehicles, and clear lines of communication need to be established between them. Periodic review of a company's existing maintenance program, and the degree to which it is being carried out on a daily basis, will help management determine if any program modifications are necessary.

When a company performs its own maintenance, adequate facilities and equipment must be provided, as well as ongoing training of mechanics to keep them abreast of changes in equipment and repair procedures. Companies using vendors for vehicle maintenance want to assure that they are qualified to perform the work and are reputable. When vehicles are leased, it must be clearly stated who is responsible for providing maintenance. The schedule for performing vehicle maintenance must be detailed and performed accordingly.

While an effective maintenance program will afford efficient scheduling of vehicle service, it is important to have procedures in place in the event of vehicle breakdown or discovery of a serious vehicle defect. A vehicle with a known safety defect must never be allowed on the road until repairs have been completed. Placing an out-of-service tag or similar identifier on the vehicle can help to highlight that the vehicle is unavailable for use.

**Action:** Develop a maintenance program that assures vehicles are properly equipped and maintained. Establish a recordkeeping system that supports the maintenance program.



## **Vehicle Selection/Specification**

A company's maintenance program starts with the selection of its vehicles. Regardless of whether vehicles will be purchased or leased, management must analyze the company's transportation needs to assure that selected vehicles will be able to perform the expected tasks. If a vehicle is improperly "spec'd," it will reflect in the vehicle's performance and cost. If a vehicle is "over-spec'd," it will cost too much initially and will not return its proportionate share in reduced operating expense. If it is "under-spec'd," management can anticipate shorter life, more breakdowns, and a higher overall maintenance cost.

When selecting vehicles, management should consider both initial cost and the cost of ongoing maintenance. Choosing a vehicle solely on the lowest initial bid can result in significantly higher operating costs over the life of the equipment.

## **Preventive Maintenance**

It is essential that a company have a realistic preventive maintenance (PM) program if a vehicle is to give the most economical service possible. The groundwork for a good PM program usually starts with the manufacturer's recommendations concerning necessary maintenance and the time or mileage when it should be performed. These recommendations should be considered minimum requirements and can be modified by the actual experience of the business; however, careful consideration must be given to the maintenance that must be performed in order to meet the requirements of the manufacturer's warranty. PM allows a firm to schedule its repair work so that it is not faced with large fluctuations in work flow (which stabilizes the work force needed).

Preventive maintenance differs from demand or crisis maintenance in that it attempts to anticipate problems and to plan for their correction before they become serious. PM is normally performed on a mileage or a time basis. Typical jobs that are performed on a routine basis include oil and filter changes, lubrication, tightening of components, engine tune-ups, brake jobs, tire rotation, replacement of specific engine hoses, and radiator maintenance.

The PM interval will vary from one company to another depending on the initial vehicle specifications, the type of operation in which the vehicle is used, and management's appreciation and knowledge of operational costs. A well-defined, consistently applied PM program will result in the lowest total vehicle maintenance cost.

## **Demand Maintenance**


When maintenance is performed only when the need arises, it is often referred to as demand maintenance. Some vehicle parts are only replaced on a "when failed" basis, such as light bulbs, springs, window glass, wiper blades, wiring, gauges, and seat cushions. Other parts will be replaced or repaired when they are worn and when this wear is detected by periodic inspections, such as tires; engine, transmission and rear-ends; universal joints; bushings; batteries; and fatigued, corroded, or deteriorated structural members. Components necessary for the safe operation of the vehicle should be inspected regularly to assure that a failed condition is detected promptly.

## **Crisis Maintenance**

If preventive maintenance or demand maintenance is ignored or postponed, a likely result will be crisis maintenance when a vehicle has a breakdown on the road. A mechanic will have to be dispatched to repair the vehicle and another vehicle may have to be sent to replace the one having problems. In extreme cases, the mechanical failure could cause, either directly or indirectly, an accident. The sudden failure of one item will frequently result in damage to other component parts.

Crisis maintenance is much more expensive than preventive or demand maintenance due to the cost of:

- The driver's downtime.
- Supervisory time expended to organize necessary repair procedures and possibly reroute deliveries.
- The mechanic's time to get to and return from the location of the breakdown (or having an outside garage make the repairs).

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- Additional time required due to the inefficiency of a mechanic working on the road versus working at a garage.
  - Additional damaged parts.
  - A company's reputation can also be damaged by customer dissatisfaction if a delivery schedule/appointment is missed.

### **Maintenance Records**

Every good maintenance program includes a thorough and up-to-date record keeping program. Management cannot guess about maintenance costs and past performance of vehicles or accessories. To be useful, maintenance records must:

- Clearly identify the vehicle.
- Be kept current.
- Only record meaningful data.
- Be reviewed on a periodic basis.

One maintenance record that every motor vehicle operator should use is the driver's vehicle condition report. This report provides direction to the driver in inspecting the vehicle in a systematic manner to help assure that the driver does not overlook any important areas. It also provides a convenient means for the driver to note vehicle deficiencies and to report these to the maintenance department. By keeping a copy of the last vehicle condition report on the vehicle, the driver, mechanic, or other interested parties can ascertain at a glance the known mechanical problems with the vehicle.

There should be a record of all PM and repair work performed on a vehicle. Such a record will allow management to develop needed cost data and to review the past performance of a specific vehicle or group of vehicles. Management can analyze the maintenance work that has been performed on a vehicle to determine if additional work is necessary or can be expected. The maintenance record can also provide clues to help determine the source of problems that might have been overlooked in routine maintenance, or to identify equipment that is not being operated correctly by a driver.

### **Accident Reporting, Recording, and Analysis**


As every accident results in a reduction of company assets, the management of any business that operates motor vehicles, irrespective of size or type, should consider the elimination of all accidents as a major goal. In order to achieve this, a system of reporting, recording, and analyzing the facts surrounding vehicular accidents must be established. These procedures should be reviewed often to assure that all those involved know their role in an accident investigation and that the procedures provide for a thorough analysis of the events that led up to the accident.

**Action:** Establish a program to manage the reporting, recording, and analyzing of the facts surrounding vehicular accidents.

### **Driver Responsibility**

The driver's initial actions at an accident scene are often critical to minimizing financial loss resulting from the accident. The driver may be under extreme stress at the accident scene; thus the procedures to follow must be clear and concise, and thoroughly understood. To help facilitate this, an informational packet containing instructions and forms for use in the event of an accident should be carried in the vehicle at all times. A disposable camera can be provided in the vehicle to record conditions at the accident scene and to document damage.

After protecting the accident scene and assisting anyone who was injured in the accident, the first step in accident reporting is for the driver to collect all pertinent information at the scene in a preliminary accident report. Thoroughness in performing this task will be of great help in assessing the accident afterwards. Once



the driver has obtained the basic information for the preliminary accident report, the driver should contact your company.

### **Management's Responsibility**

When the driver calls to report the accident, the person receiving the information should have a checklist for recording the accident data. This will aid in collecting all vital facts so that it can be determined whether someone should be immediately dispatched to the accident scene. If there are any fatalities, multiple serious injuries, or extensive property damage, it is normally considered desirable to immediately send someone to the accident scene to initiate an investigation. If the driver is injured or killed, someone should be immediately dispatched to the accident scene to represent the company. Government regulations or company policy may require the testing of the driver for the use of controlled substances following an accident.

All accidents should be investigated to some extent. Management needs to know exactly what happened and why it happened in order to determine what might be done to prevent a similar occurrence in the future. Key personnel should be trained in basic accident investigation and the investigation should be started as soon as possible, while witnesses' memories are fresh and any evidence is still available. The investigator should determine how the accident occurred, what physical evidence might be available, and any factors contributing to the accident. The investigator should be able to reconstruct the events leading to the accident and record those facts for future reference. Photographs are often helpful for recording conditions at the accident scene and to document damage.

### **Accident Records**

A company representative should complete a formal accident report to be sent to the company's insurer as soon as possible, as well as any government reports that may be required. A permanent file should contain all the pertinent information concerning the accident, including:

- The preliminary accident report from the driver;
- Copies of accident reports submitted to various agencies; and
- Accident investigation data, police records, witness reports, and any other information which might be useful in evaluating the accident.


In addition to the individual accident files, all vehicle accidents should be recorded, in chronological order, in an "accident register," to provide management with an overall summary. Analyzing the accident register may indicate problem areas or trends that would not otherwise be obvious by reviewing accident reports separately. The accident register should include at least the following information:

- Date of accident
- Name of driver
- Vehicle identification number(s)
- Location of accident
- Brief description of accident
- Number of fatalities
- Number of injuries
- Amount of property damage

### **Determining the Preventability of Accidents**

A determination should be made as to whether the accident was a "preventable accident" on the part of the company's driver. This is irrespective of the legal conditions involved with the accident, as preventability relates to "defensive driving" and not legal culpability. A preventable accident is one in which the driver failed to exercise every reasonable precaution to prevent the accident. In order to avoid becoming involved in a preventable accident, it is necessary for a driver to understand the concept of, and to practice, defensive driving. Defensive driving is driving to prevent accidents in spite of the incorrect actions of others or adverse





driving conditions, such as weather, traffic, lighting, vehicle or road condition, or the driver's physical or mental state.

The determination of preventability should be entered on the driver's individual record, thus giving management a complete synopsis of the person's driving history. Reviewing that record may indicate that remedial training or disciplinary action is necessary.

### Accident Analysis

Proper accident analysis involves the gathering of facts, arranging them in a usable format, and analyzing what transpired. A properly developed accident reporting and recording system will allow management to determine not only "primary" causes of accidents but also "contributing" causes, which might be otherwise overlooked.

The investigation of each accident should not merely seek the specific act that was involved, but should go further into the conditions responsible so as to avoid problems in the future. The investigation must include areas, such as:

- Checking the driver's record for similar occurrences, length of service, and indications of poor attitude or lack of skill.
- Questioning whether a proper job of selection was done, whether training was adequate, and if the driver was properly supervised.
- Determining if there were previous indications that should have warned of an impending accident.
- Evaluating if scheduling or routing could be improved.
- Ascertaining if there was any indication of improper maintenance procedures or if an equipment deficiency was involved.
- Evaluating any conditions related to the vehicle's cargo.

A detailed investigation helps to identify the areas in which either specific or general corrective action should be taken. The information derived from the accident analysis should be used constructively to educate employees or change procedures in an effort to prevent future occurrences.

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