## Insurance Insights

## SAFE FLEETS START WITH SAFE DRIVERS

Hiring, monitoring, and training acceptable drivers should be a priority for any operation managing a fleet of vehicles. Your 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.

## **HIRING SMART**

Start with a robust and stringent hiring process. This consists of written applications, interviews, background checks, prior employer reference checks, and substance abuse testing. Tools specifically for screening drivers can include pre-hire physical exams, written tests, and over-the-road testing. Consider using services that conduct personality testing and assessment, which can show if candidates are a good fit for the role. Also consider drivers' levels of experience; for insurability, drivers should be age 21 or older and have at least four years of experience.

Use motor vehicle records to screen all new drivers, as well as to monitor all current drivers annually. Here's how RecycleGuard® categorizes drivers' infractions:

n Type A violations include 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, and any other felony. Also, you might consider driving more than 20 mph over the posted limit a type A violation.

n Type B violations include speeding, improper lane change, failure to yield or obey a traffic signal or sign, license suspension, and at-fault accidents.

n Type C violations include nonmoving violations, financial responsibility violations (such as nonpayment of child support), seat-belt infractions, and so forth.

Rate as unacceptable drivers with any type A violation, as well as drivers with three or more type B violations in five years. Scrutinize further any drivers who are acceptable by these criteria but who still have documented infractions. For instance, repeated seat-belt infractions could indicate a driver has behavioral issues or might be difficult to manage.

## MONITORING AND ONGOING TRAINING

It's critical to train and monitor your drivers to keep your fleet operating safely. New-driver orientation should include a ride-along training phase. Beyond conducting annual driving-record reviews, you might subscribe to a service some states offer 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, and unsafe-driver call services (such as "How's my driving?" signs). Equipment options 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 reinforce safe practices. Avoid pay structures that would motivate bad decisions such as speeding or taking other shortcuts to save time, such as improper load securement. Have a disciplinary process in place that you can apply immediately to address any accidents, near misses, or violations. That disciplinary plan should include termination in the event of egregious or repeated violations.

Finally, regular driver training is a key management best practice. This training will help keep your fleet operations safe and will reinforce the message to your employees that safety is important to your business. Understand the types of events that lead to accidents, near misses, and insurance losses, and focus driver training on accidents common to your operation or the industry, such as rear-endings, sideswipes, and backing accidents.

Over-the-road accidents involving commercial vehicles can result in damages and awards costing millions, and they can put your entire business at risk. Be sure to create a culture of safety and implement driver selection, monitoring, and training best practices. To learn more about implementing a rigorous safety program and building a culture of safety in your workplace, speak with ISRI's safety staff or your insurance broker, risk manager, or insurance carrier.

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