



**Safety National Risk Services Webinar 3/18/2020**  
**Hosted by Maryann Hoff and Kevin O'Sadnick, Risk Services**  
**Effective Fleet Management Driver Safety Practices – Thinking Beyond Distractions**

**Live Audience Questions and Answers:**

Question	Answer
<p>How are Driver Notification Systems discussed within Vehicle Policies? What is the best way to disclose the use of one?</p>	<p>Employees should be made aware best within the written policy communicated at the time of hire/orientation. This is probably the best time for this. They can be informed that in lieu of self-reporting, a driver notification system is in place to obtain driving event notifications that affect their motor vehicle records. Explain why the system is in place, the types of information obtained in notifications, how that information is used, and the benefits and efficiency of reducing self-reporting efforts.</p>
<p>LENS - is License Employer Notification System. Private Industry - a small dollar charge per driver in the organization. This has been in place for many years and effective.</p>	<p>Thank you for providing this insight! In addition, Employer notification services (ENS), or Driver vehicle notification services (DVNs) are now available by 3rd parties as well as states (17). The Federal Motor Carrier Safety Administration created a list of the services available by state. New York's LENS program is one of the more notable ones.</p> <p>Published in May 2018, this list includes contact information and importantly, associated costs.  <a href="https://www.fmcsa.dot.gov/sites/fmcsa.dot.gov/files/docs/registration/commercial-drivers-license/405406/jurisdictional-ens-implementation-final.pdf">https://www.fmcsa.dot.gov/sites/fmcsa.dot.gov/files/docs/registration/commercial-drivers-license/405406/jurisdictional-ens-implementation-final.pdf</a></p>
<p>Is managing MVRs a function of HR, Benefits, Operations, or Risk?</p>	<p>This will depend on your corporate structure however; it is an opportunity for collaboration among these departments. Often, HR will be involved in background checks however, when all these areas collaborate on implementation of the policy it significantly enhances the efficiency and effectiveness of the process.</p>
<p>Do you check driving records only for employees driving company vehicles or all employees driving for business purpose?</p>	<p>All employees driving for business regardless of using their "personal" vehicle or a company owned vehicle.</p>

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<p>Do you have examples of types of driving violations and which violations are major vs minor where more points would be assigned to major violation (i.e. if a points evaluation system is used)?</p>	<p>According to The Federal Motor Carrier Safety Administration, some examples of Major violations include:</p> <ul style="list-style-type: none"> <li>Being under the influence of alcohol as prescribed by State law.</li> <li>Being under the influence of a controlled substance.</li> <li>Having an alcohol concentration of 0.04 or greater while operating a Commercial Motor Vehicle (CMV).</li> <li>Refusing to take an alcohol test as required by a State or jurisdiction under its implied consent laws or regulations.</li> <li>Leaving the scene of an accident.</li> <li>Using the vehicle to commit a felony.</li> </ul> <p>According to The Federal Motor Carrier Safety Administration, some examples of serious violations include:</p> <ul style="list-style-type: none"> <li>Speeding excessively, involving any speed of 24.1 mph (15 mph) or more above the posted speed limit.</li> <li>Driving recklessly, as defined by State or local law or regulation, including but not limited to, offenses of driving a motor vehicle in willful or wanton disregard for the safety of persons or property.</li> <li>Making improper or erratic traffic lane changes.</li> <li>Following the vehicle ahead too closely.</li> <li>Violating State or local law relating to motor vehicle traffic control (other than a parking violation) arising in connection with a fatal accident</li> </ul> <p>Visit the Federal Motor Carrier Safety Administration website for more information: <a href="http://www.fmcsa.dot.gov">www.fmcsa.dot.gov</a></p>
<p>Does all this apply when employees are driving their own car for business?</p>	<p>Yes. Folks operating their own vehicles for work should be held to the same standards as the employees operating company owned vehicles.</p>
<p>With what is going on with virus we are getting information/concerns about insured's that didn't do delivery previously, now doing delivery.</p>	<p>Any new operations (or changes potentially affecting employee class codes) should be communicated to your broker with changes/updates made to company policies/procedures. Policies, procedures and training for employees taking on new work activities should be completed and effectively communicated prior to any employees beginning those activities.</p>

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<p>What is your opinion regarding exposure in regards to hired/non-owned if an employee is working 200 miles away from the terminal facility and told to be there by 8:00 a.m. on Monday morning.</p>	<p>There are follow up questions to answer in this situation. Is the employee driving their personal vehicle? Is this the employee's normal commute to work? I.e. is the employee hired/paid from this location? If no, and this travel is a condition of employment then this may constitute a HNO exposure. Speak with your broker about partner about these exposures and your auto policy in more detail.</p>
<p>Any stories about employees in Hired/Non Owned driving around clients and customers?</p>	<p>For example, you see this kind of exposure in healthcare with home health employees that may drive their client to doctor appointments and errands.</p>
<p>Is a signed release required from the employee in order to obtain the MVR? If so, do you have a sample?</p> <p>Should we be checking the MVR of equipment operators? To clarify, the person who operates a forklift but does not drive a company vehicle.</p>	<p>A written and signed consent should be obtained from the employee.</p> <p>That is a great question! Powered Industrial Truck training should be provided per OSHA regulations. In my personal experience, this practice has been rare for the specific example provided. Should your organization determine that driving behavior might have an impact on operation of powered industrial trucks; it may then be a part of your written policy including written and signed consent from employee(s) to obtain their records. Policy and authorization forms should be reviewed by your employment counsel.</p>
<p>As a reasonable measure, would pulling MVRs every other year for occasional drivers be acceptable, even if it is not a best practice?</p>	<p>Any checking of MVRs is better than no checking but could create an added exposure to Negligent Entrustment.</p>
<p>Do you have an example of an "acceptable" and "unacceptable" driver violation point structure for driving violations?</p>	<p>Visit the Federal Motor Carrier Safety Administration website for examples of Major and Serious violations: <a href="http://www.fmcsa.dot.gov">www.fmcsa.dot.gov</a></p> <p>Your policy should determine what is acceptable/unacceptable for your organization. For example, you may assign points on a scale considering how many moving violations, or alcohol/drug violations within a given timeframe is "acceptable" for your organization. A total number of points based on varying kinds of violations found on a motor vehicle record may result in revoking or suspending driving privileges, requiring additional</p>

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	driver training, or if point totals are below a certain level, being authorized to drive.
Do you have a "template" driver safety policy that could be shared?	There are complementary policies and procedures available in our MAP Client Services. Safety National clients may register for MAP Client Services at <a href="http://www.safetynational.com/register">www.safetynational.com/register</a> . Contact <a href="mailto:MAP@safetynational.com">MAP@safetynational.com</a> with questions or for a demo request.
If an employer implements some of these initiatives, could that result in more favorable terms on their Auto and WC coverages? If yes, what should the employer do to notify the carrier about these initiatives? Are there specific items that are more valuable than others as regards the policy terms?	The overall benefit to an organization of enhancing risk control practices such as these is to reduce risk and minimize losses. Underwriting questions are outside of the scope of this presentation.  Ensure your broker partners are aware of your formal, written risk control policies. "Valuable" risk control initiatives are dependent the operations and unique attributes of each client.
How important do you feel past claims data is to training and maintaining fleet safety? Also, how important do you feel it is to reward and recognize good driving behavior?	Past claims data is important in painting a picture of an organization's past challenges and exposures. Loss history can help identify areas of focus for preventative measures including training. For example; if past claims show auto loss driver as backing accidents, this could lead an organization to ensure vehicles are equipped with back up cameras, procedures highlighting backing into spaces or pulling forward to reduce backing out of spaces, preventative maintenance focus mirrors during vehicle inspections, and targeted driver safety training were implemented to address loss history. Improvements in loss history over time can indicate effectiveness of implemented controls. Tracking leading indicators on preventative behaviors is also a good idea as they could show correlations to improving claims data and reinforce need for adhering to controls in place.  Recognition for safe driving is always a good thing to reinforce positive driver behaviors. Any reward/incentives should comply with OSHA's incentive program suggestions.

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Do underwriters investigate the presence of TOO much technology/telematics negatively affect safety? Some research suggests too much tech reduces brain activity/function.	Not to our knowledge. Underwriting questions are outside of the scope of this presentation.
What discussions are you having with your clients about "social inflation" and the importance of them following and adhering to the safety criteria they have established as a company?	Consistency in following safety criteria and enforcing policies objectively is key.
Where do you get the distracted driving and defense tool that you stated was available?	There are complementary driver safety training resources available in our MAP Client Services. Safety National clients may register for MAP Client Services at <a href="http://www.safetynational.com/register">www.safetynational.com/register</a> . Contact <a href="mailto:MAP@safetynational.com">MAP@safetynational.com</a> with questions or for a demo request.
Very timely and useful presentation. It's a good, up-to-date information for fleets of all sizes. Where can we access the PPT slides?	Thank you! You may view this and other webinars on demand in the Webinar Library at <a href="http://www.safetynational.com">www.safetynational.com</a> . Click on "Thought Leadership" then "Webinar Library". A handout of the presentation will be provided as requested.
Do you have any examples of employer disciplinary actions if an employee meets certain driving violations?	For example, violations found on a motor vehicle record may result in revoking driving privileges, suspending driving privileges, requiring additional driver safety training indicating knowledge checks, mandated ride-a-longs for behavioral observation, supervisor telematics data driver coaching sessions, etc.
Do you feel like written or formal disciplinary or corrective measures for infractions to the written guidelines should be included with a formal program?	Transparency and level setting of expectations is beneficial. Yes, they should be included. Additionally, apply these corrective measures/disciplinary actions objectively and consistently.
Slider available?	You may view this and other webinars on demand in the Webinar Library at <a href="http://www.safetynational.com">www.safetynational.com</a> . Click on "Thought Leadership" then "Webinar Library". A handout of the presentation will be provided as requested.

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