



# Controlling Commercial Auto Risks with Consistent Fleet Safety Standards

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# Objectives

- Generational and demographic factors that drive risks.
- Specific auto risks that are often unaddressed.
- Pre-loss efforts and policies that reduce risks.
- How emerging technologies can support your efforts to monitor and reach drivers.



# New Generations of Drivers

- Younger drivers have always been considered “higher risk”
- For CMV/CDL-licensed drivers, experience is the main factor for driving risk, not age
  - \*according to Virginia Tech Transportation Institute Study, 2020
- Are they being educated and indoctrinated on safe driving well enough?
- Are younger generations driving safety values any different?
- According to the NSC, all age groups observed to have increased use of hand-held devices while driving
  - steep increase for 16 to 24 year olds from 2014 to 2020



# Top Age Demographic Involved in Auto Crashes\*

- 25 to 34 year olds account for 21% to 22% of fatal crashes, and 22% to 23% of all crashes
- 25 to 34 year olds are the second largest age group of licensed drivers behind 55 to 64 year olds

# Common Unaddressed Auto Risks

- Top leadership having a clear stance on safe driving expectations
- Driver focus and motives
- Sparse, remote, hard to reach drivers
- Reinforcement of key defensive driving behaviors
- Mirror adjustment
- Skid control
- Qualifying and training drivers of passenger vehicles (sedans, coupes, SUVs, pickups, etc.)



# Management Commitment

It is important for executive leadership to establish and reinforce key driving behaviors such as, but not limited to:

- Seat belts must be worn when the vehicle is moving.
- While driving on employer business you are expected to drive at the speed limit.
- Anyone observed driving recklessly, impaired, or using/viewing a mobile device while driving will be subject to progressive discipline or immediate termination.
- Expected following distance generally 4 seconds for passenger vehicles. For large vehicles such as straight trucks, tractor-trailers, buses, large delivery vans, etc., 1 second of following distance per 10 miles per hour, or 1 second per vehicle length is recommended.



# What about GPS?

- Avoid typing in directions while driving
- Have a general sense of where you're going
- Don't rely on GPS and tech too much





# Mirror Adjustment Guidelines

- Helps control sideswipe and/or backing collisions
- Best if side mirrors only show a sliver of the vehicle on the inner part of mirror
- Mirrors should provide visibility of the closest side rear area of vehicle







At a minimum skid control educational objectives should focus on:

- Types of skids and what leads to them
- Braking and downshifting
- Acceleration
- Countersteering
- **Tires** (tread depth, rotation, tire pressure, traction)

# Risk Control View of Social Inflation

- Are fleet safety, risk managers, and the insurance industry winning the hearts and minds of juries?
- Social Inflation are “verdicts and jury awards of the heart”
- Sometimes practices of employers are severely lacking and egregious
- Liability can be far-reaching
- Fleet safety standards should extend to all individuals that drive on behalf of your organization



# Pre-Loss Efforts and Policies that Reduce Risks

- MVR policy and continual monitoring program
- Pre- and post-trip inspections and maintenance
- Vehicle usage, including rules for personal use
- Distracted and defensive driving
- Training
- Route familiarity, supervisor ride-along



# MVR Policy and Continual Monitoring

- Provides a snapshot of employee's driving history
- Helps determine driver acceptability
- Can help control exposure to negligent and vicarious liability
- Acts as a deterrent
- Continual monitoring will notify employer of major violations
  - Negligent entrustment
  - Vicarious liability



# Pre-Loss Efforts and Policies that Reduce Risks Continued

- Pre- and post trip inspections and maintenance
- Vehicle usage, including rules for personal use
- Distracted and defensive driving
- Training
- Route familiarity, supervisor ride-along





# Emerging Technologies

## ***1. Telematics***

- Visibility
- Maintenance
- Safety
- Cost Savings
- Compliance



# Emerging Technologies

## ***2. Smart dash cams***

- Peace of mind
- Spot checks
- Evidence



## ***3. Cell phone blocking while vehicle is moving***

- Helps prevent distracted driving
- Offers immediate self correction
- Provides managers visibility



# Emerging Technologies

## 4. MVR Monitoring Systems

- Real-time violation alerts
- Identify and act on driver risk
- Can be used as a deterrent
- Relatively inexpensive



# Best Practices Guidelines for Fleet Safety Program

- Document available upon request from:  
[Risk-Services@safetynational.com](mailto:Risk-Services@safetynational.com)



# Questions

