



# FLEET COST CONTAINMENT

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Strategies to Minimize Losses

Presented by: SCS Agency Inc

# THE COST OF MOTOR VEHICLE ACCIDENTS

Transportation incidents were the leading cause of work-related fatalities in 2019 (2,122 fatalities) – **nearly 40% of all occupational fatalities.**

Of all transportation fatalities:

60% occurred on roadways

18% involved pedestrians

*Source: Bureau of Labor Statistics (BLS)*



# THE COST OF MOTOR VEHICLE ACCIDENTS

DID YOU KNOW...?

**Transportation incidents caused more on-the-job fatalities in 2019 than falls and injuries as a result of contact with objects and equipment combined**

*Source: BLS*





# AGENDA

Learn how to:

- ü Establish a formal fleet safety policy
- ü Conduct pre-accident planning education
- ü Provide initial and ongoing driver training
- ü Perform regular vehicle maintenance
- ü Use one insurance carrier to streamline claims handling procedures

# LOSS CONTROL STRATEGIES

## 1. Establish a written Fleet Safety Policy

Policy should outline requirements, procedures and standards for:

- Recruitment
- Alcohol and Controlled Substances Testing
- Job Duties
- Training
- Scheduled and Incidental Maintenance
- Accident Investigation
- Personal Use of Company Vehicles

**POLICY**

**Fleet Safety**

Location: \_\_\_\_\_  
Effective Date: [Effective\_Date]  
Revision Number: \_\_\_\_\_  
[C\_Officialname]

**Purpose**

[C\_Officialname] recognizes that our employees are our most valuable asset and the most important contributors to our continued growth and success. Our Company is firmly committed to the safety of our employees. [C\_Officialname] will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

Motor vehicle accidents are the leading cause of work-related fatalities. The environment in which these accidents occur involves numerous complex factors, many uncontrollable. The purpose of [C\_Officialname]'s Fleet Safety program is to provide the means to reduce such factors to eliminate unnecessary injuries and fatal circumstances. We value our employees not only as employees but also as human beings crucial to the success of their families, the local community, and [C\_Officialname].

To further this goal, our Company has developed a Fleet Safety Policy effective [Effective\_Date]. The Program will consist of six components: Recruitment, Job Requirements, Training, Preventive Maintenance, Accident Investigation and Company Vehicles for Personal Use. This policy applies to all candidates for employment as well as all current employees.

**Recruitment:**

[C\_Officialname] focuses its initial effort on driver selection through a variety of resources, beginning with the job application. The application will require a prospective employee to:

- List past driving experience, employers, and types of vehicles driven.
- Notify [C\_Officialname] of any motor vehicle violations for at least the last 10 years.
- List references.

Driver selection will be made upon completion of a formal interview, background check, reference verification, review of the individual's motor vehicle record (MVR) and a negative drug screen. Authorization will be obtained to contact prior employers and personal references.

MVRs will be requested upon completion of the satisfactory interview and periodically thereafter at a minimum of at least once per year. Management reserves the right to use its discretion in determining an unsatisfactory MVR. An excessive number of violations in the past three years will be grounds for an unsatisfactory MVR, pending a finding of a prospective employee or possible termination and/or disciplinary actions of an active employee.

**Drug/Alcohol Testing:**

Initial and periodic random drug and alcohol testing is mandatory. Testing will be conducted by a licensed medical facility designated by [C\_Officialname]. Any positive results will be grounds for termination. Driving under the influence of alcohol or any other legal substances will be grounds for termination.

**Job Requirements:**

All positions requiring regular driving require a written job description to include main duties, functions and the necessary educational requirements required to perform all associated tasks.

- All prospective employees will be required to undergo a physical evaluation.
- If required, candidates must pass a Dept. of Transportation physical evaluation.
- Results of the physical evaluation will be compared to the necessary physical requirements.

Prepared by [C\_Officialname]

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# LOSS CONTROL STRATEGIES

Other important aspects of a Fleet Safety Policy:

- Actively review and update policy annually

- Require all employees to read and sign off on policy

*You, as management, must show your commitment to the policy by actively enforcing its provisions and updating them as necessary. Lead by example; employees will only take fleet safety seriously and follow the policy if you do the same.*

# LOSS CONTROL STRATEGIES

## **2. Establish pre-employment screening and new hire driving requirements**

Consider:

- Past driving experience

- Past employer references

- Types of vehicles driven

- Past motor vehicle violations (both on and off the job)

**Uniform standards and a comprehensive application will allow you to expose irresponsible, hazardous drivers**

# LOSS CONTROL STRATEGIES

## **3. Enact alcohol and controlled substance screening policies**

Alcohol and controlled substance tests should be required:

- Pre-employment

- Post-accident

- If reasonable suspicion arises

- At random

Drug screening policies could lower your costs





# LOSS CONTROL STRATEGIES

Effective random/reasonable suspicion alcohol and controlled substance screening policies will:

- Be conducted as soon as a supervisor observes behavior or appearance characteristic of substance abuse

- Be collected on a random, unannounced basis

- Be conducted before an individual returns to work following an alcohol policy violation

- Contain explicit consequences for refusal or failure to test, up to and including termination

# LOSS CONTROL STRATEGIES

Effective post-accident alcohol  
and controlled substance screening  
policies will:

Go into effect when a driver receives a moving traffic violation OR whenever there is a fatality

Require a strict timeline (example: test must be taken within two hours of accident)

Contain explicit consequences for refusal or failure to test post-accident, up to and including termination

POLICY

# Substance Abuse

Location  
Effective Date [Effective\_Date]  
Revision Number[s]

[C\_OfficialName]

## Scope – Statement of Philosophy

Our company has a strong commitment to providing a safe work place and to establish programs promoting high standards of employee health, safety and productivity. One of our primary goals will be to minimize the personal loss of employees due to drug or alcohol abuse. It is the policy of this organization to ensure that all employees are held accountable for their actions. Employees who violate this policy will be subject to disciplinary action.

This policy statement is a printed notice for all employees to read and understand.

## Purpose

- To protect
- To educate
- To inform
- To enforce
- To provide

## Definition:

Alcohol:

- Distillate

- Ethanol

- Grain

- Liquid

- Solid

- Toxic

- And its

- Effects

- Substance

- Only a

- Medical

- Examination

- Drug

- Testing

- Results

- Positive

- Negative

- Results

- Positive

- Negative

- Results

- Positive

- Negative

- Results

- Positive

- Negative

- Results

- Positive

- Negative

- Results

- Positive

- Negative

- Results

- Positive

- Negative

- Results

## POLICY

# Post-Accident Drug & Alcohol Screening

Location  
Effective Date [Effective\_Date]  
Revision Number[s]

[C\_OfficialName]

## Purpose

[C\_OfficialName] recognizes that our employees are our most valuable assets and the most important contributors to our continued growth and success. [C\_OfficialName] is firmly committed to safety, to doing everything possible to prevent workplace accidents, and to providing a safe working environment for all of our employees. To further this commitment, we hereby prohibit our insurance carrier from denying and/or instituting a mandatory Post-Accident Drug and Alcohol Testing Policy. This policy applies to all employees with appropriate rates, at employees involved in work-related accidents and injuries. This policy also restricts our insurance carrier from denying or refusing to issue or renew a contract for liability coverage for any employee involved in a work-related accident or injury.

## Post-Accident Testing Procedure

Any employee involved in a work-related accident must inform a supervisor immediately. If medical attention is required, employees will direct their Human Resources to provide a urine and breath sample as soon as possible following the accident. If possible, urine and breath tests will be performed in conjunction with the necessary medical treatment. [C\_OfficialName] will send the samples to a Medical Review Office controlled by [NABET CONTRACTORS NAME]. The Medical Review Office will release the test results to Human Resource Manager at [C\_OfficialName], and, in turn, the Human Resource Manager is required to release the test results to [C\_OfficialName]'s workers' compensation insurance carrier. The Medical Review Office and urine samples will follow the following pre-specified legal guidelines:

- Amphetamines (speed, pep pills)
- Barbiturates (downers)
- Benzodiazepines (valium)
- Cannabinoids (marijuana)
- Cocaine (including crack)
- Methadone (proprium)
- Methamphetamine (Quaaludes)
- Opiates (heroin)
- Phencyclidine (PCP)
- Propoxyphene (Darvon)

## Consequence

Any employee who tests positive for alcohol or any of the illegal substances listed above will be immediately terminated. In addition, any employee who refuses to submit to the testing procedure will be immediately terminated. Once again, our goal is to provide a safe working environment for all employees, protecting employees and company property, in order to continue our dedication to the highest quality standards and continued growth.

Employee Name \_\_\_\_\_ Date \_\_\_\_\_  
(Please Print)

Employee Signature: \_\_\_\_\_

Prepared by [C\_OfficialName]

Printed on: 10/10/2018 10:10 AM. Location: 10101 N. 101st Ave., Suite 101, Denver, CO 80231. Phone: 303.440.1010. Fax: 303.440.1011. Email: info@nabets.com

# LOSS CONTROL STRATEGIES

## 4. Determine driver acceptability criteria

*All members of management should agree on prospective driver criteria*

Consistently and carefully choosing good drivers will allow you to save in accident costs down the road

FMCSA reports that it is riskier to hire drivers who are:

- Younger (18-25 years old)

- Less experienced

- Have a documented sleep disorder

- Impulsive in nature

- Generally aggressive or angry toward others

# LOSS CONTROL STRATEGIES

## **5. Develop a cell phone/handheld device policy**

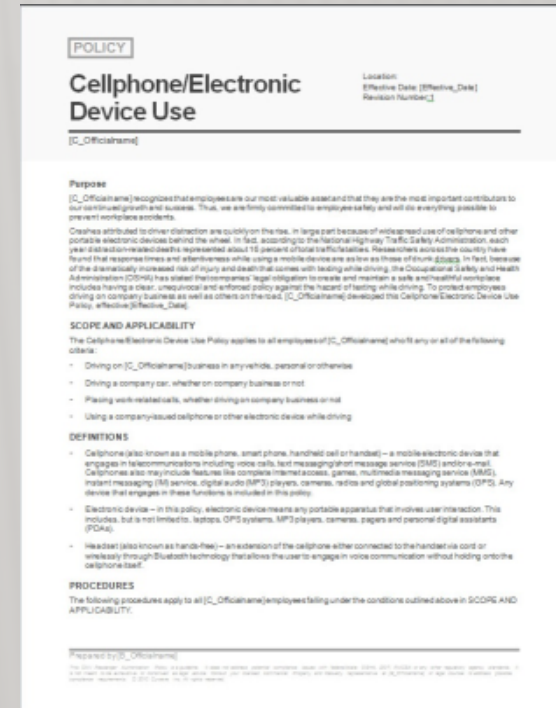
*Most states now have cell phone use laws of some kind in place*

Studies show using a cell phone while driving is just as dangerous – if not more so – as driving under the influence

Consider prohibiting cell phone use behind the wheel while on the job even if your state does not do so

Carefully outline what constitutes proper and improper cell phone use





# LOSS CONTROL STRATEGIES

## **6. Review policies with new employees at orientation and periodically with active employees**

Offer materials in workers' native languages

Consider annually re-training active employees

Re-train employees after they are involved in an accident

Develop a system for keeping track of when employees received their most recent training session

Hold mandatory monthly safety meetings covering hot topics

Provide employees with constant policy reminders to keep safety and loss control top-of-mind

# PRE-ACCIDENT STRATEGIES

Provide pre-accident training, highlighting:

- Correct use of provided accident kit

- Proper accident procedures

- Proper recordkeeping procedures

- What to do in case of medical emergency

- What to do in case of HAZMAT emergency

# PRE-ACCIDENT STRATEGIES

Supplying drivers with an **accident kit** in their glove box that includes:

- Emergency contact numbers

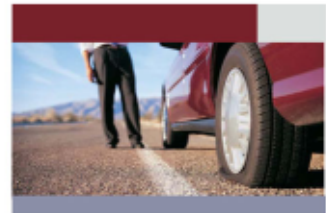
- Accident report form

- Blank paper

- Pen

- Disposable camera

This will help document the events of an accident to ensure there is **accurate, reliable** information when filing a claim



**Vehicle  
Accident Report:  
What to do in the  
Event of a Claim**

ABC Company



# PRE-ACCIDENT STRATEGIES



If the vehicle contains hazardous materials, also include these items in the accident kit:

Duct tape

Plastic sheeting

Scissors

*These items could be crucial in an accident that involves a HAZMAT unit response*

# PRE-ACCIDENT STRATEGIES

## Educate drivers on accident procedures:

Turn on hazards or otherwise warn other drivers that an accident has occurred to avoid further mishaps

Immediately contact police

Only get out of the vehicle if it is safe to do so

If it is not safe to exit, stay in vehicle with seat belt on

Do not admit fault

Only discuss details of the accident with the police

Report accident to employer immediately

# PRE-ACCIDENT STRATEGIES


## Educate drivers on recordkeeping procedures:

Record incident details on Accident Report Form

Include details on other people involved and any witnesses

Note names of all passengers involved

Take photos of both vehicles involved in the accident

Motor Vehicle Accident Reporting Procedures

Drivers on the road represent your company. They need to do the same when involved in an accident. The initial facts gathered after the accidents will lay the foundation for potential lawsuits. It is important drivers realize this and act appropriately as to not solicit legal action. To mitigate potential losses, provide your drivers with the right tools and accident reporting procedures.

Provide an Accident Kit

Supplying your drivers with an accident kit in their glove box is a good first step in documenting the events of the accident. The kit should include:

- Emergency contact numbers so drivers know who to call
- Accident Report form addressing the who, what, how and why questions that will surface
- Blank paper to obtain witness information
- A pen
- A disposable camera to document damage

5 Key Points for Recording an Accident

1. Contact police immediately.
2. Do not admit fault: Do not discuss the details of the accident with anyone except the police.
3. Record accident details on the Accident Report Form (included in the accident kit), including information about other people involved in the accident or anyone who may have witnessed the accident, noting both the number of passengers and their names.
4. Take photos of the accident, if camera available.
5. Report accident to employer immediately.

These simple but important steps will provide important details in relaying the accident details to the claims adjuster. Attempts to seek higher claim values from an injured party can be defended based on these facts, helping to control your insurance costs.

For more information about fleet and driver safety, please contact [B\_OfficialName] at [B\_Phone].

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# PRE-ACCIDENT STRATEGIES

Educate drivers on medical emergency procedures:

- Seek medical attention as soon as possible if anyone on the scene is injured

- Give reasonable assistance until professional help arrives to injured parties if you are fit and able

- Do not administer first aid unless trained, qualified and comfortable enough to do so

- If unable to drive, contact dispatcher and coordinate arrangements for pick up of cargo



# PRE-ACCIDENT STRATEGIES



Educate drivers on  
HAZMAT emergency  
procedures:

- Contact dispatcher immediately

- Coordinate a HAZMAT unit as soon as possible

- Evacuate vehicle if safe to do so

- If you must remain in vehicle, shut windows, close vents and turn off air conditioner and heater

# VEHICLE INSPECTION & MAINTENANCE

Keep detailed records of vehicle maintenance and inspections, including dates of service

Require drivers to complete – and sign off on – a basic vehicle maintenance checklist daily

Follow up promptly on any problems/issues drivers note in daily inspection log

# VEHICLE INSPECTION & MAINTENANCE

Critical daily maintenance items include:

Brakes

Steering

Windows

Tires

Lights

Windshield Wipers

Suspension

Mirrors



Full-vehicle preventative maintenance should be conducted once a year, or as needed, by a professional

# CARRIER CONSIDERATIONS

Consider using **one** insurance carrier:

Reduces cost and administrative headaches

Streamlines claims management process





# FLEET COST CONTROL STRATEGY SUMMARY

Establish a formal fleet safety policy

Determine new driver acceptability criteria

Establish pre-employment screening requirements

Develop a cell phone/handheld device use policy

Review all policies/procedures with new employees and at least annually with active employees

Provide pre-accident training for all employees

Require regular vehicle inspection and maintenance

Use one insurance carrier to streamline claims process

# OUR EXPERTISE

## *SCS Agency Inc*

We have the loss control experience and resources to help you *manage* your fleet program, *promote* a safety-minded culture and *reduce* the financial burden of vehicle-related accidents.