

Going the Distance Fleet Risk Management for Public Entities

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Learning Objectives

Highlight the role vehicle safety plays in public and workplace safety.

Explore the fleet exposures created by a diverse group of drivers and vehicles.

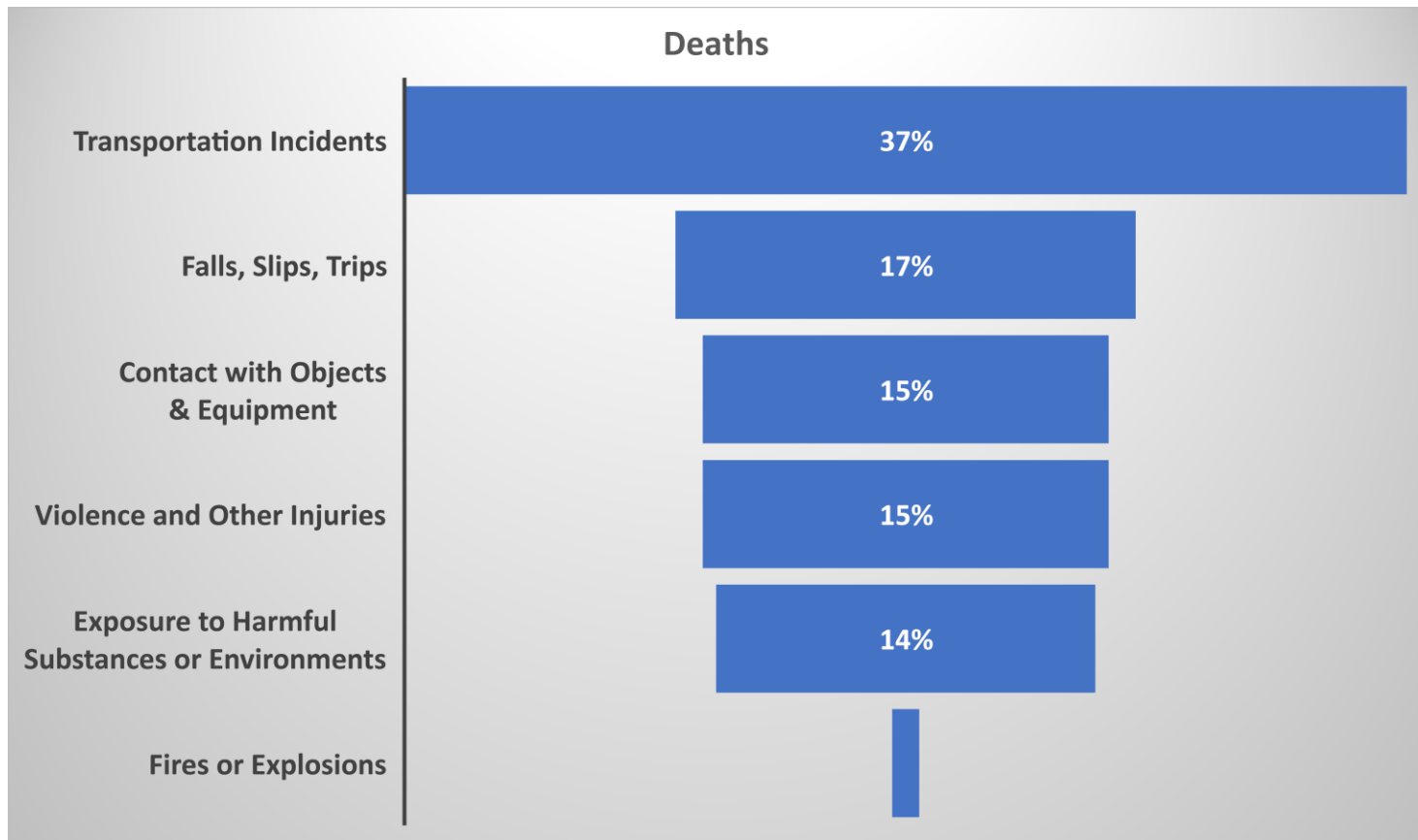
Gain insight into the best practices and technologies you can use to help manage your fleet risks.

Things You Might be Worried About as a Risk Manager



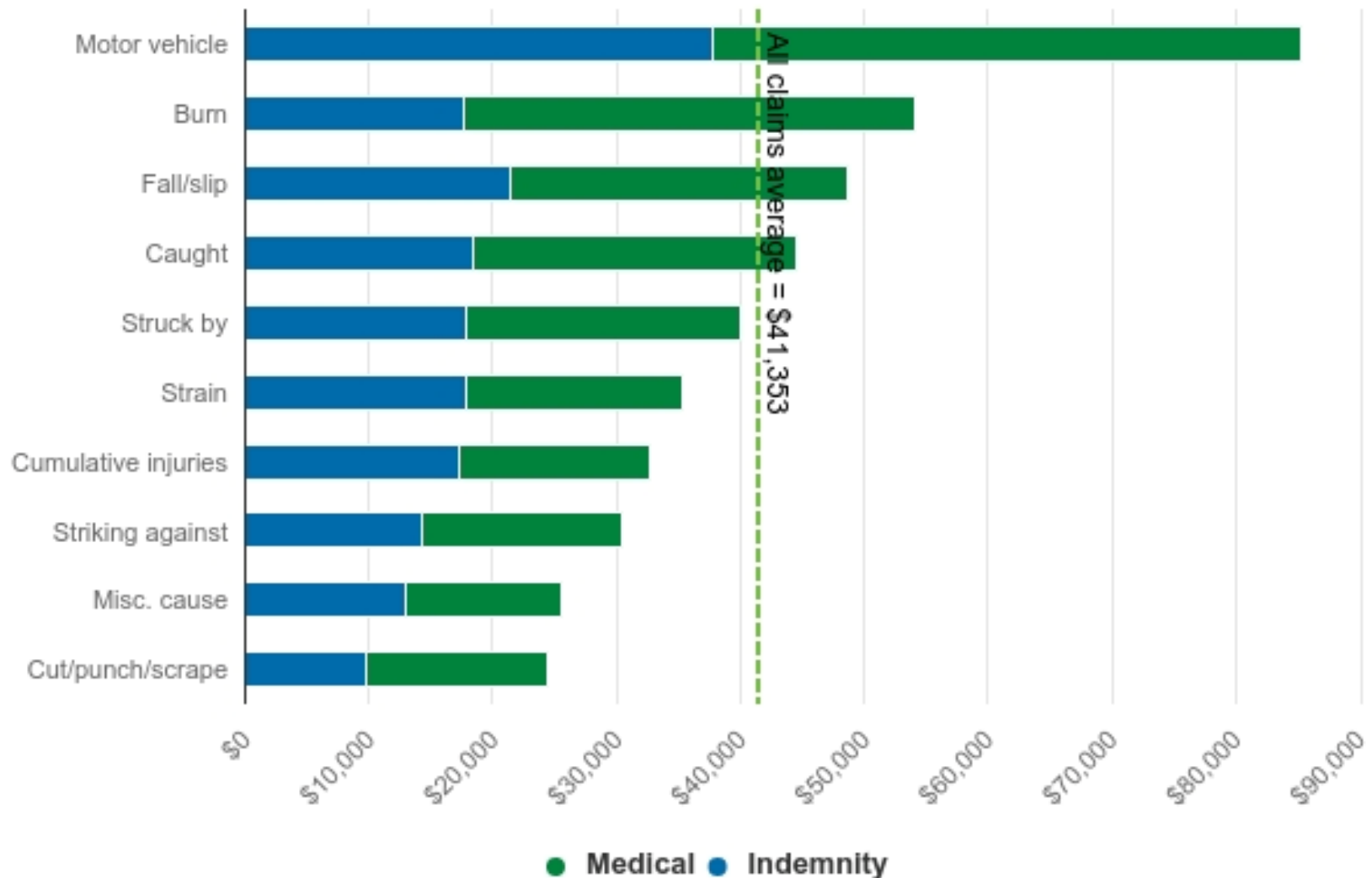
What Risk Managers Should Worry About

Vehicle Accidents: The Leading Cause of Work-Related Fatalities



Most costly work-related injury claim - MVA

Workers' compensation costs by cause, 2019-2020



Diverse Fleet of Vehicles



Diverse Vehicle Exposures

- **Exposures**
 - Owned vehicles
 - Personal use
 - Non-owned vehicles



Diverse Driver Population

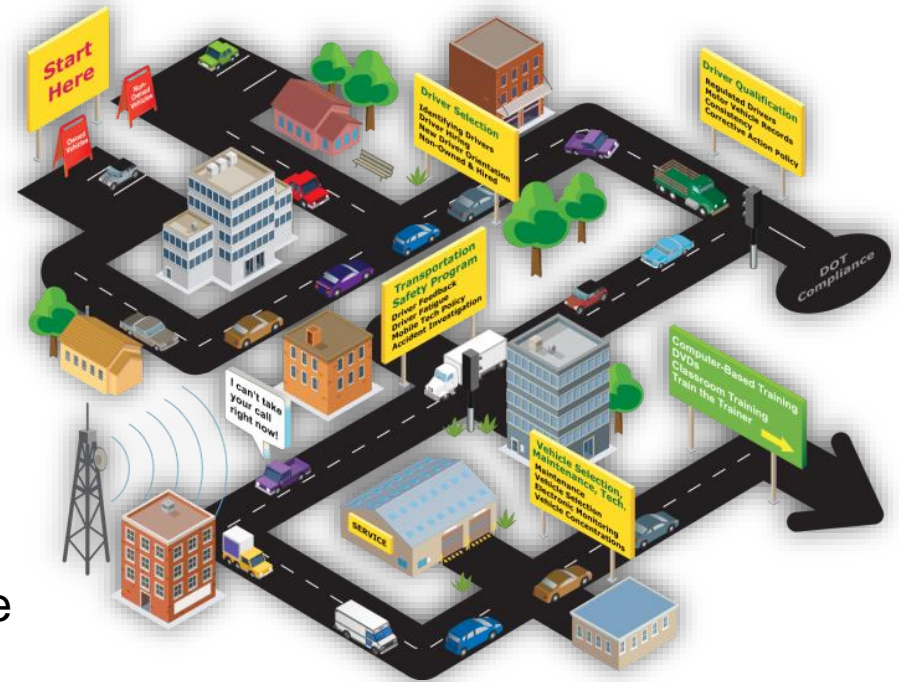
- **Drivers**

- Public officials
- Administrative staff
- Police and emergency services
- Street and road maintenance
- School bus
- Parks and recreation
- Seasonal employees
- Volunteers

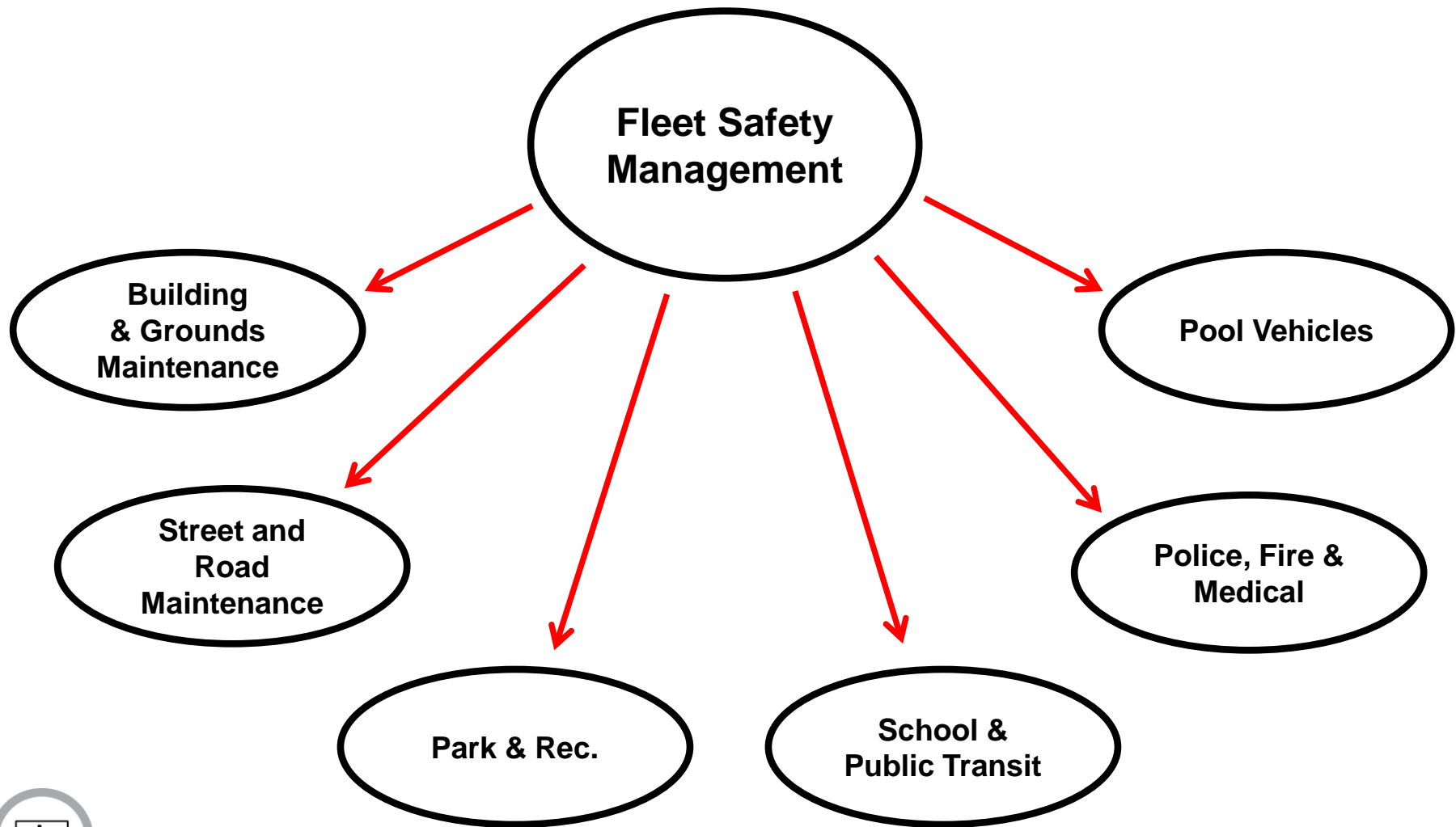


Managing Your Diverse Fleet of Vehicles and Drivers

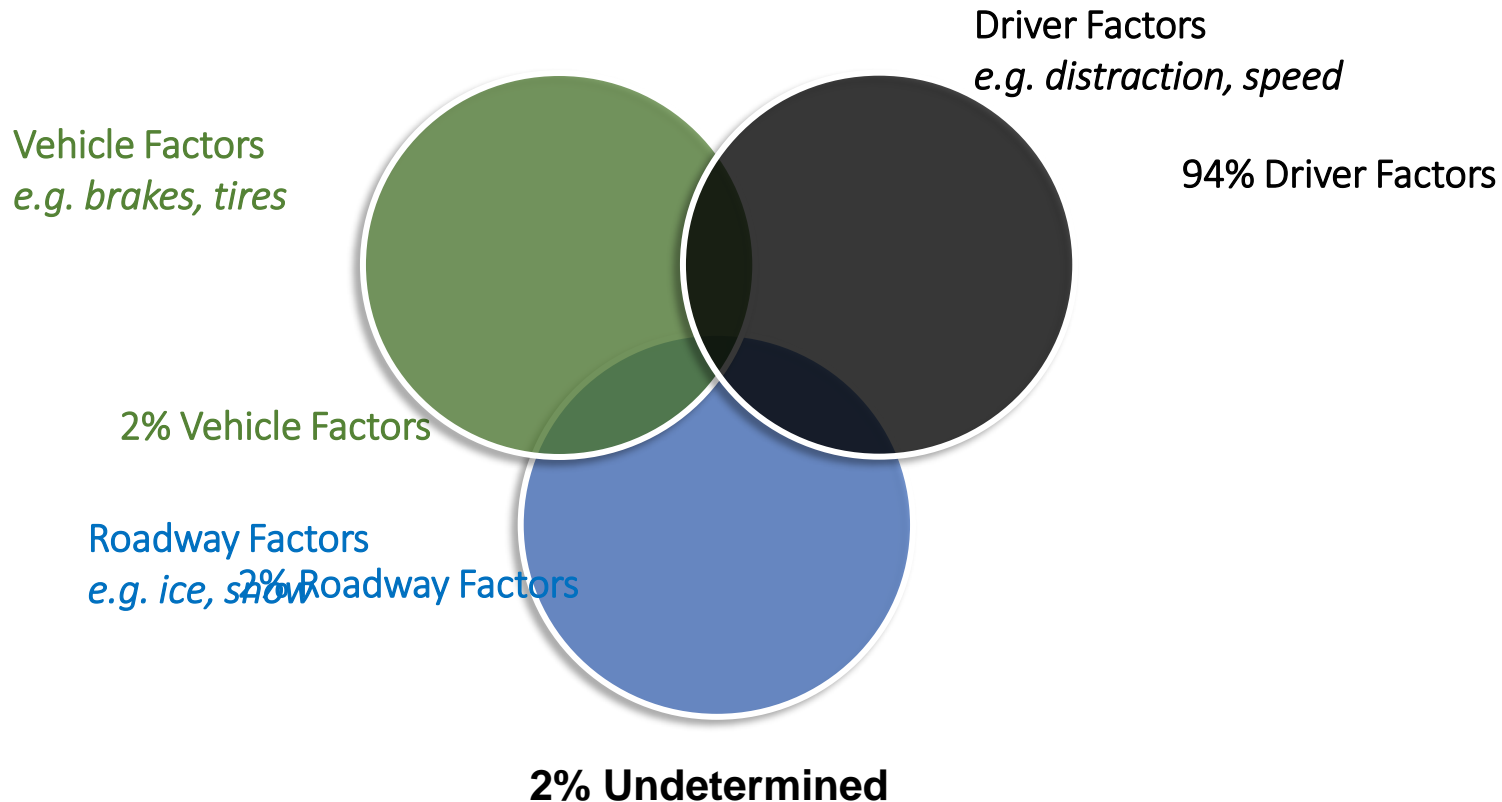
- Centralized fleet management
- Driver selection and certification
- Managing driver performance
- Managing non-owned/hired vehicles
- Safety policies and procedures
- Driver safety training
- Accident management
- Distraction and fatigue
- Vehicle inspection and maintenance
- Vehicle design and safety technologies



Centralized Fleet Safety Management



Driver, Roadway or Vehicle?



Source: Traffic Safety Facts, National Highway Traffic Safety Administration, February 2015.

Driver Selection and Hiring Process



Annual Driver Recertification

- Periodic motor vehicle record (MVR) review
- Driving performance review

	NUMBER OF PREVENTABLE ACCIDENTS (3 years)			
NUMBER OF VIOLATIONS (3 years)	0	1	2	3+
0	CLEAR	ACCEPTABLE	BORDERLINE	POOR
1	ACCEPTABLE	ACCEPTABLE	BORDERLINE	POOR
2	ACCEPTABLE	BORDERLINE	POOR	POOR
3	BORDERLINE	POOR	POOR	POOR
4+	POOR	POOR	POOR	POOR
ANY MAJOR (Past 5 years)	POOR	POOR	POOR	POOR
THIS IS AN EXAMPLE. YOU SHOULD CUSTOMIZE CONTROLS TO MEET YOUR ORGANIZATION'S NEEDS AND EXPOSURES.				

Driver Management

Accidents and incidents

ACCIDENT REPORT

Failure to complete this form in its entirety may result in a delay in processing this claim.

FILING CLAIM FOR (check all that apply):
☐ Accidental Injury Only ☐ Injury With Disability ☐ Injury With Hospitalization ☐ Decedent - Date Decedent: / /
☐ Short-Term Disability Policy Number ☐ Hospital Indemnity Policy Number ☐ Hospital Intensive Care Policy Number ☐ Life Policy Number ☐ Specified Health Event Policy Number

INSTRUCTIONS:
• Complete Section A: Policyholder/Patient Information.
• Complete your doctor complete Section B: Physician's Statement. If you are filing for a claim, your doctor also complete and sign Section C: Physician's Disability Statement.
• Have your doctor complete and sign Section D: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section E: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section F: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section G: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section H: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section I: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section J: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section K: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section L: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section M: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section N: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section O: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section P: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section Q: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section R: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section S: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section T: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section U: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section V: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section W: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section X: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section Y: Employer's Statement.
• If you are filing for a claim, have your employer complete and sign Section Z: Employer's Statement.



Adherence to safety policies and procedures



On-board safety monitoring systems (telematics)

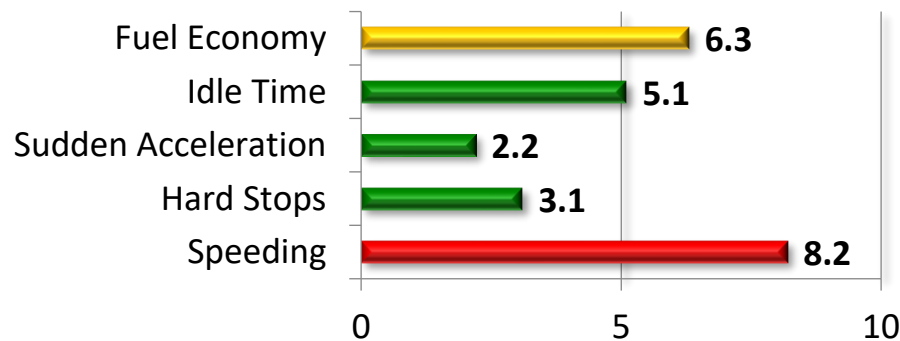


On-Board Safety Monitoring Devices

- On-board safety monitoring devices can help manage drivers with objective performance data, such as:

➤ Speeding events	➤ Routing
➤ Aggressive driving	➤ Productivity
➤ Idle time	➤ Accident details
➤ Fuel economy	➤ Hours worked

Sample Driver Scorecard



Video Event Recordings



Video provided by DriveCam

DriveCam
POWERED BY lytx

On-Board Monitoring Devices



Telematics Research

VIRGINIA TECH (VTI)

Use of Video Monitoring to Reduce At-risk Driving Behaviors in Commercial Vehicles, 2009

Results:

Up to 52 percent reduction in safety-related events

FMCSA

Study of the Impact of a Telematics System on Safe and Fuel-efficient Driving in Trucks, 2014

Results:

50 percent reduction in the frequency of “unsafe events”

5-9 percent improvement in fuel economy

CDC

Evaluation of Feedback to Truck Drivers to Increase Safe Driving Behaviors: Preliminary Findings, 2014

Results:

53 percent decrease in coachable events

Managing Non-owned and Hired Vehicles

- Identify drivers
- Obtain copy of license
- Review MVRs at least annually
- Set required auto insurance limits of liability
- Obtain certificates of insurance
- Have violation and accident reporting requirements
- Include employees driving non-owned vehicles in fleet safety program and safety training initiatives
- Verify that vehicles are inspected, maintained and safe



Fleet Safety Policies and Procedures



- **Examples**

- Rules of the road
- Mobile device use while driving
- Vehicle inspection and maintenance
- Prohibition on drug or alcohol use
- Accident and violation reporting
- Personal use of organization-owned vehicles
- Seat belt use



Driver Safety Training

Key points

- Don't assume everyone is a safe driver
- Consistency
- Training that fits your operation/drivers

Types of training

- Orientation
- Periodic safety awareness
- Post accident



Accident Management

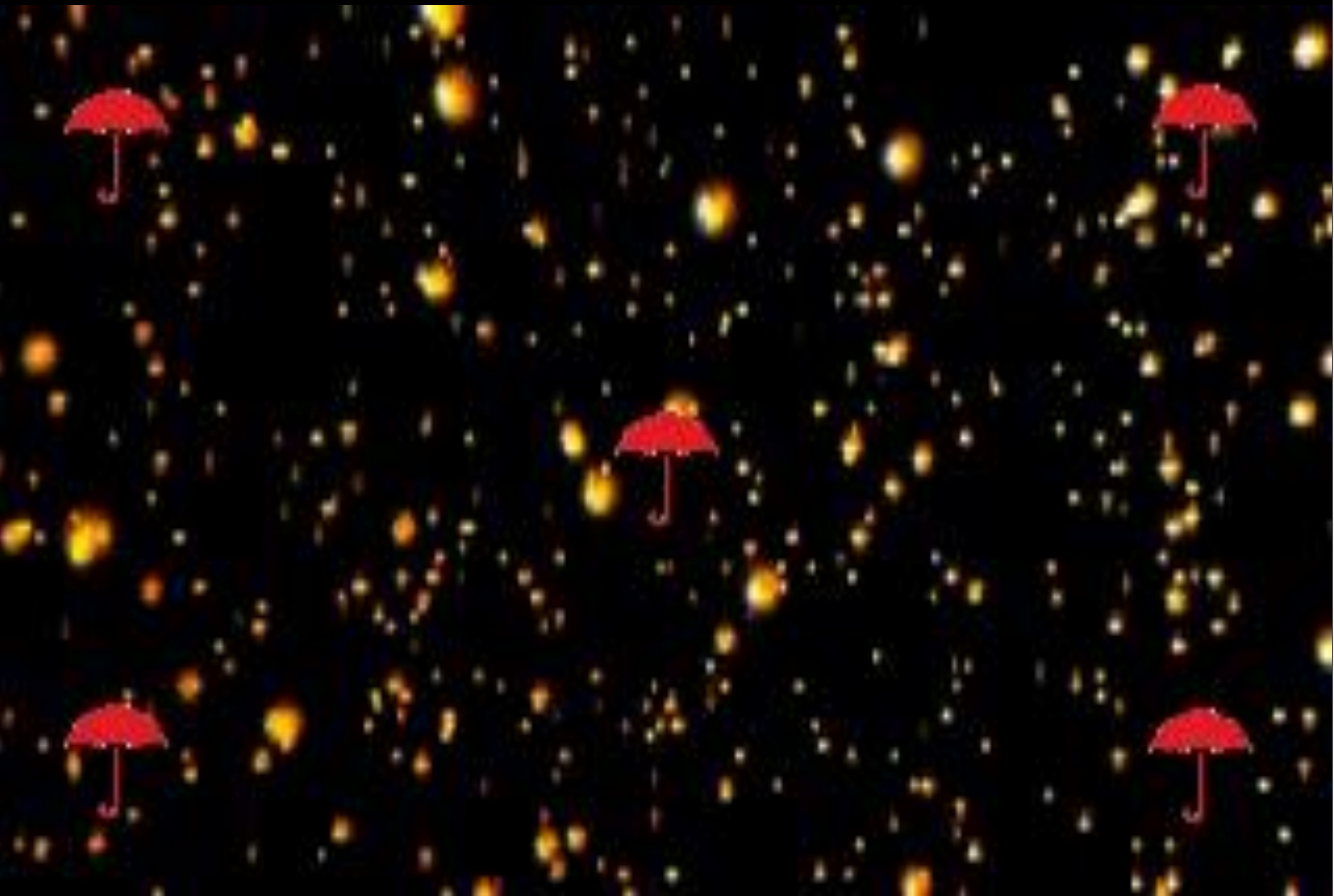
- Be prepared
- Respond effectively
- Investigate
- Determine preventability
- Identify countermeasures



Managing Distracted Driving



- People killed in crashes involving distracted drivers = **3,142**. *Source: NHTSA*
- An estimated **324,652** people injured in crashes involving distracted drivers.
Source: NHTSA.dot.gov 2020
- Driving while using a cell phone **reduces** the amount of **brain activity** associated with driving by **37%**.
Source: Carnegie Mellon University, 2008
- Almost **80 percent** of all crashes involved the **driver looking away** from the forward roadway just prior to the onset of the crash. *Source: VTTI 100-Car Study, 2006*
- Sending or receiving a text takes a **driver's eyes from the road** for an average of **4.6 seconds**, equivalent to driving the length of a football field at highway speed, blind.
Source: VTTI Driver Distraction in Commercial Vehicles, 2009
- Text messaging creates a crash risk **23 times worse** than driving while not distracted.
Source: VTTI Driver Distraction in Commercial Vehicles, 2009



Managing Distracted Driving

- Have a formal distracted driving policy
- Educate employees about the need to stay focused on driving
- Avoid contacting employees while they are driving
- Set a good example by following your policy

Three types of
distractions that can
impact driving
behavior



Visual

Eyes away from the road



Manual

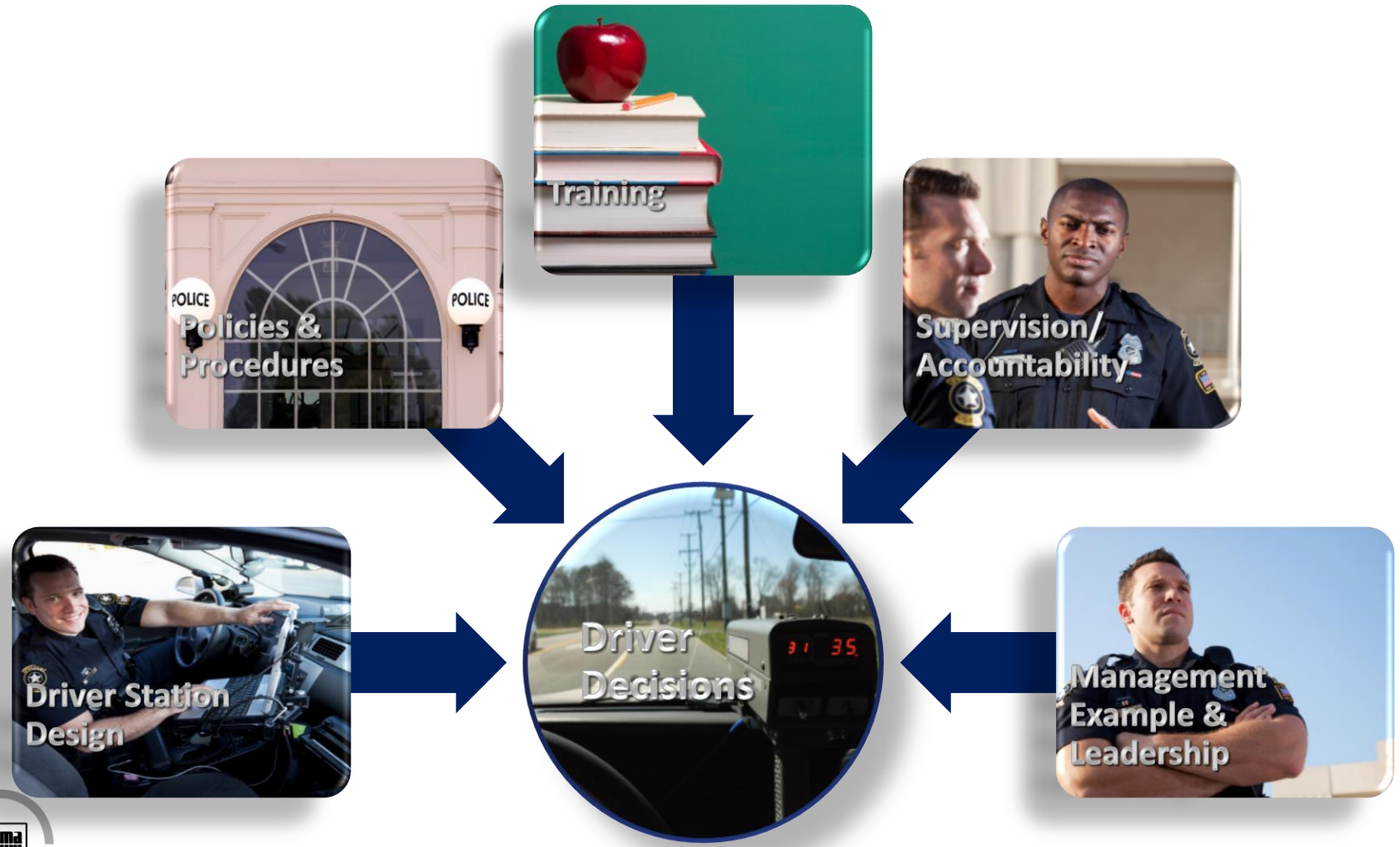
Hands off the wheel



Cognitive

Mind off the basic task of driving

Preventing Distracted Driving Among Law Enforcement



Managing Fatigue

Driving after not sleeping for 24 hours is comparable to driving while intoxicated.

Source: National Sleep Foundation

Driving after sleeping 5 hours increases your crash risk 4-5 times.

Source: AAA Foundation

The average adult requires 7-9 hours of daily sleep.

Source: National Sleep Foundation

- Monitor shiftwork and employees working 2nd jobs
- Avoid late-night driving
- Trip planning
- Use a transportation service for group transportation
- Provide education

Vehicle Inspection and Maintenance

Priorities:

- Written maintenance program that covers all vehicles
- Procedures meet and/or exceed the manufacturer's recommendations
- Vehicles are kept in safe mechanical condition
- All inspections and maintenance are documented



Vehicle Design and Safety Devices

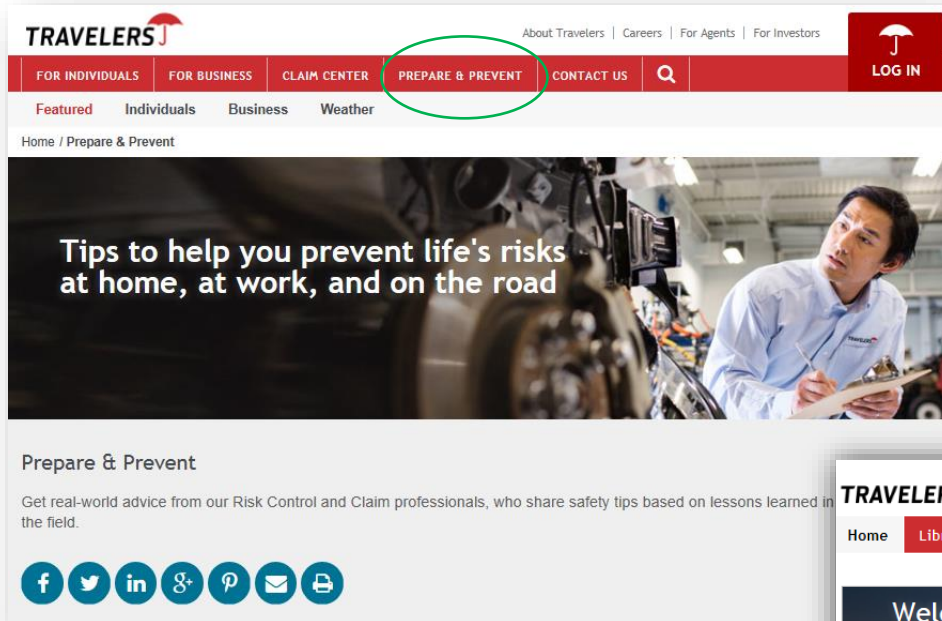
Examples

- Speed governors
- Collision avoidance technology. Examples:
 - ✓ Forward Collision Warning
 - ✓ Automatic Emergency Braking
 - ✓ Lane Change Assistant
- Back-up alarms/cameras
- Designs that enhance safety. Examples:
 - ✓ Non-slip steps and handholds
 - ✓ Extra mirrors
 - ✓ Sloped hoods
- Vehicle monitoring (telematics)



Questions?

Travelers Driver and Fleet Safety Resources



[Travelers.com](https://www.travelers.com)

Select “Prepare & Prevent”, then
“Driver and Fleet Safety.”

Travelers Risk Control Customer Website

