

Risk navigator

Components of a driver safety program

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Primary casualty

Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16



About Markel's Risk Solution Services team

Risk Solution Services provides technical insight related to existing and potential insured risk at Markel. The team partners with our customers, claims, and underwriters to educate on both current and future risk trends and supports our clients with a comprehensive offering of risk management solutions.

We do this by engaging with clients, underwriting, and claims teams.

E-mail our team at risksolutions@markel.com.



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Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16



Drivers are a significant loss exposure for your organization—one that is often overlooked. Vehicle crashes are on the rise and increasing jury verdicts for those found at fault are reaching amounts never before considered. To lessen these risks and exposures to your organization, there are many risk management strategies and best practices available to manage your drivers and their associated driving exposures. Some of the strategies and best practices you can use include:

- Demonstrating management support
- Driver selection and evaluation
- Written policies and programs
- Orientation, on-boarding, and training programs
- Process for incident reporting
- Protocols for inspections and maintenance



Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16



Demonstrating management support

This component may be considered somewhat obvious and subjective, but there are a number of things you can do to demonstrate your organization's commitment to your driver safety program. Some of these are:

- A clearly written driver safety policy statement signed by your top management. It should:
 - Communicate:
 - Support and commitment to driver safety
 - Expectation of cooperation from all staff
 - Be distributed to all employees
 - Include a signed acknowledgement
 - Be placed in employee driver's file
 - Be posted in conspicuous place
- Assign an individual to oversee driver safety
- Establish clear standard operating procedures that are in writing and consistently enforced
- Hold your drivers accountable for their driving and any accidents sustained
 - Do you have a procedure in place that explains the consequences and actions for new infractions that appear on driver MVRs?
 - Do you utilize telematics or GPS technology?
 - Are you using incentives for good driving performance?
- Include safety as a recurring topic in driver meetings (agendas verify safety is included)
- Routinely review safety rules (and update as needed)
- Provide first aid kits, fire extinguishers, and emergency kits in all vehicles



Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16

Driver selection and evaluation

Whether driving is a full-time responsibility or incidental to job duties, it is important that you take precautions to ensure the quality of every employee (or volunteer) that will be driving for your organization. To do this, consider the following:

- Develop driver selection criteria (in writing to promote consistency) that can help you evaluate your driver candidates to determine if they are acceptable drivers. Include:
 - Application thoroughly completed
 - A review of past work records (to screen out those with unexplainable gaps or “job hoppers”)
 - The applicant should be able to understand both oral and written instructions
 - Checking references provided. These can typically verify
 - Length of employment
 - Number of accident reports
 - Overall driving performance
 - Verification that the driver’s license is valid (for the state of residence)
 - Photocopy both sides and place in the applicants file
 - Note any driving restrictions
 - Corrective lenses, no nighttime driving, etc., for example
 - Implement a tracking/monitoring system to confirm and verify that all licenses are current



Table of contents

About Markel’s Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver’s Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver’s vehicle condition report	15
Resources	16



- Hiring only experienced drivers - two years' experience should be a minimum (but will come with some inexperience risks); five or more years of driving experience is preferred. Hiring older drivers may provide your organization with a more mature (and experienced) driver and lessen your driving exposures.
- Drug screening
- Background checks
- Motor Vehicle Record (MVR). Obtaining and reviewing a 3-year MVR for each driver prior to hiring. Prior driving experience is often a good indication of current driving habits.
 - MVRs should demonstrate good driving records
 - Drivers with three (3) or more moving violations in three years should be disqualified.
 - Drivers with any of the following violations (regardless of time period) should be disqualified:
 - Violation in connection with a fatal accident
 - Using a vehicle to elude an officer
 - Hit and run – leaving the scene of an accident
 - Driving under the influence of drugs or alcohol and/or refusing the take a blood/breath test
 - Driving under a suspended, revoked, or expired license
 - Any felony involving the use of a vehicle
 - False report to police department
 - Failure to report an accident
 - Fleeing or attempting to evade the police
 - Failure to stop and report an accident in which the driver was involved
 - Negligent vehicular homicide
 - Permitting an unlicensed driver to drive
 - Reckless, negligent, careless driving, or racing
 - Operating a motor vehicle without the owner's permission
 - Speeding in excess of 20mph over speed limit



Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16



- Disqualifying drivers with two (2) or more preventable accidents* in three years
- Compliance with a drug and alcohol testing program
- Disqualifying any driver convicted of any alcohol or drug related offenses including, but not limited to, driving while under the influence of alcohol or drugs within the past five years
- Conducting road tests, driver ride-along evaluations, etc.
- Testing drivers on rules, knowledge of safety precautions, and any other elements important to your particular operation
- Once eligible drivers have been identified, establish (and maintain) an up to date driver's list of all personnel who would ever be authorized to operate a vehicle on behalf of your organization. This should include full-time, part-time, infrequent, or incidental drivers. Record driver information as it appears on their driver's license.
- You should have procedures in place to assure your drivers maintain an "acceptable" MVR during the tenure of their employment. You can verify this with an annual MVR review.
- Stipulate that failure to participate in pre-employment or post-hire MVR screening may result in denial of employment, loss of employment, or revocation of driving privileges.



Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16

*A preventable accident is any traffic accident which results in property damage and/or personal injury, regardless of who is injured, what property was damaged, to what extent, or where it occurred, in which the driver in question failed to exercise every reasonable precaution or action to avoid the accident. Driving to avoid preventable accidents is defensive driving. The fact that the driver was not charged with a traffic violation by law enforcement is not part of this definition. (Derived from the National Safety Council DDC-4 Guide)



Written policies and programs

In today's business environment, you can proactively serve your own organization by documenting how you expect your business to be run. This can include a written driver safety program. In fact, if your vehicles are regulated by the Federal Motor Carrier Safety Administration (FMCSA), you will be required to document how your organization will comply with the many federal regulations that govern your commercial fleet. (Those regulations are not included in this guide.)

- A written vehicle/driver safety program should include:
 - Provisions for 100% seat belt use
 - Rules about distracted driving
 - Reporting rules for any moving violations
 - If applicable, child safety seats or booster seats used per state regulations
 - Rules (and guidelines as needed) on permitted personal use of company vehicles. Also clarify if family members are permitted to use these vehicles. If so, MVRs of each family member should also be obtained and evaluated. This should also be communicated to your insurance carrier due to the potential increased exposure this use may create.
- Your rules and regulations should be written in a clear, concise manner with sufficient detail
- Rules and regulations should be readily available and easy to obtain in an organized, neat, and easy-to-use format
- Everyone should thoroughly review the rules, be tested on them, and sign an acknowledgment confirming the driver understands your organization's commitment to driver safety and will abide by the policies, rules, and regulations governing driver safety
- Your organization should effectively communicate any updates
- Rules should be rigorously enforced



Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16



Orientation, on-boarding, and training programs

Finding the right drivers is a difficult process. It is not over however with the selection process. You need to train those who have been selected to do the job successfully, and most importantly, to do it safely. This training presents some great opportunities for your organization to better manage your driving exposures.



- In order for it to be effective, training should:
 - Be recurring
 - Use a variety of methods to communicate important safety information (posters, paycheck stuffers, safety meetings, etc.)
 - Encourage continuous reinforcement of safe driving practices

Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16



- Training can be:
 - Informal (covering a safety topic at the beginning of a shift)
 - Formal (monthly, quarterly, etc.)
- Topics should be
 - Selected ahead of time
 - Presented in a structured, classroom-like environment
- Employees should be tested on what was covered
 - Test results should be documented and placed in each drivers file
- Thorough training sessions (such as orientation and annual refresher training) should follow a checklist to assure all topics are consistently covered
- Training should include defensive driving training
- Training should also include what is considered distracted driving
- Attendance should be mandatory – and documented into each employees file
- Other proactive practices that might be utilized to help maximize your training efforts could include:
 - Assigning driver trainer
 - Providing in-vehicle training
 - Utilizing a monitored probationary period for all new hires
 - Assuring that top management participates in new hire orientation
 - Including defensive driver training as part of the driver safety training program
 - Assuring drivers understand they are held accountable for preventable accidents

Some of the driver training courses that are available are:

- Alert Driving: <http://www.alertdriving.com/home/>
- National Safety Council: <http://www.nsc.org/pages/home.aspx>
- Smith System Training: <https://www.drivedifferent.com/>
- There may also be additional providers in your area that offer similar courses.



Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16



Incident reporting process

Do your drivers know what to do (and what not to do) in the event of an accident? An improper statement immediately following an accident could make your organization liable. It is important that you establish procedures that inform the drivers how to properly respond in the event of an accident. Your organization may want to consider obtaining legal advice to document how your drivers are expected to respond immediately after an accident. Some organizations have an “accident kit” in each vehicle as a reminder of what should be done. These can contain checklists, important phone numbers, along with other important information and items to aid in properly responding. Drivers should know:

- Are there any immediate concerns (i.e. evacuation of a high capacity bus that should be dealt with?
 - Has your staff been trained on how to do this?
- When should they notify someone?
- Who should they call?
- Who should/can they talk with?
- What should they say (or not say)?
- What information should they gather?
- Are there any additional steps they should take?



Consider having a checklist for drivers to guide them through the proper steps expected of them in the event of an incident. Markel’s claims website: <https://www.markelinsurance.com/claims/how-to-report-a-claim> provides some excellent guidance on how to report a claim.

By having all the proper procedures (and training) in place before an accident, your organization and your drivers are more apt to respond properly to an accident and not react in a way that could be detrimental to your organization.

Table of contents

About Markel’s Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver’s Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver’s vehicle condition report	15
Resources	16

Inspections and maintenance

“What gets inspected gets dealt with” is a management saying often stated and one that may serve your organization well in this regard. Properly inspected and maintained vehicles have a much greater chance of operating properly than vehicles that are neglected. It is vital to properly maintain and service your vehicles so that your organization can have confidence in your equipment. Steps your organization can take in this regard include:

- Training drivers how to do a thorough inspection
- Making sure all vehicles are inspected (in writing) prior to use (and as required by applicable laws)
- Having repairs and maintenance issues remedied as promptly as needed
- Having all physical damage reported to supervisory management
- In the event of a breakdown or weather-related condition, assuring your drivers know who to notify for assistance
- Having all repairs completed by licensed shop/mechanic
- Having a licensed mechanic/shop inspect each vehicle on an annual basis
- Having all vehicles receive periodic scheduled maintenance; this is documented in each vehicle file
- Having maintenance files kept for each vehicle for a minimum of two years (In the event of a lawsuit, these records can be used as evidence that your vehicle was properly maintained.)
- Completing preventative maintenance within vehicle guidelines



Having a well-maintained fleet will give your organization the confidence that your vehicles are as they should be and not at a great risk of being the cause of an incident due to a mechanical failure.

Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16

Use a Driver's Vehicle Condition report

In addition to regular inspections, it's wise to use a Driver's Vehicle Condition report to identify items that need attention and repair. When you use this report, you are obligated to correct the defect that the driver identified before you can use the vehicle again. Failure to do so could increase your liability in an accident, especially if the defect caused or contributed to the accident. Adopting a daily system to identify vehicle problems displays your organization's commitment to safety and accident prevention.

To summarize, your vehicle maintenance program should include a service record for each owned or leased vehicle, an inspection before initial use and then regular inspections for as long as you use the vehicle, Driver's Vehicle Condition reports, and a file containing records for repairs and parts.

Conclusion

Implementing these suggested risk management strategies effectively for your organization will get you off to a great start in managing many of your driving exposures. As a manager, you have a responsibility to your employees, to your customers, and the general public to know who is driving for your company and that they meet the driver guidelines you've established. You have a responsibility to have sound business procedures in place and to train your drivers so they know and can follow these procedures safely. And you need to assure the vehicles you have on the road are safe and well maintained.

There may be other components that will also help in managing your organization's driving exposures. You should also consider talking to your insurance agent to discuss your specific circumstances and what else you might do to lessen your driving risks.

The information provided in this document is intended for general informational purposes only and should not be considered as all encompassing, or suitable for all situations, conditions, and environments. Please contact us or your attorney if you have any questions.

Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16



First aid kit contents

The American Medical Association recommends the following for vehicle first aid kits.

Item	Minimum Quantity	Item	Minimum Quantity
Accident report forms	2	Hot/cold reusable compress, 4" x 6"	1
Adhesive plastic bandages, ¾"x 3"	25	Ibuprofen tablets	8
Alcohol cleansing pads	24	Instant cold compress, 4" x 5"	1
Antibiotic ointment packs	3	Junior plastic bandages, 3/8" x 1-1/2"	20
Antiseptic cleansing wipes (sting free)	12	Knuckle fabric bandages	2
Burn relief gel pack	1	Non-stick pads, 2" x 3"	2
Butterfly wound closures, large	2	Scissors	1
Castile soap towelettes	2	Saline solution (eyewash)	1
Conforming gauze roll bandage, 2" x 4.5 yd.	1	Sterile eye pads	2
Conforming gauze roll bandage, 3" x 4.5 yd.	1	Trauma pad, 5" x 9"	1
Cotton tipped applicators, 6"	2	Tweezers	1
Decongestant tablets	2		
Elbow & knee plastic bandages, 2" x 4"	2		
Emergency blanket	1		
Exam quality vinyl gloves	2		
Exposure to blood or body fluid report	2		
Extra-strength non-aspirin tablets	8		
Finger split, 6" x ¾"	1		
Fingertip fabric bandages, large	2		
First Aid Guide booklet	1		
First aid tape roll, ½" x 10 yd.	1		
Gauze dressing pads, 2" x 2"	8		
Gauze dressing pads, 4" x 4"	4		



Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation.....	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process.....	11
Inspections and maintenance.....	12
Use a Driver's Vehicle Condition report.....	13
Conclusion.....	13
First aid kit contents.....	14
Driver's vehicle condition report.....	15
Resources	16



Driver's vehicle condition report

Vehicles are required to have a pre-trip safety inspection. An effective inspection exposures safety concerns and potential maintenance issues. Repairs can be addressed before they become costly, major repairs. Your supervisor should be notified immediately of any safety concerns.

Date: _____ Completed by _____

Vehicle ID: _____ Odometer: _____

Date: _____ Beginning: _____

Time: _____ Ending: _____

Vehicle overview

As you approach the vehicle, notice its general condition. Look for fresh oil, coolant, grease, or fuel leaks.

Inspection (check one)

Pass	Fail	N/A	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Check brake lights
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Emergency flashers
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Turn signals
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Head lights
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Check all mirrors
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Check windshield condition
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Steering wheel looseness, damage
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Wiper blades and washer operation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Horn operation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Heater/defroster operation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Parking brake operation
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Seat belt operation

Table of contents

About Markel's Risk Solution Services team	2
Demonstrating management support	4
Driver selection and evaluation	5
Written policies and programs	8
Orientation, on-boarding, and training programs	9
Incident reporting process	11
Inspections and maintenance	12
Use a Driver's Vehicle Condition report	13
Conclusion	13
First aid kit contents	14
Driver's vehicle condition report	15
Resources	16



- Check all external lights and reflectors
- Check tire rims for damage
- Check tires
- Check cargo areas for loose material
- Check lift gate (up/down, stow completely)
- Check windshield fluid
- Check oil level
- Check coolant
- Check power steering fluid

Conclusion

- Vehicle is in good operating condition
- Items checked FAIL require attention

Remarks

Resources

- Centers for Disease Control and Prevention (CDC) | www.cdc.gov
- The Insurance Institute for Highway Safety | www.highwaysafety.org
- National Highway Traffic Safety Administration | www.nhtsa.dot.gov
- Safety Training Institute | www.nsc.org

Table of contents

About Markel’s Risk Solution Services team2

Demonstrating management support4

Driver selection and evaluation.....5

Written policies and programs8

Orientation, on-boarding, and training programs9

Incident reporting process..... 11

Inspections and maintenance..... 12

Use a Driver’s Vehicle Condition report..... 13

Conclusion..... 13

First aid kit contents..... 14

Driver’s vehicle condition report..... 15

Resources 16

