

Small fleet safety program ideas

Risk Control services

from Liberty Mutual Insurance



Highlights:

This reference note offers fundamental things companies can do to reduce the risk and subsequent cost of vehicle crashes.

Many businesses operate vehicles but do not consider themselves as having a “fleet.”

They may use vehicles to transport employees to and from where the employee must work, or they have pick-up and delivery operations. In any case, the vehicle operation is secondary to the nature of the business. These companies have sales and service fleet operations.

The following components of a sales and service fleet safety program are a minimum only and do not represent all possible elements. Any final program should be tailored to meet your specific operational needs and size.

If you are subject to any local, state, or federal safety regulations, check for specific requirements that apply to you. Program elements listed below are not for regulated fleets.

Management support

Liberty Mutual studies of fleet safety programs have identified program practices and elements that are more commonly found with companies that have lower crash and vehicle related injury rates.

These program features/areas are as follows:

- Select drivers based on their history and ability to perform the job.
- Establish and communicate expectations on how jobs should be performed.
- Monitor performance against the expectations.
- Provide feedback on performance.
- Change behavior that does not meet expectations.
- Document policies and actions.

An effective safety program requires the support and backing of senior management. Employees must be aware of this support. Management should create a clear, comprehensive, and enforceable set of traffic safety policies and communicate them to all employees who drive on company business. The policy should also establish consequences for failing to adhere to its requirements.

Review and update the policy periodically and distribute it to employees whenever changes are made.

At a minimum, the policy should cover the following:

- Safe vehicle operation, including how safety results will be measured (see Measuring Results section).
- Use of safety belts by all occupants of all vehicles driven on company business- including personal vehicles.
- Prohibiting consumption of alcohol and/or controlled substances prior to and during vehicle operation and at any time while on the company premises.
- A statement on the use of mobile communication devices while operating on company business.

Company policies and expectations

Fleet safety policies should outline expectations for operation and use of company owned vehicles and other vehicles used for company business.

Expectations should cover topics that include:

- Using seat belts

- Using properly installed child safety seats or booster seats for all children under 80 lbs.
- Locking vehicles when not in use
- Securing cargo and valuables
- Observing posted speed limits and rules of the road
- Maintaining company vehicles in accordance with company policy and specifications
- Being courteous to other drivers and pedestrians
- Not using controlled substances or alcohol prior to or when operating a motor vehicle
- Allowing only the assigned driver or other company personnel engaged in the course of their employment to drive company vehicles
- Keeping windows clean inside and out to reduce glare
- Removing snow accumulation prior to driving
- Maintaining four seconds of following distance between your vehicle and other vehicles (passenger vehicles), and maintaining five to eight seconds in heavy/long combination vehicles, and moving slightly slower than the flow of traffic in heavy traffic
- Maintaining awareness of what is in front, on both sides, and behind your vehicle
- Not driving when fatigued and planning trips to avoid fatigue

Driver selection

Employers often hire applicants for reasons other than their driving skills. If those applicants will drive on company business, it is critical to determine whether they are safe, competent drivers.

The following can help make this determination:

- Require that all applicants complete an application that includes detailed information on their driving history, a listing of all crashes, all states they are licensed in, and all moving violations.
- Visually check the applicant's driver's license(s) to determine if they have the proper license for the job and to determine if there are any restrictions. If the applicant has more than one license, check them all.
- Obtain a Motor Vehicle Record (MVR) from all states where the applicant is or has been licensed.

- Establish specific criteria that details what is an acceptable driving history and compare all applicants to the criteria. Best practice is no moving violations in the previous three years. Hire only those applicants that meet your criteria. Establish disqualification criteria for drivers with an older history showing multiple serious violations.
- Administer a road test using the type of vehicle the applicant will operate and typical roadways on which the applicant will drive if they accept the position. Document the road test to show the driver demonstrated the ability to operate the vehicle as expected.

List of authorized drivers

Identify drivers who are authorized to operate company vehicles and those who are identified to operate vehicles on company business. Keep the list up to date and check driving records on a regular basis. The list should include the type of vehicle the employee is authorized to operate.

Mobile device use and other distractions

In addition to complying with mobile device regulations, a company should have policies on distractions and use of mobile devices. Prohibiting use of mobile devices is the best practice. Studies have shown little to no difference between hand held and hands free phone use. Texting should always be prohibited.

In addition to mobile devices, other distracting activities, like those listed below, can be included in a distractions policy:

- Eating or drinking
- In-vehicle entertainment/infotainment systems
- Smoking
- Personal grooming
- Watching non-traffic situations outside the vehicle (crashes, people, construction)
- Doing paperwork from your last client
- Using video players
- Reaching for loose items
- Interacting with passengers
- Child care
- Reading books, newspapers, or other printed material
- Transporting pets in the vehicle (unless in carriers and secured)
- Changing clothes

Driver training

The temptation to use training as a “cure-all” is very strong, but it is only one component of an effective program. While training is not the solution to many fleet safety problems, as part of an overall program used to provide supplemental training to give drivers additional knowledge and sharpen existing skills, driver training can be effective. Driver training should cover fleet safety policies and expectations in addition to safe driving theory.

Non-owned auto use

Some employees operate personal vehicles for company business. The vehicle owner’s insurance is typically the primary coverage and the business auto policy provides secondary coverage. Identifying employees who operate their personal vehicles for inclusion in the fleet safety program is the starting point. In addition to including those drivers in the program, minimum levels of auto liability insurance should be established. Employees operating their own vehicles should be made aware they should inform their insurance carrier there is business use of the vehicle.

Preventive maintenance

Maintaining vehicles in safe operating condition reduces the chance of crashes due to breakdown or defects. Furthermore, downtime caused by unplanned repairs is minimized and driver morale is improved with well-maintained vehicles. Your vehicles are rolling advertisements for your company and may make the first impression your customers will form about your business and your employees.

- Maintain vehicles according to the manufacturer’s specifications.
- Drivers should do a daily walk-around to look for problems such as tires with low air pressure, leaks, mirrors out of adjustment, etc.
- Encourage drivers to report defects to ensure repair before breakdowns occur.
- Insist that personal vehicles used on company business be properly maintained. Reserve the right to inspect those vehicles since they are used on company business.

Crash reporting

- Establish a policy to report all crashes immediately – no exceptions. Some companies treat this as a termination offense due to the serious liability exposure resulting from late reporting.

- Train drivers on how they should properly complete crash report forms. Be sure forms are available in all vehicles driven on company business.
- Investigate serious crashes, with the objective of identifying controls that will prevent similar crashes from occurring in the future.
- Review crashes with the drivers involved. Make it clear that the primary purpose for this review is to identify all possible causes, not to assess blame.
- Consult Liberty Mutual's Risk Control Consulting Center to obtain information on developing a crash investigation program for your specific needs.

Measuring results

Many fleets, regardless of size, make a fundamental mistake when trying to measure the effectiveness of their vehicle safety program: they only measure crash frequency (number) and crash severity (cost). That is like only measuring your profit and loss at the end of the year instead of measuring upstream indicators of your business process.

Effective fleet safety programs include measures of driver behaviors as well as frequency and severity. Behaviors such the ones listed below, when compared to company benchmarks, are clear indicators of individual attitudes and performance while driving.

- Hard stops and hard lateral steering frequency per 100 miles
- Speed compared to posted limits
- Fuel mileage
- Tire replacement
- Percent seat belt use

Behaviors managers enforce are the behaviors they will get. Reinforce and reward good driving behaviors by measuring the behaviors you expect your drivers to exhibit. Measuring and managing driver behaviors can dramatically affect crash frequency and severity.

Resources

- Liberty Mutual Insurance Model safety plan: motor fleet safety, RC 5291. A customizable template document.
- The American National Standards Institute (ANSI) Standard Z15.1. Safe practices for motor vehicle operations. An excellent reference tool for any unregulated motor vehicle fleet operation.

- Guidelines for employers to reduce motor vehicle crashes. A joint publication by Occupational Safety and Health Administration (OSHA), the National Highway Traffic Safety Administration (NHTSA), and the Network of Employers for Traffic Safety (NETS).

Available from https://www.osha.gov/Publications/motor_vehicle_guide.pdf



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