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Driving a Risk Management Program for Your Public Fleet Operations

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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



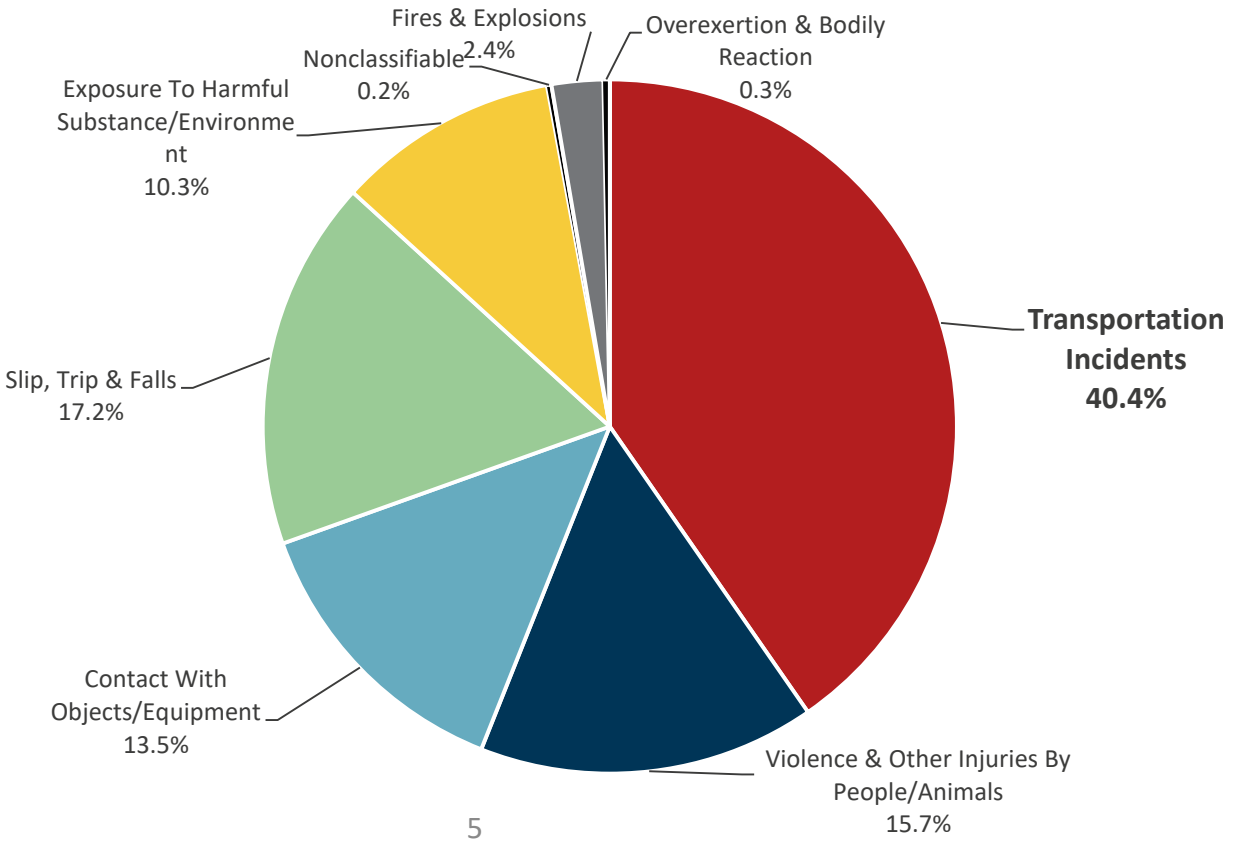






What Risk Managers Should Worry About

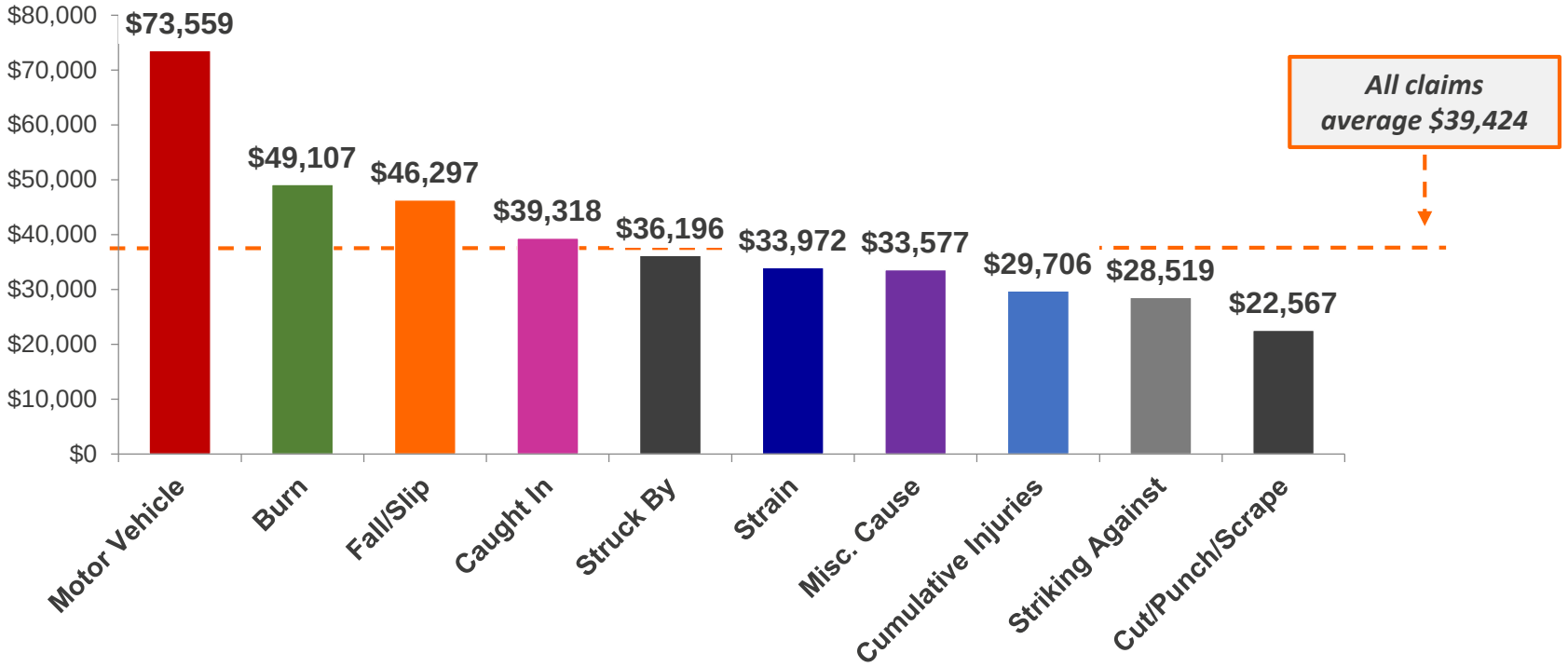
Vehicle Accidents: The Leading Cause of Work-Related Fatalities



Source: National Safety Council, 2019 Injury Facts

What Risk Managers Should Worry About (cont.)

Vehicle Accidents: The **Most Costly** Work-Related Injury Claim



Source: National Safety Council, 2019 Injury Facts

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Diverse Fleet of Vehicles















Diverse Vehicle Exposures

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





Diverse Driver Population



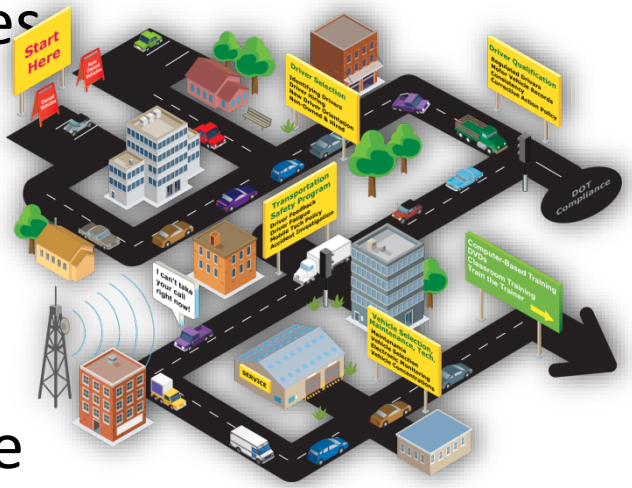


- **Drivers:**
  - Public officials
  - Administrative staff
  - Police and emergency services
  - Street and road maintenance
  - School bus
  - Parks and recreation
  - Seasonal employees
  - Volunteers

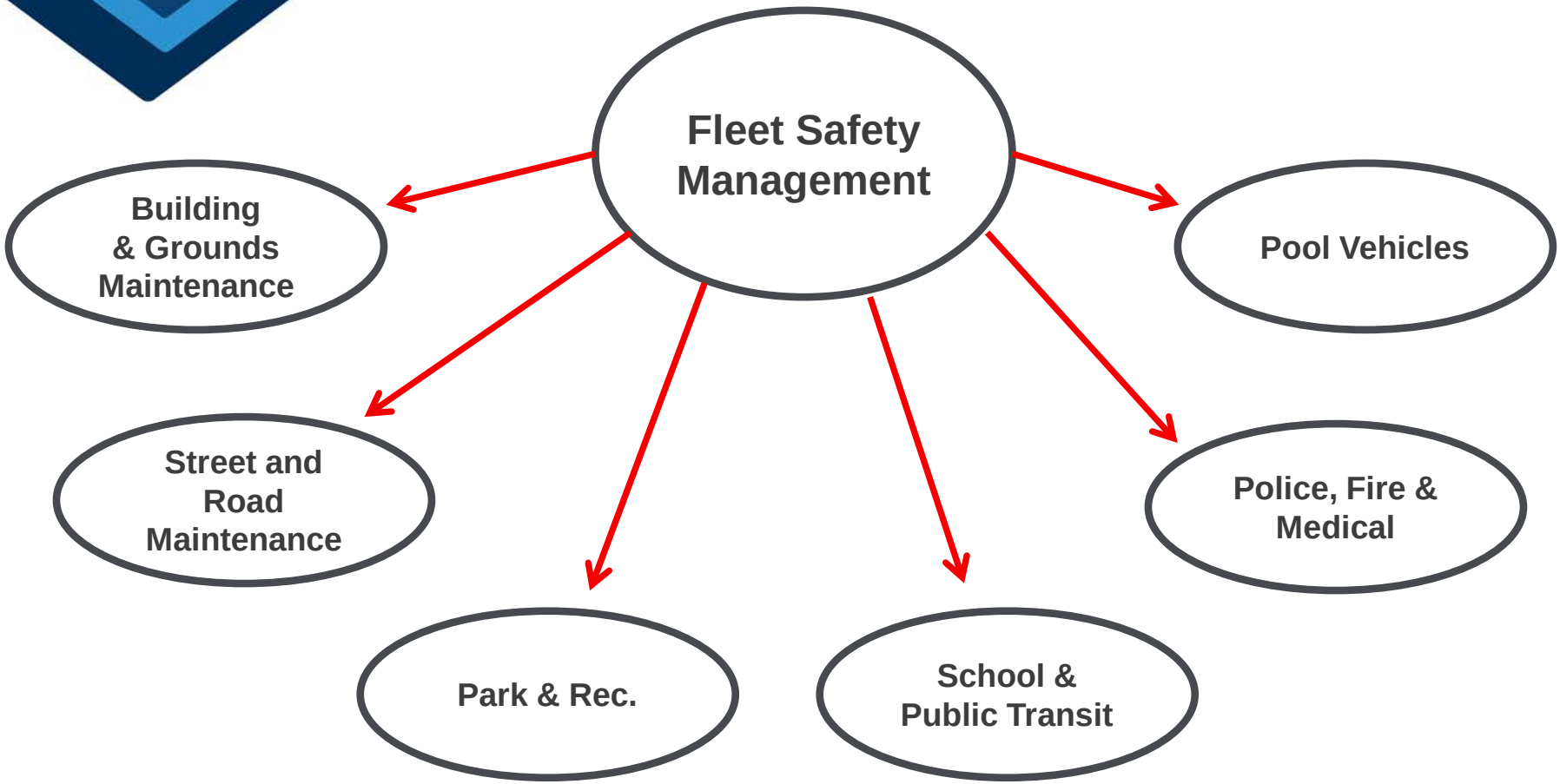


Managing Your Diverse Fleet of Vehicles and Drivers

- 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



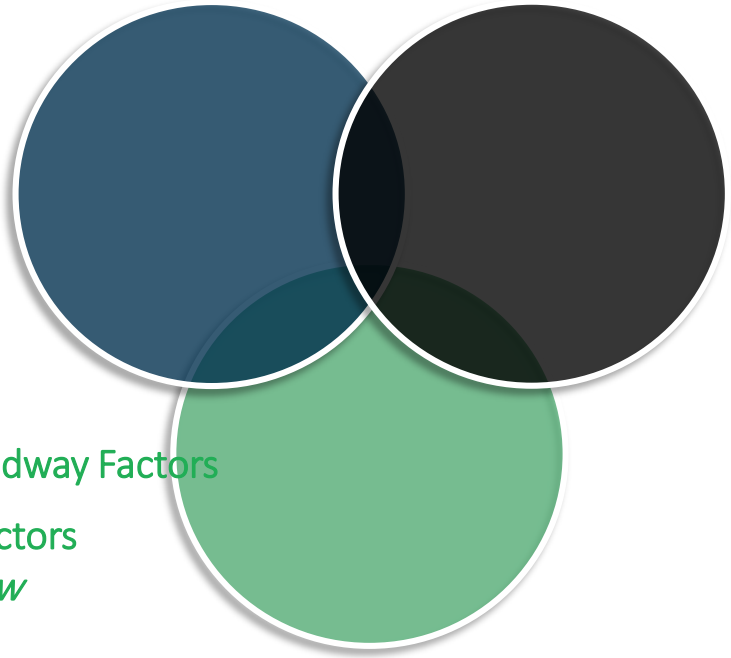
Centralized Fleet Safety Management



Driver, Roadway or Vehicle?

Vehicle Factors
e.g. brakes, tires

2% Vehicle Factors



Driver Factors
e.g. distraction, speed

94% Driver Factors

2% Roadway Factors

Roadway Factors
e.g. ice, snow

2% Undetermined

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.

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Driver Management

Accidents and incidents





Driver Management (cont.)

Adherence to safety policies and procedures



Driver Management (cont.)

On-board safety monitoring systems (telematics)





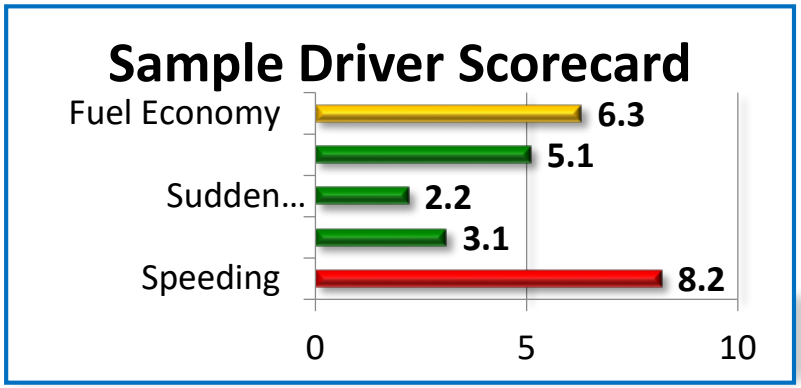




On-Board Safety Monitoring Devices (Telematics)

- 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



On-Board Monitoring Devices (Telematics)









Driver Management & Coaching Process









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Telematics Research

VIRGINIA TECH (VTTI)

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 = **3,477**.

  Source: USDOT

- An estimated **391,000** people injured in crashes involving distracted drivers. Source: U.S. Department of Transportation: Distraction.gov, 2015
- Driving while using a cell phone **reduces** the amount of **brain activity** associated with driving by **37%**.

  Source: Carnegie Mellon University, 2008

- Almost **80%** 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.

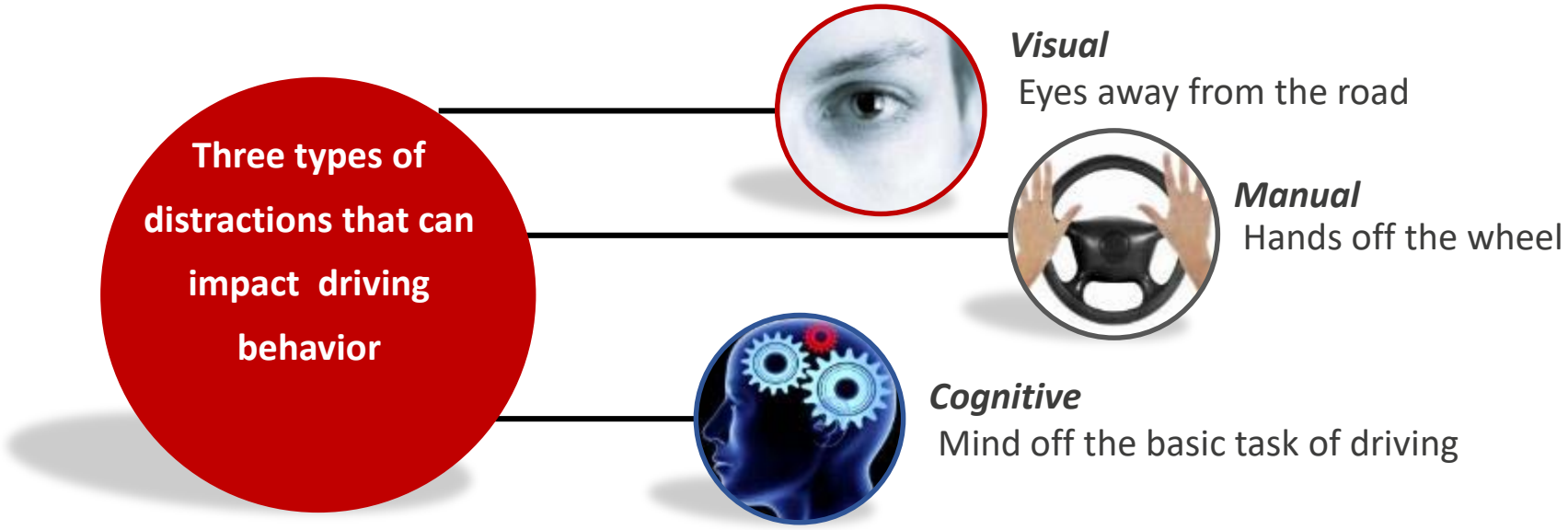
  Source: VTTI Driver Distraction in Commercial Vehicles, 2009

- Text messaging creates a crash risk **23 times worse** than driving while not distracted.

  Source: VTTI Driver Distraction in Commercial Vehicles, 2009

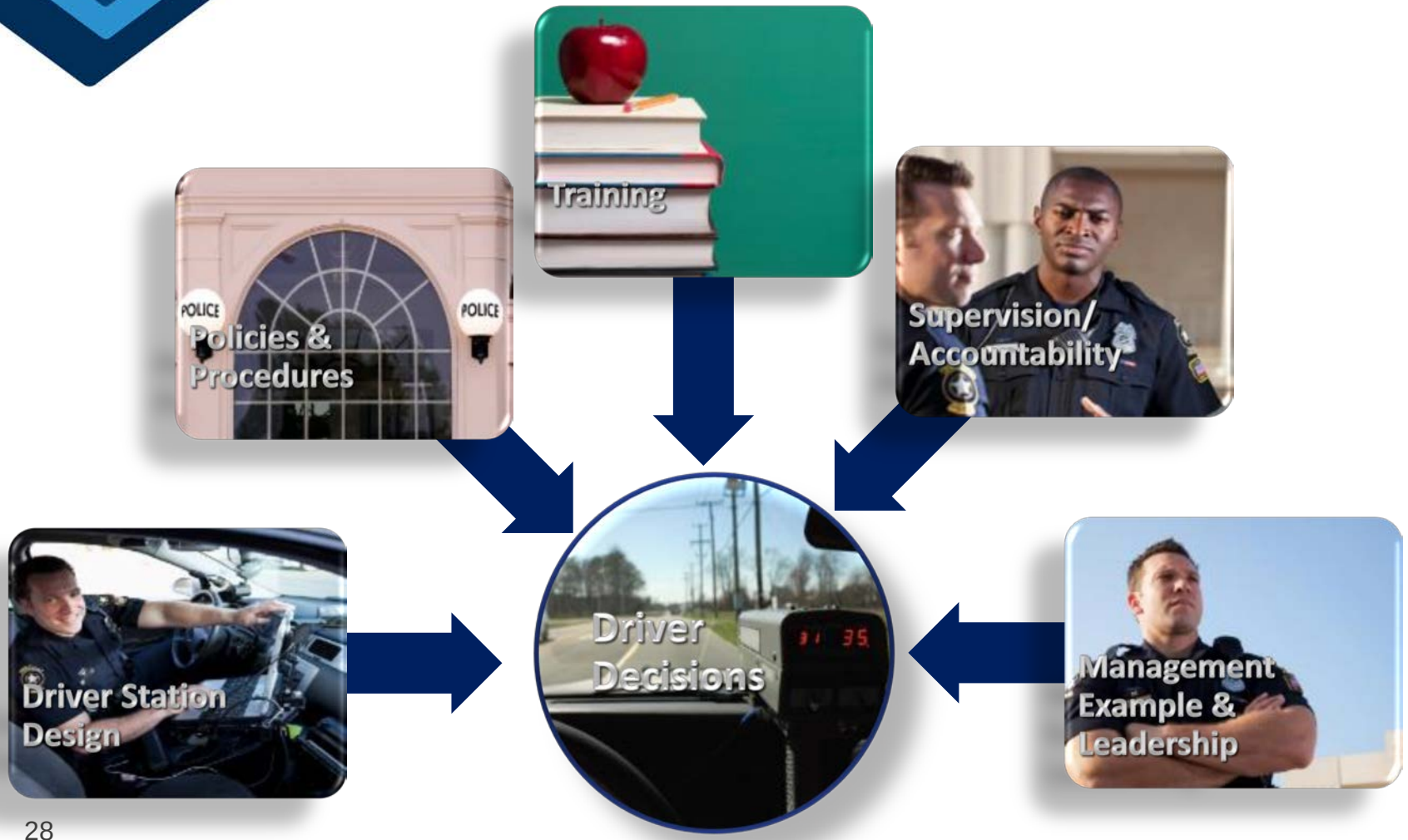
Managing Distracted Driving

- 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



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Preventing Distracted Driving Among Law Enforcement



Managing Fatigue (cont.)

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:

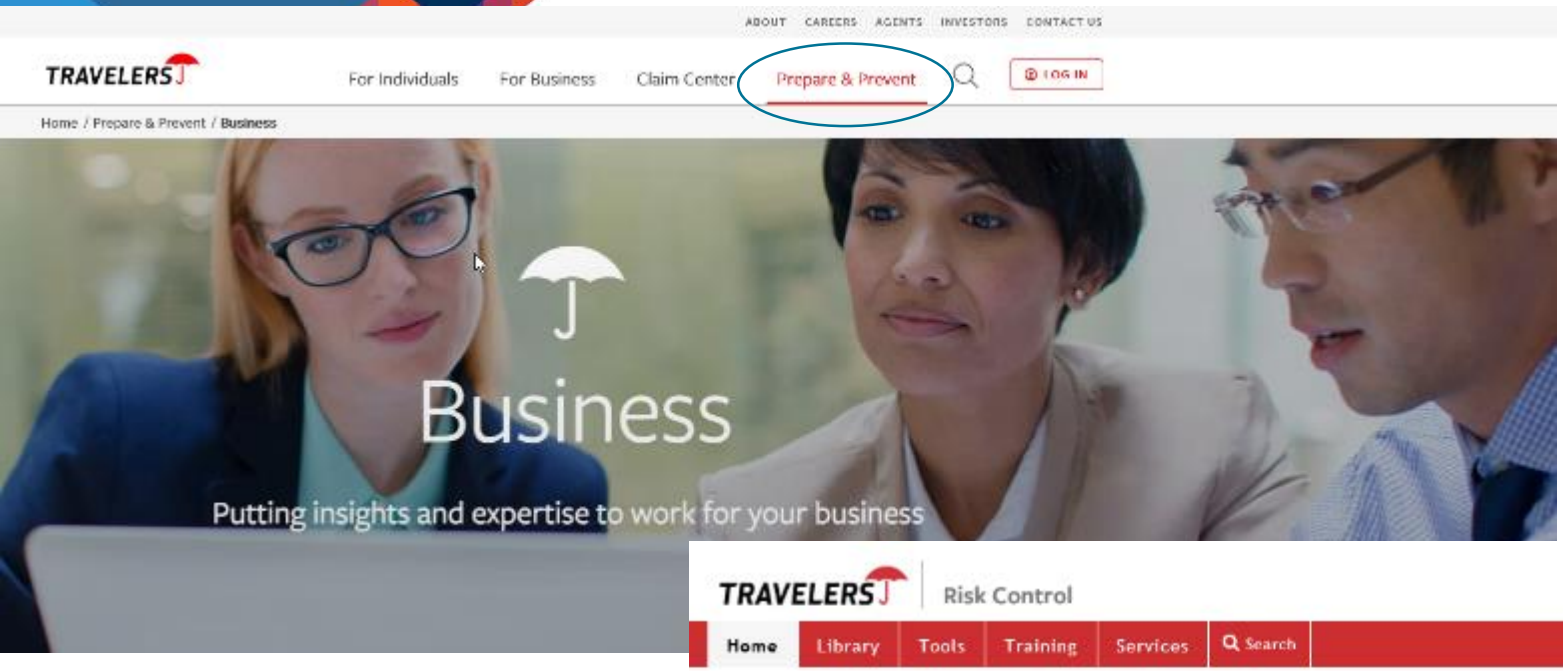
- Speed governors
- Collision avoidance technology:
  - ✓ Forward Collision Warning
  - ✓ Automatic Emergency Braking
  - ✓ Lane Change Assistant
- Back-up alarms/cameras
- Designs that enhance safety:
  - ✓ Non-slip steps and handholds
  - ✓ Extra mirrors
  - ✓ Sloped hoods
- Vehicle monitoring (telematics)



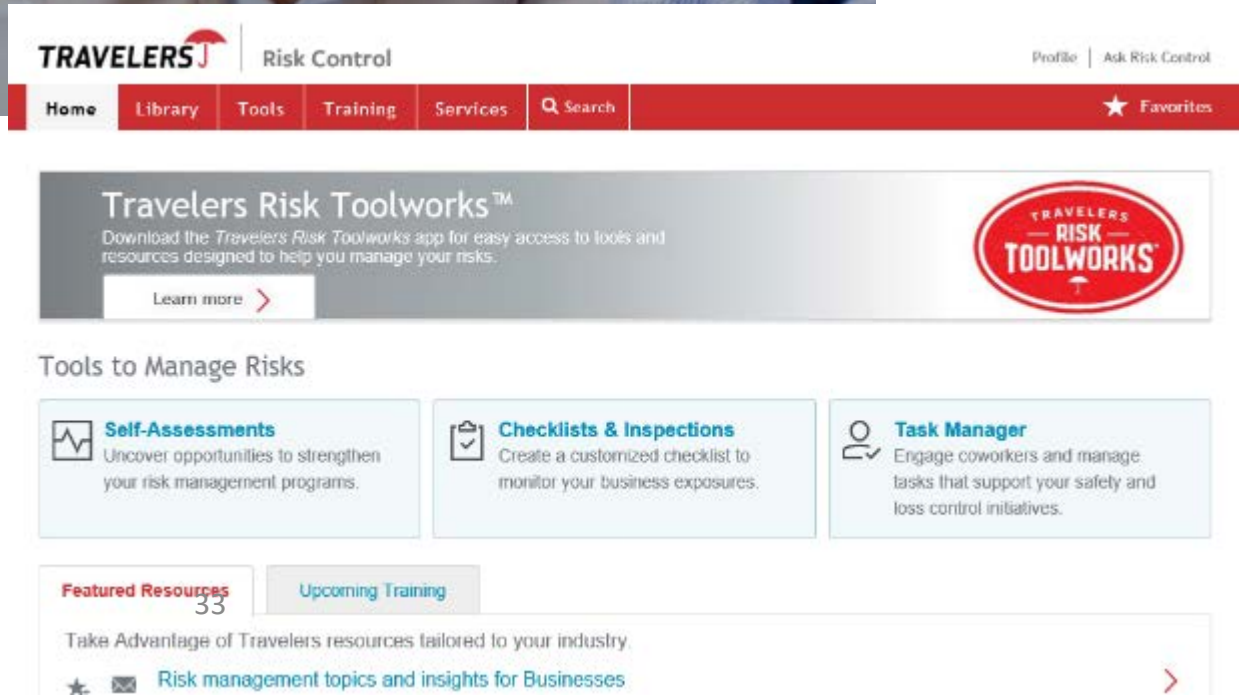




Travelers Driver and Fleet Safety Resources



Travelers.com
Select "Prepare & Prevent", then "Driver and Fleet Safety."



Travelers Risk Control Customer Website