



Driver Management Essentials

August 21, 2024

Tiffany Allen, ARM-P, PS-MESH

Travelers

2024 WEBINAR SERIES



This program or presentation is only a tool to assist you in managing your responsibility to maintain safe premises, practices, operations and equipment, and is not for the benefit of any other party. The program or presentation does not cover all possible hazardous conditions or unsafe acts that may exist, and does not constitute legal advice. For decisions regarding use of the practices suggested by this program or presentation, follow the advice of your own legal counsel. Travelers disclaims all forms of warranties whatsoever, without limitation. Implementation of any practices suggested by this program or presentation is at your sole discretion, and Travelers or its affiliates shall not be liable to any party for any damages whatsoever arising out of, or in connection with, the information provided or its use. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers, nor is it a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law.

2024 WEBINAR SERIES



Then and Now



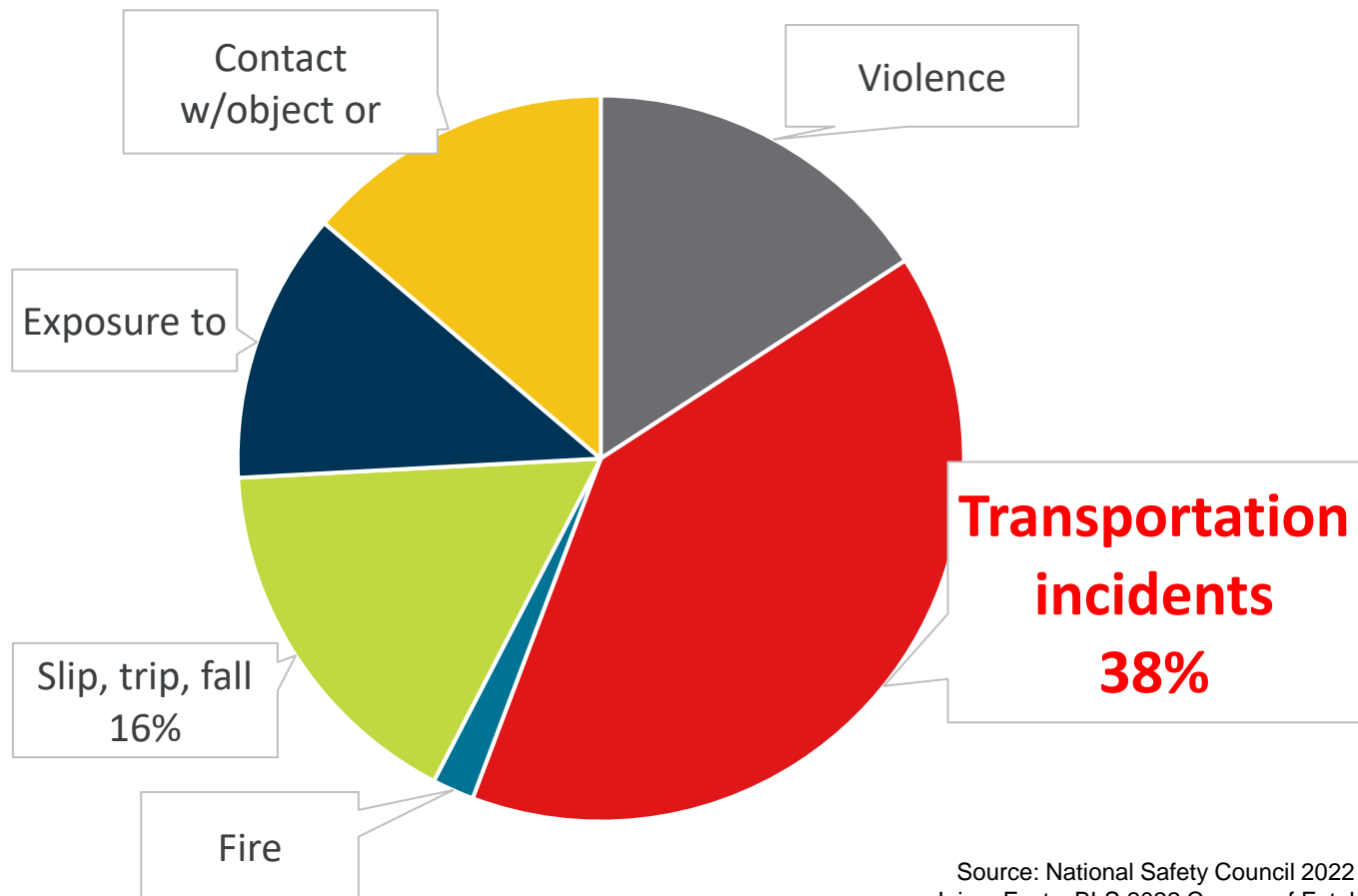
2024 WEBINAR SERIES



The Numbers



The Leading Cause of Workplace Fatalities

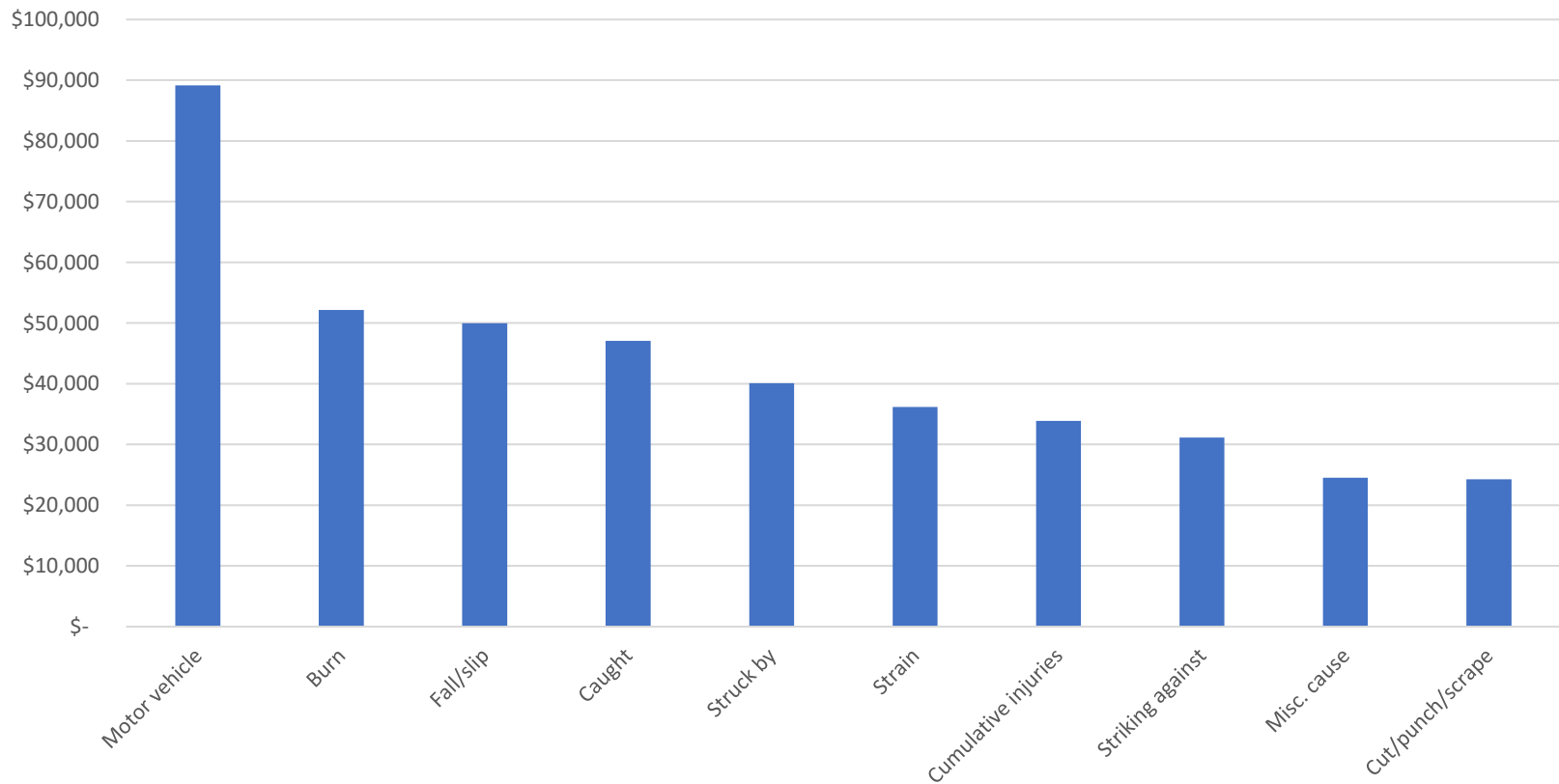


Source: National Safety Council 2022
Injury Facts. BLS 2022 Census of Fatal

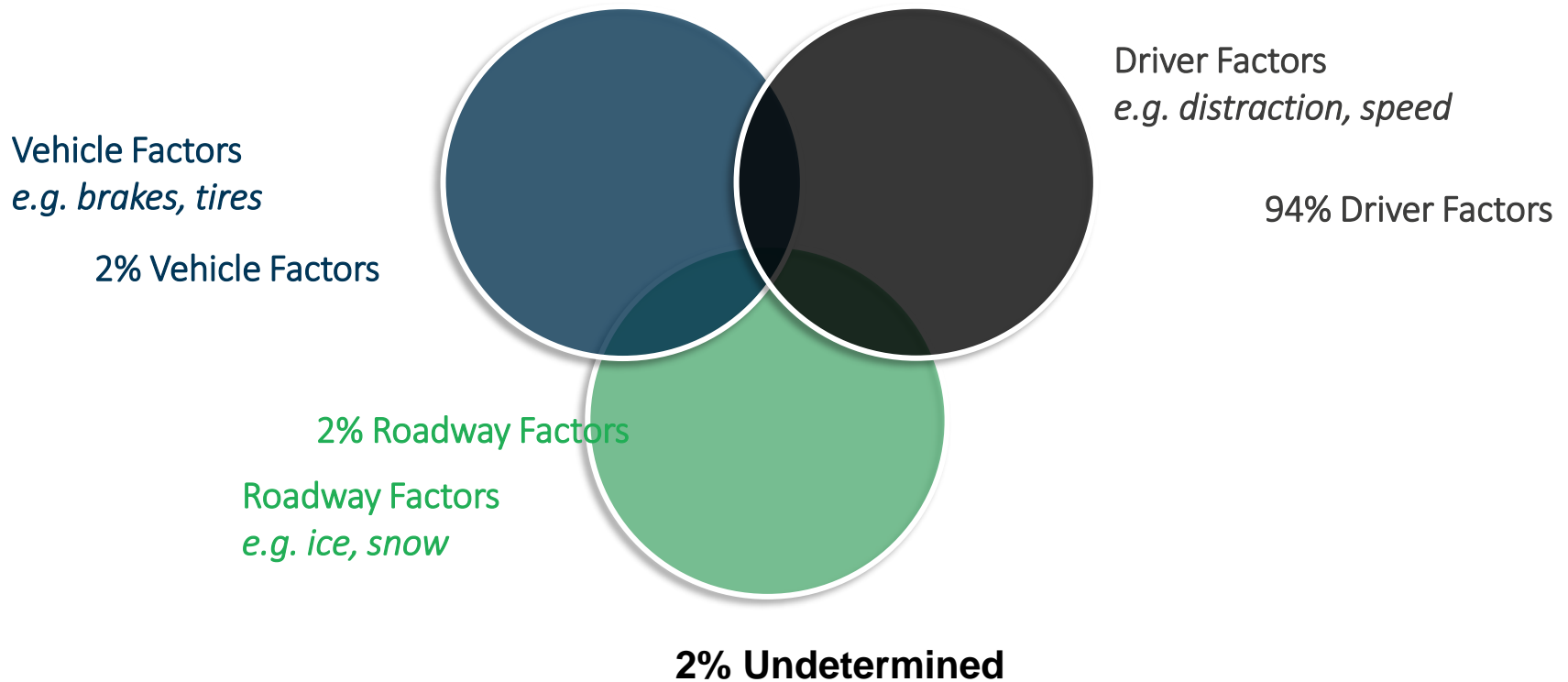
2024 WEBINAR SERIES



The Costliest Work Related Injury Claims



2024 WEBINAR SERIES

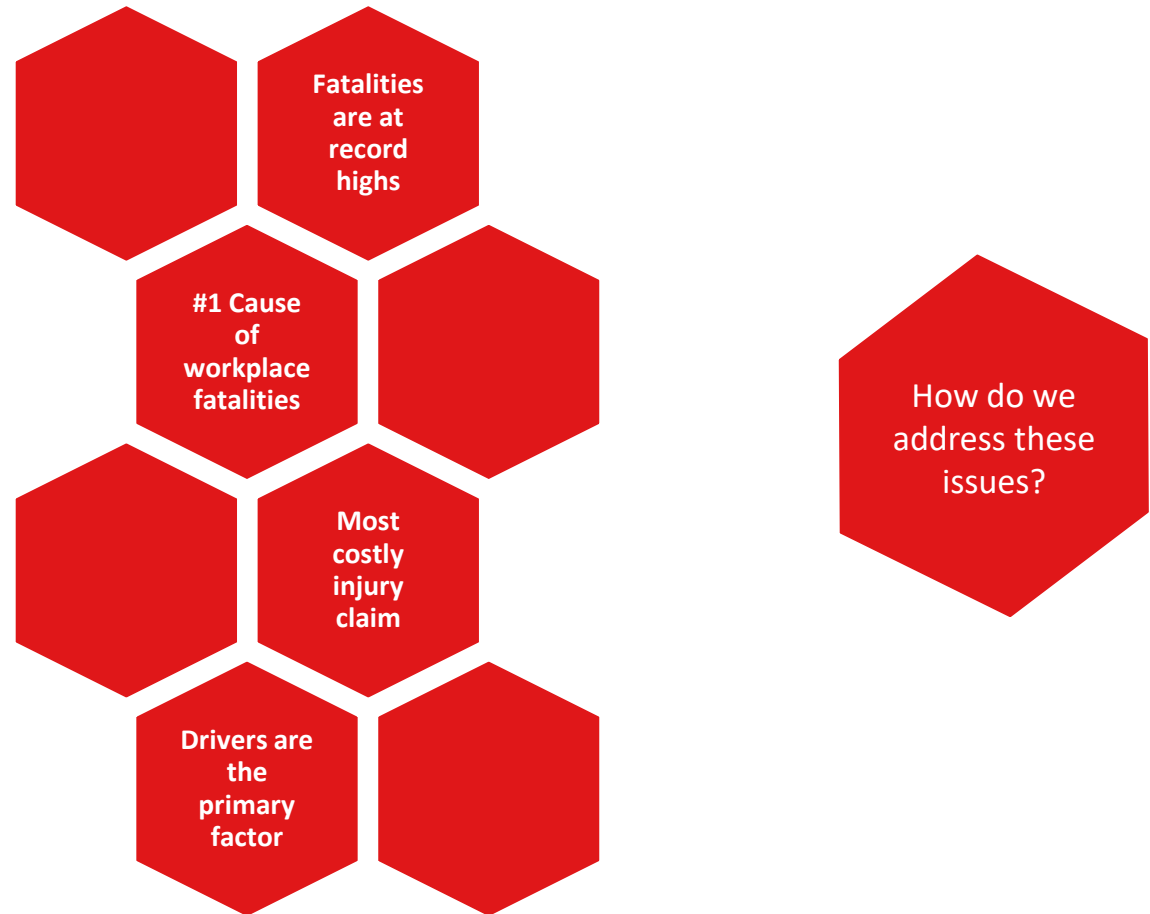


Driver, Roadway or Vehicle?

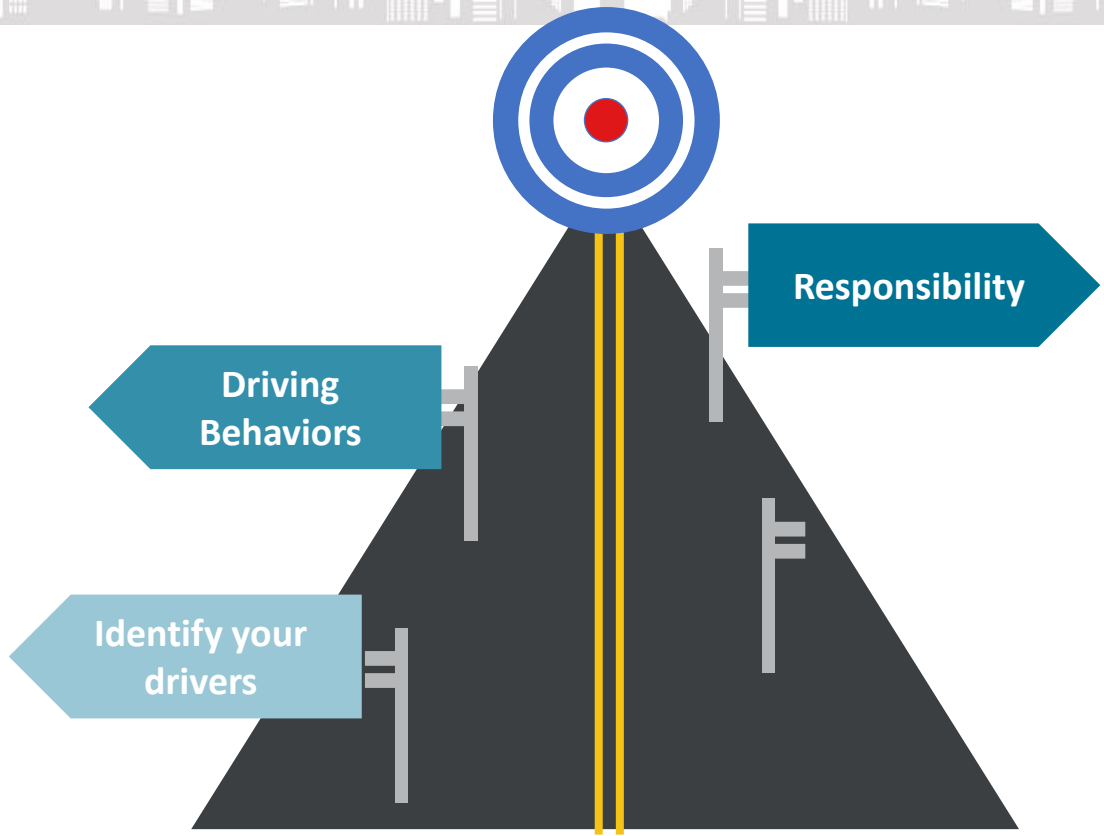
2024 WEBINAR SERIES



To Summarize



2024 WEBINAR SERIES



Driving Behaviors

Identify your drivers

Responsibility

2024 WEBINAR SERIES



Who Are Your Drivers?



- Anyone working on behalf of your organization who drives a company-owned vehicle, a rented vehicle or a personal vehicle.

2024 WEBINAR SERIES



**Marty is a salesperson at your
company and drives**

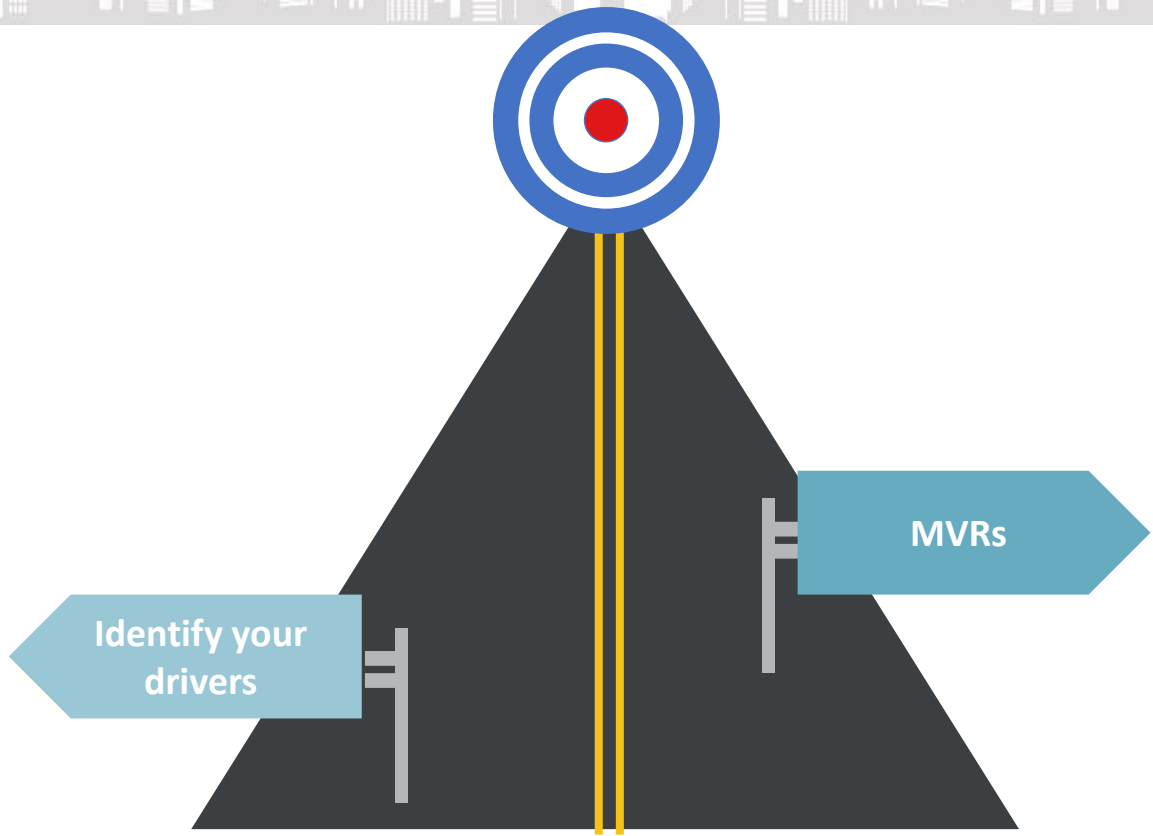


***When could the company
be held responsible?***

2024 WEBINAR SERIES



Core Elements



2024 WEBINAR SERIES



Motor Vehicle Records – Why Do You Need Them?



The past is the best predictor of the future

A record of moving violations and accidents has been linked to an increased crash risk

Poor driving history may pose an increased risk for your organization

2024 WEBINAR SERIES



State Department of Motor
Vehicle websites

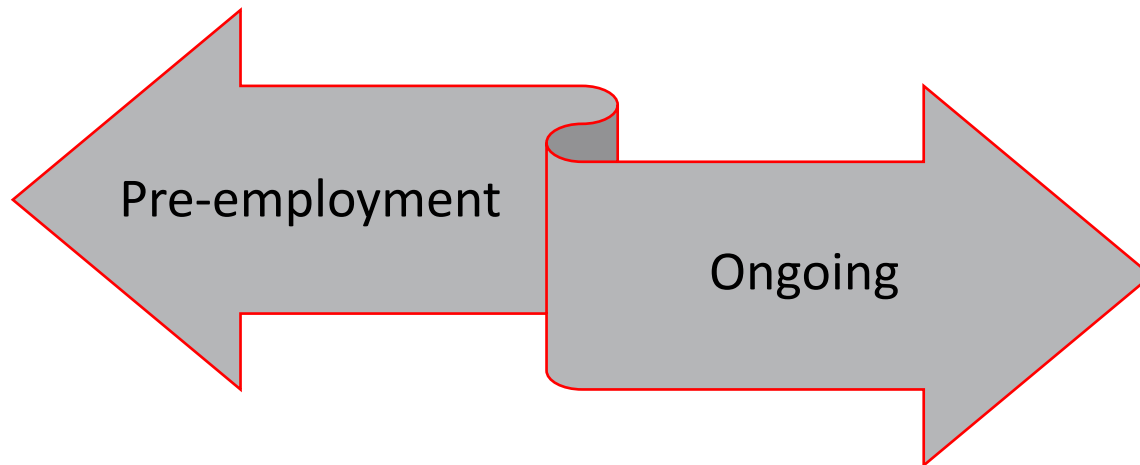
Employer Notification Service
(push/pull notification)

Third Parties (e.g. Intellicorp)

2024 WEBINAR SERIES



- Motor Vehicle Records – When Do You Get Them?



2024 WEBINAR SERIES



Violations

MAJOR violations generally include:

- Leaving the scene on an accident
- Driving under the influence of drugs or alcohol
- Excessive speed (>20mph over the posted speed)
- Reckless, negligent or careless driving.
- Felony, homicide or manslaughter involving the use of a motor vehicle
- License suspension or revocation resulting from accidents or moving violations

MINOR violations generally include:

- Speeding (<20 mph over the posted speed)
- Failure to obey sign
- Failure to yield
- Illegal turn
- Following too close
- Unsafe lane change

NON-MOVING violations generally include:

- Parking tickets
- Motor vehicle equipment violations
- Failure to have a valid operation's license available where one actually exists

(Non-moving violations are typically not included when evaluating MVRs)

2024 WEBINAR SERIES



Case Study

You are interviewing for a new manager. You are going to fill this position internally and have three candidates for consideration. This position oversees 100 people, located in multiple sites throughout the region. As daily travel between sites is expected, this employee will be provided with a company vehicle.

Review the available information along with Motor Vehicle Records (MVRs) and discuss which you believe to be the best candidate for the position and why.

LUKE SKYWALKER	HAN SOLO	LEIA ORGANA
<p><u>Tenure:</u> 7 years</p> <p><u>Current Position:</u> 3 years in a supervisory role</p> <p><u>Education:</u> Recent MBA</p> <p><u>Qualities:</u> Good performance reviews, eager for the role, provides a new perspective on managerial role</p>	<p><u>Tenure:</u> 15 years</p> <p><u>Current Position:</u> 8 years in multiple supervisory roles with increasing responsibilities throughout that time</p> <p><u>Education:</u> Bachelor's degree – Business</p> <p><u>Qualities:</u> Excellent performance reviews, suggested for the role by VP</p>	<p><u>Tenure:</u> 8 years</p> <p><u>Current Position:</u> 5 years in supervisory role</p> <p><u>Education:</u> Bachelor's degree – Fine Arts</p> <p><u>Qualities:</u> Good performance reviews, has been taking on some internal managerial responsibilities as your company looks for new manager</p>

2024 WEBINAR SERIES



MVR Report for Han Solo

SOLO, HAN
6504 FALCON WAY, ANYTOWN USA

Record Date : 01/10/2022
Request Date : 01/10/2022

License : 121212121
Account : 321456789
Social Security : -
Date of Birth : 03/25/1978
Gender : -

Height : -
Weight : -
Eyes : -
Hair : -

Driver License Information

Class	Issued	Expires	Status	Restrictions
C	08/02/2018	03/25/2023	VALID	CORRECTIVE LENSES

Miscellaneous and State Specific Information

ORDERED AS: 121212121
ORIGINAL ISSUE DATE: 07/20/94
ACCIDENT PREVENTION COURSE COMPLETED ON: 06/09/2020

Driving Record History

Type	Violations/ Suspensions	Conv/Rel	Description	Code	Points
CONV	05/30/2021	06/05/2021	SPEED IN ZONE LOC: CORELLIA PENALTY: FINE- \$200	659GG	4
CONV	11/13/2020	11/20/2020	COMM VEH: NO HAZMAT: NO OP MV - MOBILE PHONE LOC: CLOUD CITY PENALTY: FINE- \$250	5044 M	3
ACCI	07/18/2019		COMM VEH: NO HAZMAT: NO PERSONAL INJURY COUNTY: CORELLIA CASE #: 17-052217 POLICE REPORT FILED SPEED 16-20 OVER LIMIT IN A 25 ZONE DROVE IN PROH AREA ILLEGAL CELL/MOBILE PHONE, GENERALLY INJURY ACCIDENT INVOLVEMENT	659 GG 18211A 5049 F 2307144	5

HAN SOLO

Tenure: 15 years

Current Position: 8 years in multiple supervisory roles with increasing responsibilities throughout that time

Education: Bachelor's degree – Business

Qualities: Excellent performance reviews, suggested for the role by VP

2024 WEBINAR SERIES



LEIA ORGANA

Tenure: 8 years

Current Position: 5 years in supervisory role

Education: Bachelor's degree – Fine Arts

Qualities: Good performance reviews, has been taking on some internal managerial responsibilities as your company looks for new manager

MVR Report for Leia Organa

ORGANA, LEIA
80 ALLIANCE WAY, ANYTOWN USA

Record Date : 01/10/2022
Request Date : 01/10/2022

License : 001001001
Account : 987654321
Social Security : -
Date of Birth: 06/22/1985

Height : -
Weight : -
Eyes : -
Hair : -

Driver License Information

Class	Issued	Expires	Status	Restrictions
C	07/01/18	06/22/23	VALID	CORRECTIVE LENSES

Miscellaneous and State Specific Information

ORDERED AS: 001001001
ORIGINAL ISSUE DATE: 07/01/2002

Driving Record History

Type	Violations/ Suspensions	Conv/Rei	Description	Code	Points
CONV	07/26/2021	08/19/2021	SPEED IN ZONE 075/055 LOC: CORUSCANT PENALTY: FINE- \$250 COMM VEH: NO HAZMAT: NO	659 FF	4
CONV	08/21/2020	09/17/2020	LITTERING LOC: NEW REPUBLIC PENALTY: FINE- \$50 COMM VEH: NO HAZMAT: NO	5884 S	

2024 WEBINAR SERIES



Case Study - Debrief

LUKE SKYWALKER	HAN SOLO	LEIA ORGANA
<p><u>Tenure:</u> 7 years</p> <p><u>Current Position:</u> 3 years in a supervisory role</p> <p><u>Education:</u> Recent MBA</p> <p><u>Qualities:</u> Good performance reviews, eager for the role, provides a new perspective on managerial role</p>	<p><u>Tenure:</u> 15 years</p> <p><u>Current Position:</u> 8 years in multiple supervisory roles with increasing responsibilities throughout that time</p> <p><u>Education:</u> Bachelor's degree – Business</p> <p><u>Qualities:</u> Excellent performance reviews, suggested for the role by VP</p>	<p><u>Tenure:</u> 8 years</p> <p><u>Current Position:</u> 5 years in supervisory role</p> <p><u>Education:</u> Bachelor's degree – Fine Arts</p> <p><u>Qualities:</u> Good performance reviews, has been taking on some internal managerial responsibilities as your company looks for new manager</p>

2024 WEBINAR SERIES



What Can You Do?

MINOR MOVING VIOLATIONS (Past 3 years)	PREVENTABLE ACCIDENTS (Past 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 Violations (Past 3 years)	POOR	POOR	POOR	POOR

THIS IS AN EXAMPLE. YOU SHOULD CUSTOMIZE CONTROLS TO MEET YOUR ORGANIZATION'S NEEDS AND EXPOSURES.

Sample Driver MVR Policy Statement

Vehicle operations can create substantial risk for our organization. A best practice for reducing vehicle risk is to ensure that only drivers with safe driving records are permitted to operate vehicles on organization business.

The following constitutes our MVR policy:

- All drivers must have a valid driver's license with the proper class and appropriate endorsements for the vehicles they are operating.
- Drivers must not drive if their license has been suspended or revoked.
- Drivers must report all accidents, moving violations and license suspensions to their supervisor immediately.

Prospective employees will be required to report all accidents and moving violations during the applicant screening process. Existing employees moving into driving positions will be required to complete a similar report at the time of transition. All drivers will be required to complete an accident and moving violation report annually.

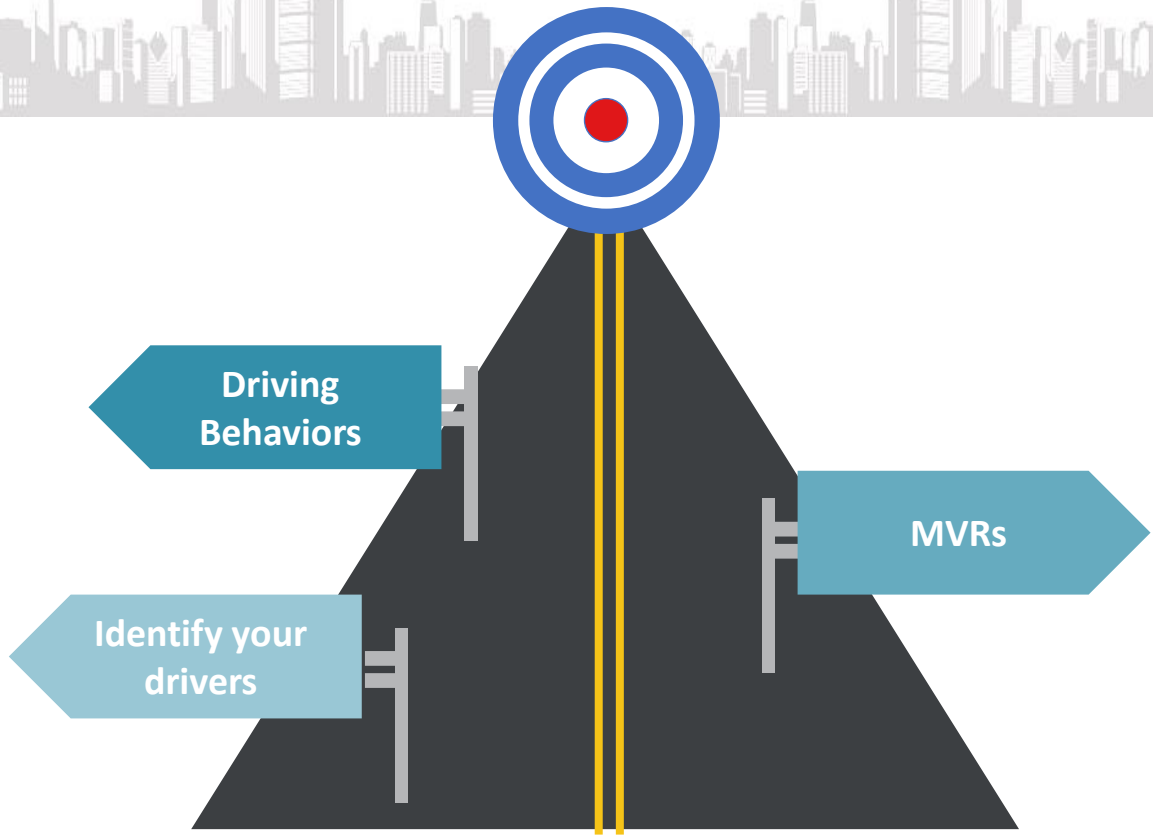
MVRs will be obtained on new drivers at the time of employment or when transitioning into a driving position. MVRs will be obtained annually thereafter. Management will determine the acceptability of a driver's MVR. Prospective employees must have an acceptable driving record.

Establish MVR evaluation criteria and formal policy

2024 WEBINAR SERIES



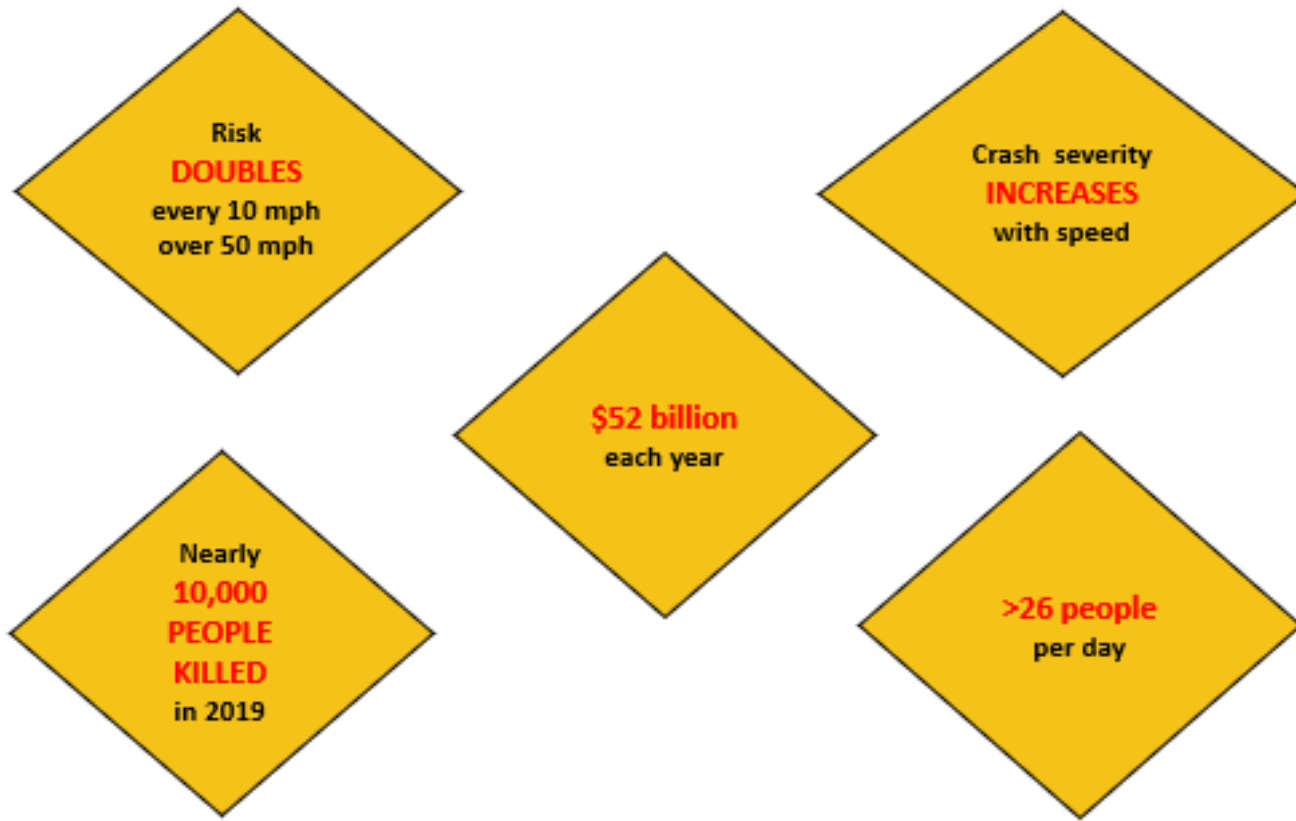
Core Elements



2024 WEBINAR SERIES



Speeding—Is It a Safety Problem?

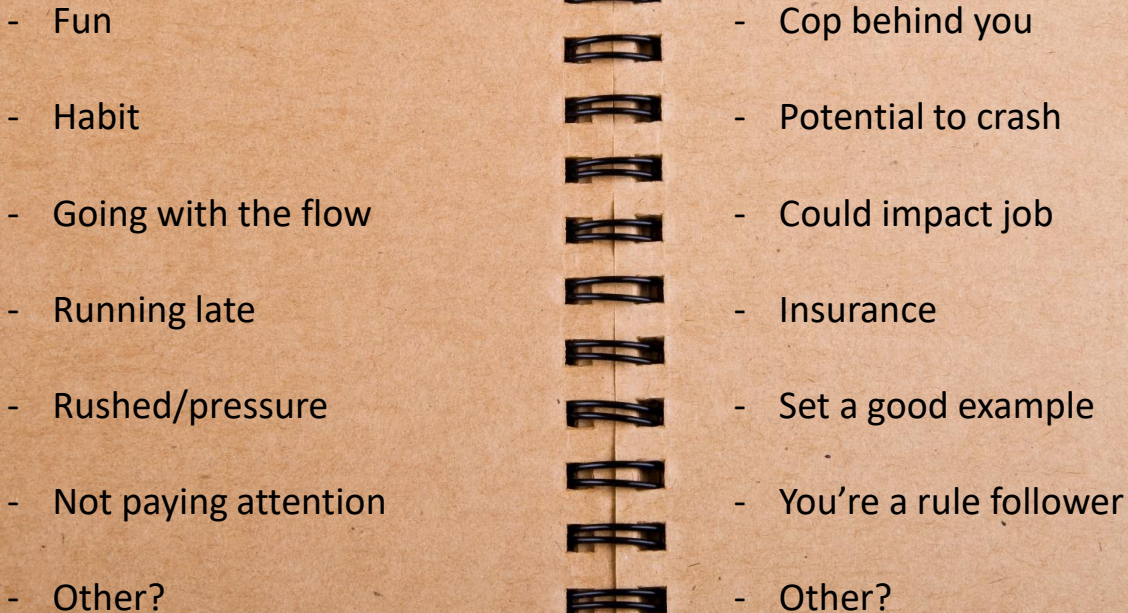


Sources: Insurance Institute for Highway Safety and the National Highway Traffic Safety Administration (NHTSA)

2024 WEBINAR SERIES



Why Do People Speed?

- 
- A photograph of an open spiral-bound notebook with a brown cover. The pages are lined, and the spiral binding is visible in the center. The text is written on both pages.
- Fun
 - Habit
 - Going with the flow
 - Running late
 - Rushed/pressure
 - Not paying attention
 - Other?
 - Cop behind you
 - Potential to crash
 - Could impact job
 - Insurance
 - Set a good example
 - You're a rule follower
 - Other?

2024 WEBINAR SERIES



11.9%

admitted cutting off
another vehicle on
purpose

24.1%

said they had
purposely tried to
block another vehicle
from changing lanes

32.5%

said they made an
angry gesture at
another driver

44.5%

had honked to show
annoyance or anger

46.6%

said they had yelled at
another driver

50.8%

admitted to tailgating
on purpose

2024 WEBINAR SERIES



Dictionary.com:

- that which distracts, divides the attention, or prevents concentration

INTERFERENCE

hindrance

Have you ever driven while distracted?

preoccupation

diversion

Oxford Dictionary:

- a thing that prevents someone from giving full attention to something else

disturbance

obstruction

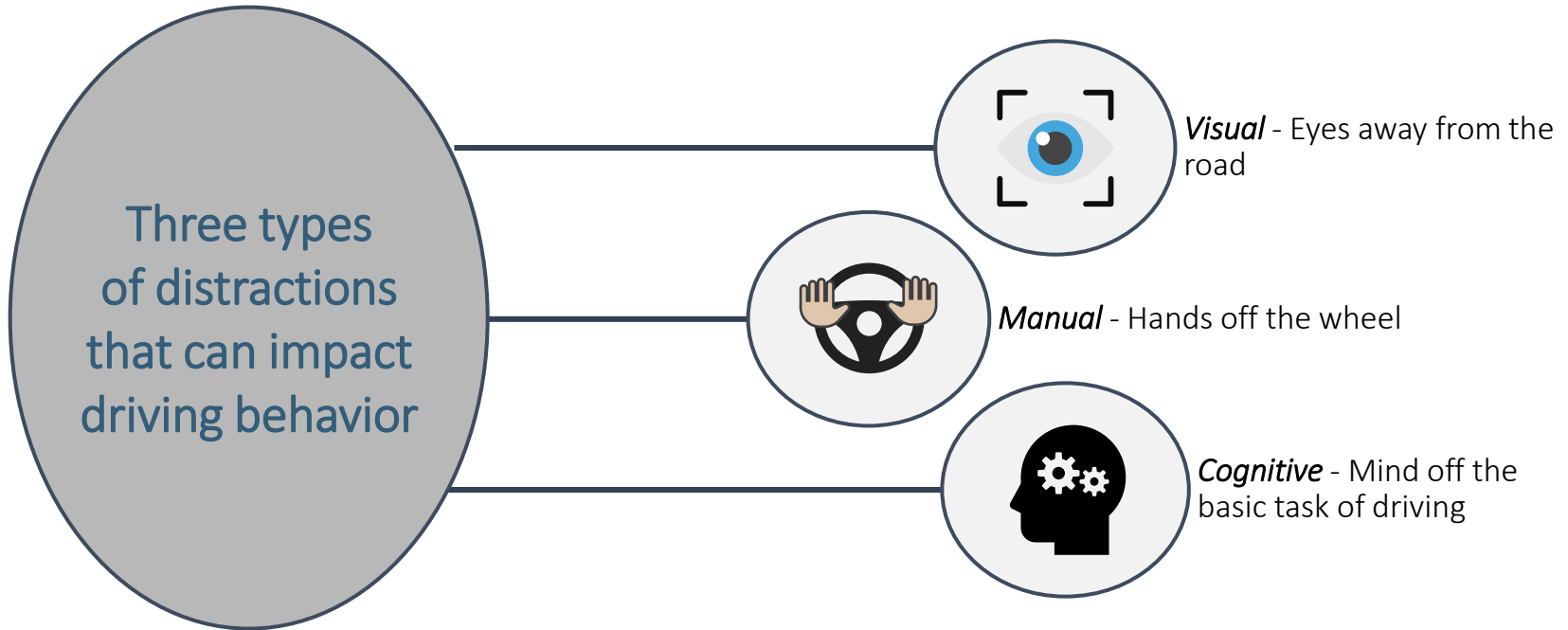
INTRUSION

What Is Distraction?

2024 WEBINAR SERIES



Three Types of Distractions



2024 WEBINAR SERIES



What We Think vs. What We Do



(Source: www.itcanwait.com, Travelers Risk Index 2019)

2024 WEBINAR SERIES



Let's Look At a Crash



2024 WEBINAR SERIES



Do you think Voice-to-Text is safer than manual texting

A Texas A & M Transportation Institute study found no real safety advantage

<p>2x Delay in response time - regardless of which texting method was used</p>	<p>The amount of time that drivers spent looking at the roadway ahead was significantly less when they were texting – regardless of which texting method was used</p>
<p>Manual texting required slightly less time than the voice-to-text method, but driver performance was roughly the same with both</p>	<p>Drivers felt less safe when they were texting, but felt safer when using a voice-to-text application than when texting manually, even though driving performance suffered equally with both methods</p>

2024 WEBINAR SERIES



80%

of Americans mistakenly believe hands-free devices are safer than using handheld phones while driving

More than **30** studies show hands-free devices don't make drivers any safer because the brain remains distracted by the phone conversation

2024 WEBINAR SERIES



Driving and Technology – Hands-Free

The US Department of Transportation has produced a series of videos called “Faces of Distracted Driving”, telling the stories of victims. In January 2004, at 4:00 pm, in Grand Rapids, Michigan, a 20-year-old woman ran a red light while talking on her cell phone. Her vehicle slammed into another vehicle crossing with the green light. The vehicle she hit was not the first car through the intersection, it was the third or fourth. There was no evidence she ever applied her brakes and was traveling 48 mph when she hit the other vehicle.



A 12-year-old boy was in that other vehicle. He was the youngest of 3 boys and in the 7th grade. He liked sports and video games and was active in his church youth group. Joe died the following day of injuries sustained in the crash.

The driver responsible for this crash was seen looking straight out of the windshield, talking on her phone as she sped past four cars and a school bus who were stopped at the red light.

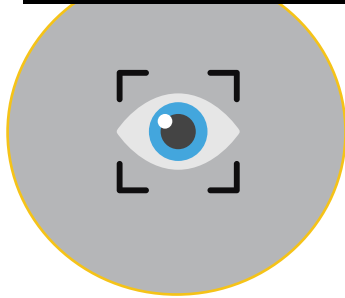
She was not holding a cell phone. She was using the hands-free option in her vehicle.

2024 WEBINAR SERIES



Three Simple Rules

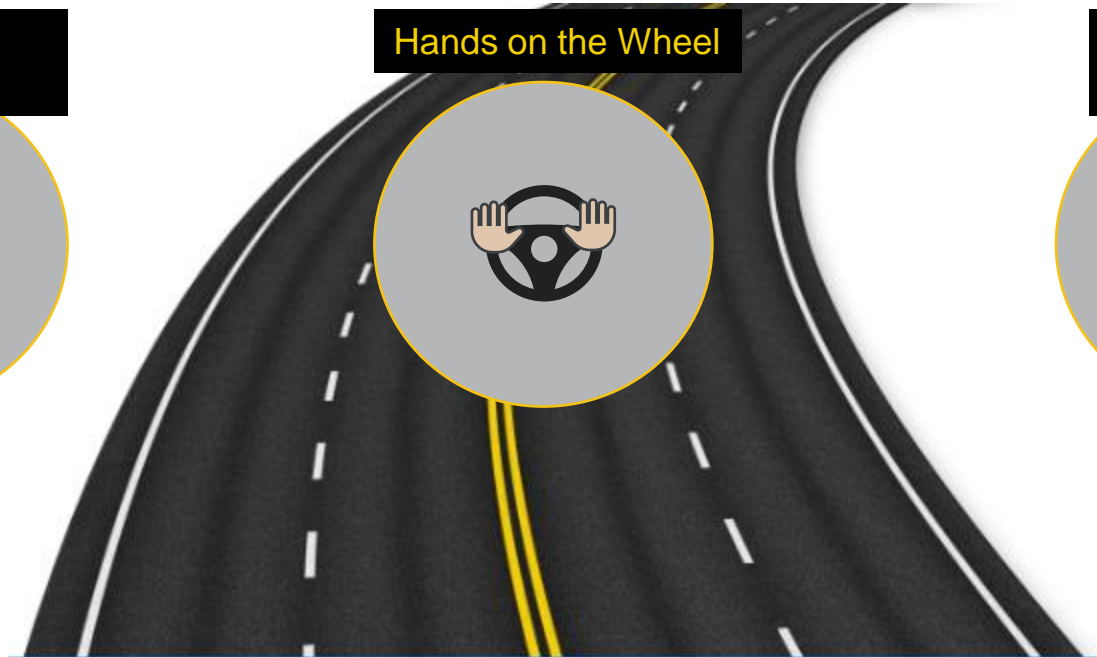
Eyes on the
Road



Hands on the Wheel



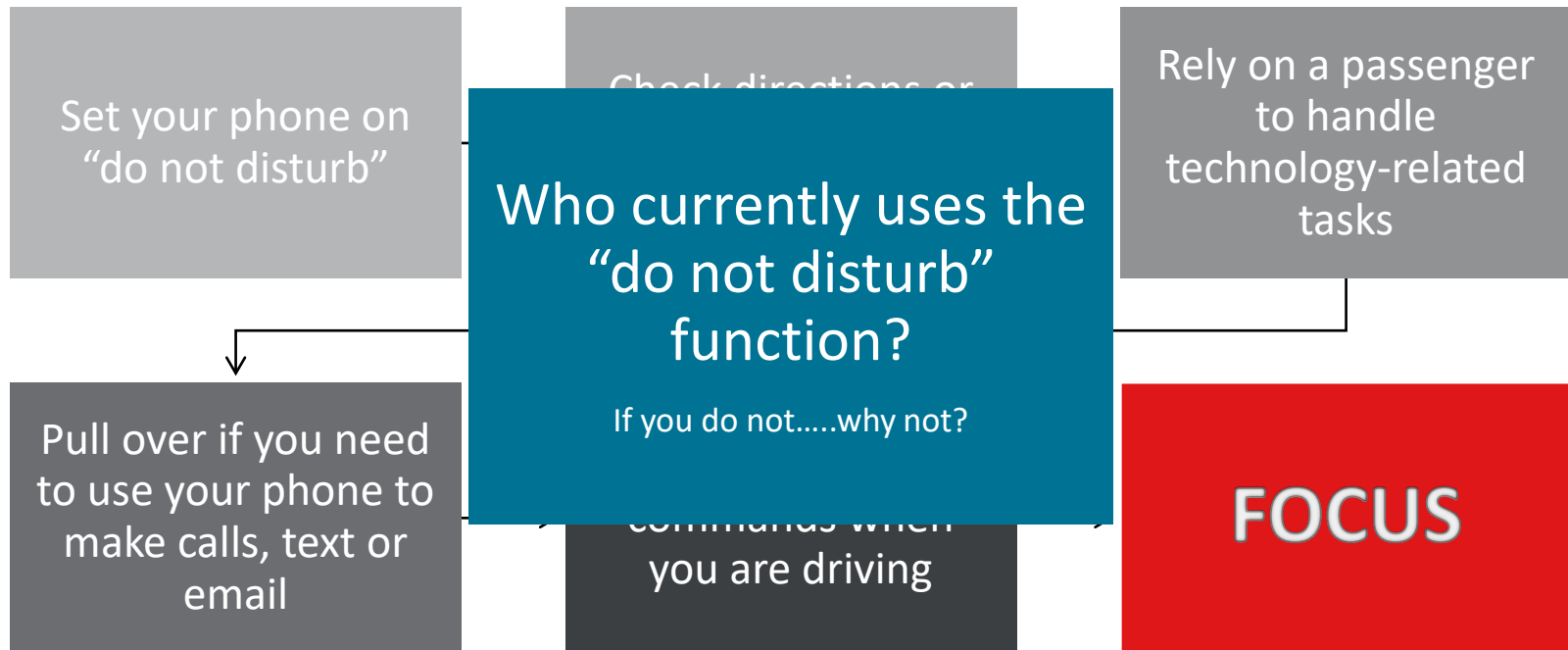
Mind on
Driving



2024 WEBINAR SERIES



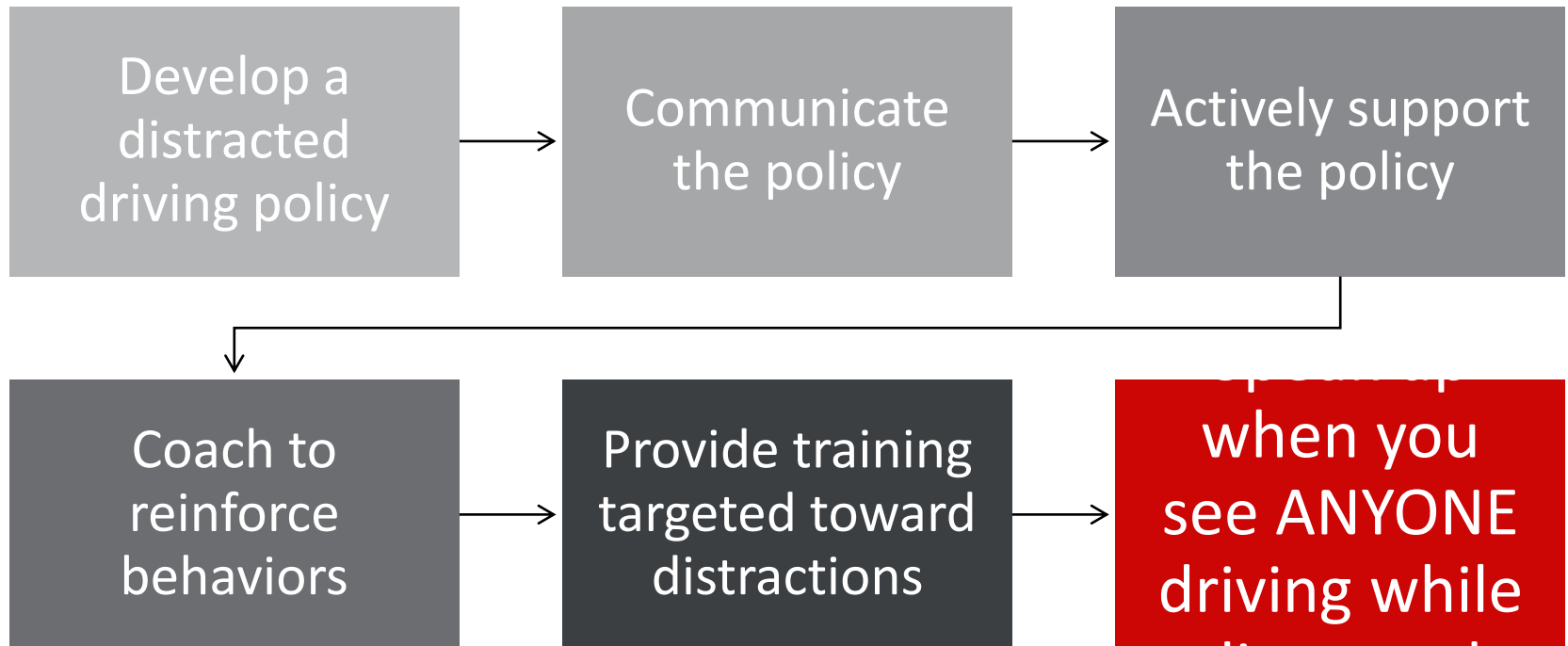
What Can You Do To Prevent Distractions (Personal)



2024 WEBINAR SERIES



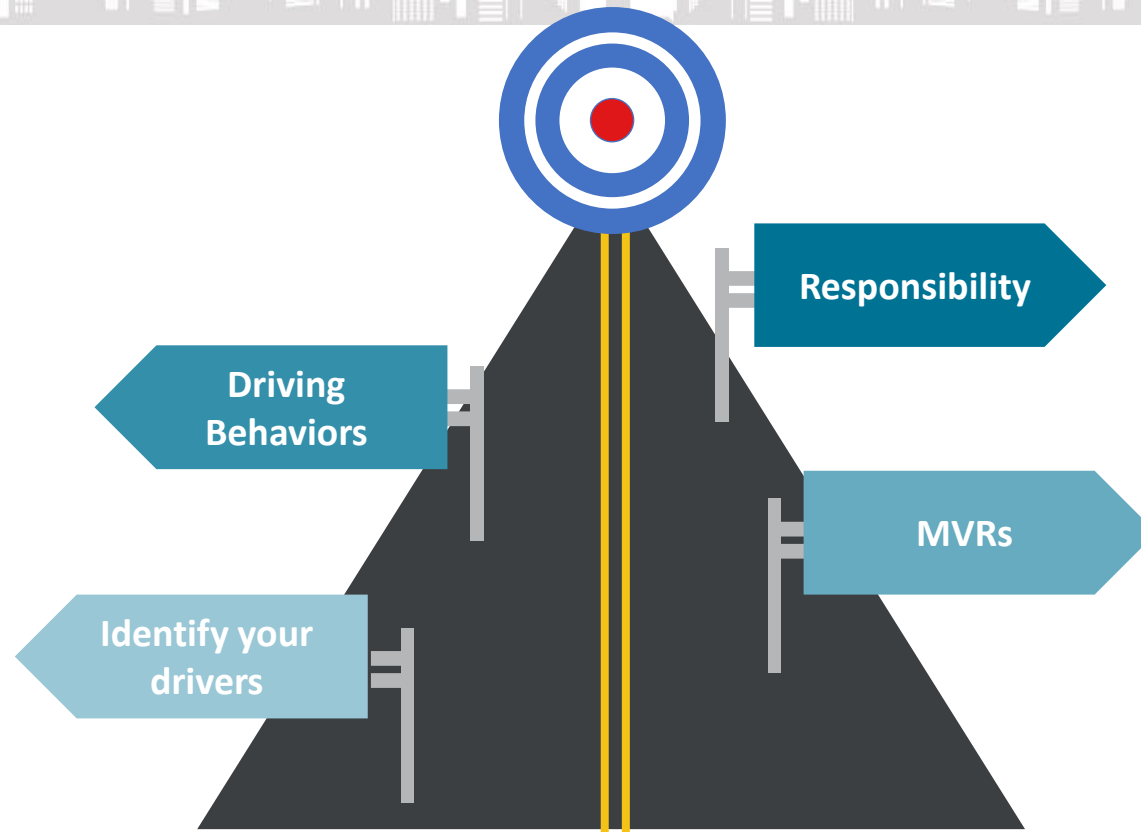
What Can You Do To Prevent Distractions (Management)



2024 WEBINAR SERIES



Core Elements



2024 WEBINAR SERIES



The level of financial responsibility can vary, based on a multitude of issues

Responsibility

A duty or obligation upon one to moral, or legal accountability in to behave correctly in respect or ability or authority to act or deci take decisions independently.



Texas Jury Awards Injured Driver Large Verdict in Motor Vehicle Accident Case against Oil Services Company

What happened:

- The oil services company employee rear-ended the plaintiff's vehicle. The employee subsequently failed a post-accident drug test at the scene.
- The plaintiff apparently did not show signs of any significant injuries at the accident scene but developed back problems leading to back surgery and was no longer able to work.
- The plaintiff sued both the driver and the oil services company claiming, among other things, the oil services company should not have allowed the driver to be on the road, operating a company vehicle.

Texas Jury Awards Injured Driver Large Verdict in Motor Vehicle Accident Case against Oil Services Company

What was discovered during the case:

- The oil services company had hiring policies but did not follow them in the case of the company employee in question.
- The company's hiring policy stated that if an employee had multiple violations in 36 months prior to the date of hire would not be employed by the company and the company's own standards, he would not have been hired in the first place. It was reported that rather than pay the \$20 to obtain a background check, the company outsourced their records check to a third party, which may have led to oversight.
- Also, it was reported the driver, despite the company's drug policy, admitted using marijuana and methamphetamines "pretty consistently", or about three times a week. It was unclear how the drug policy failed, but it was reported that the driver passed a prior drug test.
- Additionally, there was testimony regarding the driver having signed documents attesting to having gone through various safety trainings that were not fully truthful.



Of that,
\$75 million
was awarded
for punitive
damages

2024 WEBINAR SERIES



Thank You!