



LEARNING FROM LOSS

Identifying and training quality drivers

Whether your employees drive personal or company vehicles, they represent your business when they travel for business. That's why it's up to you to encourage safe driving habits. Just as importantly, you need to monitor your drivers to ensure anyone who brings unnecessary risk stays off the road on company time.

THE LOSS

An employee was driving his personal vehicle to deliver bank deposits. He failed to yield at a four-way stop and collided with a vehicle crossing from his right. He was cited for failure to yield, distracted driving, and operating with a revoked license. His license had been revoked almost a year earlier, following several violations and two at-fault accidents.

The employee's injuries were settled as a substantial workers' compensation case, while the other driver's medical treatment, pain and suffering, and permanent disability rating eventually settled for a total of \$495,000. Because of the employee's citations resulting from the accident, the case settlement was nearly \$200,000 higher than the facts of the case initially justified.

THE LESSON

The post-accident investigation determined the business hadn't instituted a driver safety training program for employees, and had no procedures in place to qualify its employees as authorized drivers. If they had, the employee wouldn't have been allowed to drive on behalf of the business.

Facts are representative of claims that occur throughout the property and casualty industry and are not based upon any specific individual or entity.



PREVENTION STRATEGIES

- Review each new employee's motor vehicle record (MVR) as a condition of employment, and review each employee's MVR every three years.
- Define the number of accidents and/or violations that constitutes an acceptable record, and apply this criteria to your MVR reviews.
- Limit company vehicle use to employees only—or, if you allow spouses and other permissive drivers, review their MVRs annually.
- Provide annual refresher training on safe driving practices and your expectations for safe conduct and performance.
- Provide a copy of your business handheld device policy to all authorized drivers each year.
- Distribute a copy of your business fleet safety policy to all authorized drivers each year. Require them to sign an acknowledgement confirming they've received the policy, they understand its expectations, and they intend to follow safe driving practices.

WE'RE HERE TO HELP

We're committed to helping you protect your business and your employees by providing resources that can help you manage loss-producing situations.

**You can find additional safety resources by visiting [sentry.com](https://www.sentry.com).
You can also reach our Safety Services team at 800-443-9655.**

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