

Loss Prevention

Take a proactive approach to loss prevention!



Driver safety

Driver safety is one of the most important aspects of a fleet business. A driver safety program could help you collaborate with drivers and improve the safety of your fleet while helping to reduce preventable accidents. Communicating the importance of driver safety through regular meetings is one of the best ways to prevent accidents. All drivers should be participating in these meetings as they not only provide valuable information, but also give management and drivers an opportunity to get together and exchange information.

Depending on the size of the fleet, these meetings can be brief and planned on a regular basis.

During the meeting, you can encourage your drivers to offer suggestions to improve overall driver safety performance; your meetings should focus on driver safety problems you are presently encountering.

DRIVER CODE OF CONDUCT

To complement your ongoing driver training and education, you may want to develop a driver code of conduct in addition to having regular safety meetings. Your driver code of conduct could contain information that outlines the expectations for your drivers, your policies and anything else relevant to your operations. Having drivers review and sign this document provides a record of their commitment to safety and compliance.

Ask your broker for additional details on driver safety meetings and Intact Insurance's sample Driver Code of Conduct.

Assessments and risk management

Whether you manage a small or large fleet of trucks, as a fleet owner, it is important that you develop and deliver ongoing education and training for drivers. An accident prevention program will help to reduce preventable accidents and repeated offences. As a result, developing, implementing and maintaining an effective Accident Prevention Program that may help you better manage your fleet operations.

CHECKLIST FOR FLEET OPERATION ASSESSMENT AND AUDIT

A Safety Management Controls Plan identifies a carrier's commitment to operating their fleet in a manner that meets standards. It also includes transportation audits that help determine if a fleet operation has the controls in place to do just that.

The current facility audit is a risk-based assessment of the elements known to cause or contribute to commercial motor vehicle collisions and to reduce that likelihood. An audit generally examines the safety management controls you have in place and aims to ensure your drivers are:

- Qualified to drive the equipment
- Conducting the proper inspections of the equipment and report deficiencies whenever they occur
- Compliant with the driving limitations and rest requirements of the hours-of-service regulation

To help assess your fleet operations and prepare you for an audit, you should take into consideration the following aspects of your operation:

- Drivers
- Vehicle maintenance
- Hours of service
- Dangerous goods (if applicable)

TRANSPORTATION VIOLATIONS

As part of the management of your accident prevention program, be aware of the types of transportation violations, identify any gaps in your controls, implement changes and continue to monitor your fleet operations. You should also consider having an ongoing risk management plan and always be prepared for a transportation audit.

Serious incidents that are assigned high violation points during a transportation audit may fall under the following categories:

- Driving violations
- Trip inspection / maintenance violations
- Hours of service violations
- Oversize and overweight (O/O) violations
- Load securement violations
- Dangerous goods violations

Ask your broker for Intact Insurance's sample Fleet Operations Assessment checklist and for details on the types of violations that are assigned high transportation audit points.

ACCIDENT PREVENTION & DOCUMENTATION

Whether you manage a small or large fleet of trucks, as a fleet owner, it is your responsibility to develop and deliver ongoing education and training for drivers. An Accident Prevention Program will likely help to reduce preventable accidents and repeated offences. Here is an example of such a program you can implement:

THE DEMERIT POINT SYSTEM

The demerit point system can be an effective tool in controlling preventable accidents. Drivers start with zero (0) demerit points and the program works as follows:

- A driver is charged demerit points based on any accidents or driving offences.
- Each driver who has previously accumulated demerit points and is currently free of any accidents, incidents and/or driving offenses in the past month should have one demerit point removed for each calendar month of safe driving.

An assessment for demerit points can be made based on various types of accidents equally and may include vehicle(s) and/or property damage and bodily injuries.

PREVENTABLE ACCIDENT ASSESSMENT

A preventable accident is one in which the driver/operator failed to do everything that reasonably could have been done to prevent it. To help you determine if a preventable accident occurred, as a fleet owner or manager, you can make an assessment based on the situation.

DOCUMENTATION OF INCIDENTS

As part of your accident prevention program, when demerit points are accumulated you may find it useful to incorporate a standard document to record the infraction(s) and any disciplinary action that may be required. A check-box form to document an incident could include details such as:

- Specifics of the violation or safety warning (date, time, location)
- The nature of the infraction
- Implication and/or impact of the infraction
- Is this a first-time infraction or a repeat? Has the driver been previously warned? How many times?
- What action is being taken as a result of the infraction? (additional training, disciplinary measures if any, etc.)
- Additional comments/details from fleet manager.
- Additional comments/details from driver
- Acknowledgement and signature by both the fleet manager and driver

POST-ACCIDENT AND CLAIM FILE

In the event of an accident (preventable or not), you should develop a Post-Accident and Claim file for your records. This will ensure that all the relevant information for the incident and claim are documented and can be easily referenced. A post-accident review should also be conducted by the fleet manager or supervisor, with the driver to reduce the risk of a re-occurrence.

Ask your broker for a sample Preventable Accident Assessment and Post-Accident and Claim file.

Contact your broker for more information.