

Fleet Management – The Driver

The bad news: the cause of most collisions is the driver. The good news: the solution is largely manageable.

Sadly, 85% of fleet managers do not cover the following four basic risk management procedures when it comes to drivers:

Driver Classification- Checking driver's licenses and records.

Driver Vetting- Vetting new drivers to put only qualified people behind the wheel.

Driver Orientation- Having a program that includes a Driver Handbook which clearly explains the company's policies and expectations.

Collision Investigation- Thoroughly investigating collisions when they do happen.

Carrying out these four things will have a significant positive impact on your costs and safety record.

DRIVER CLASSIFICATION

If someone is driving for you, or using their personal vehicle as part of their job, you have both a right and a responsibility to know their driving record.

We recommend you begin by creating a profile of all of the drivers at your company. These profiles detail the drivers' age, time with the company, driving record, prior experience, mileage, accident record, and so on.

Then compare it with the list of the top seven types of driver claims based on Aviva's experience. Trends or potential problems should jump out at you.

Aviva's Top Seven Claims Causes (excluding Glass)

- Hit while parked
- Impact- no other vehicle
- Third party hit insured in rear
- Insured hit third party in rear
- Vandalism or malicious damage
- Insured hit third party
- Insured reversed into third party
- In parts of Canada: Insured hit animal is also a common cause of loss

DRIVER VETTING

No one will tell you they're a bad driver. Vetting drivers with bad records before you hire them is just smart business.

You should use a standard application form and include the following in your evaluation:

- Complete medical or health questionnaire and eyesight test
- Obtain a Driver Abstract or Motor Vehicle Record (MVR)
- Check drivers' license class and any endorsements
- Confirm length of driving experience by license class held
- Perform a police check (particularly if you are transporting or working with valuable goods or tools)
- Collect claims and accident history from previous employer
- Check references
- Conduct a road test
- Conduct an aptitude/knowledge test

If you use a Driver Pool or Driver Agency, ensure their practices and standards are similar to yours.

DRIVER ORIENTATION

Create a basic driver orientation program where you clearly outline your policies, standards, lines of communication, and procedures.

The foundation of this should be a Driver Handbook. This handbook should be prefaced with a message from a senior manager and regularly updated. We strongly suggest that you get each driver to sign and date their book once they have read it.

Following is a summary of topics you may wish to include in your handbook:

Message from the President

Introduction and Driver's Code of Conduct

Vehicle Replacement

- Delivery of New Vehicles
- Used Vehicle Disposal

Repairs and Operating Expenses

- New Vehicle Warranty
- Repairs/Preventative Maintenance
- Parking and Tolls
- Traffic Violations
- Reporting Expenses
- Seatbelts
- Tires
- Plates and Vehicle License Renewals
- Insurance

Use of Vehicles

- Authorized Drivers
- Personal Use Responsibilities

Accidents

- Key Steps
- Reporting Accidents
- Damage to Company Vehicles

Defensive Driving

- Winter Driving
- Common Driving Errors
- Other Safety Tips

When leaving the company

COLLISION INVESTIGATION

Finally, collisions. They happen. It is a fact of life. But you can reduce the odds of them occurring and limit their severity by ensuring they are properly reported. This proper reporting allows you to analyze the circumstances under which collisions are happening to help prevent their re-occurrence.

An appropriate response from the driver when a collision occurs is also important. This can have a significant impact on the outcome if legal action is taken by an injured party.

Providing the driver with a proper collision reporting form to fill out at the time of the collision is the best way to ensure both proper reporting and response.

At the time of a collision a driver should:

1. Stop Immediately. Keep calm.
2. Warn oncoming traffic.
3. Help the injured. Do not render first aid unless the driver is trained. Call a doctor or ambulance if necessary.
4. Do not argue, accuse anyone or make any admission of blame for the collision.
5. Call the appropriate law enforcement agency (RCMP, Provincial or City police).
6. Collect the information outlined on the collision reporting form which includes:
 - Details of other vehicle(s) and driver(s) including, injuries and insurance information.
 - Names and contact details of any witnesses.
 - Names, contact information and injuries of any occupants in any vehicle involved in the collision.
 - Details of what happened, including a sketch of the area/intersection involved.

With commitment, forethought and planning, the risks and costs of managing your fleet of vehicles can be minimized. It is not only your responsibility to ensure safe operation of your vehicles, it is just good business.

ADDITIONAL INFORMATION:

Please contact your Aviva Broker for a copy of the "Aviva Fleet Management Guide" and copies of the "In case of Accident Booklets".

Please also see Aviva Hardfacts:
Fleet Management Basics (A-5587)
Fleet Management – The Vehicle (A-5589)
Fleet Management – The Journey (A-5590)