

# BUSINESS AUTO STANDARD CHECKLIST *BEST PRACTICE*



## LOSS CONTROL RESOURCE FROM PLM



### Written Fleet Safety Program in Place



A comprehensive written safety program should be put in place and include the following:

- A safety mission statement
- Policies on the hiring, screening and selection of employees
- Policies and procedures regarding the operation of vehicles
- Defensive driver training
- Accident reviews
- Driver observations and electronic monitoring programs (GPS/telematics)
- Accountability for drivers and supervisors
- Drug & alcohol screening: pre-employment, post-accident, random and reasonable suspicion
- Rules on personal use of vehicles
- Safe driving guidelines on load securement, shifting and falling cargo
- Cell phone and distracted driving policies
- Annual Motor Vehicle Record (MVR) checks

### Defensive Driver Training



Implement a defensive driver training program which is a key component in vehicle accident prevention. Consider using proven safe driving techniques like the Smith System or the National Safety Council's Defensive Driver Training. Defensive driving strategies address the effects of drugs and alcohol on driving, the dangers of distracted driving, as well as how to handle fatigue and dangerous road conditions. Employers should be sure their drivers are educated on basic safe driving tenets, such as looking as far down the road as possible for potential obstructions and problems, maintaining an adequate following distance, and anticipating potential hazards.

### Accident Review Committee



All driving related accidents should be reviewed by an accident review committee. The committee should be comprised of members of upper management, supervisors and employee drivers. The driver involved in an accident and their supervisor will discuss the details regarding their accident and ways to prevent the accident in the future. The committee should not be adversarial. The purpose is to learn from the loss and identify preventative measures moving forward.

### Driver Observation Program



Driver observations should be routinely conducted by your supervisors and your management team. The drivers driving habits can be observed by riding along with the driver, following the driver in another vehicle or reviewing dashboard camera videos (if applicable). Provide the drivers feedback and conduct additional training if necessary. Drivers with poor driving performance should be observed more frequently.

## Accountability for supervisors and drivers



There should be a disciplinary procedure in place addressing driver accidents, moving violations and maintaining appropriate documentation to comply with the DOT standard. Supervisor's and driver's performance should be evaluated and included in their performance reviews.

## Driver Files Maintained



Driver files in compliance with DOT standards should be maintained and include:

- Written Application
- Reference Checks
- Interview
- Police Record Check
- Initial/Annual MVR
- Physical Examination
- Medical Exam Certificate
- Road Test
- Written Test
- Driver's License/CDL
- Documented procedures reviewed & completed prior to permission to drive



You can review your DOT inspection and violation information at the following website:

<https://safer.fmcsa.dot.gov/CompanySnapshot.aspx>

Pre-Trip/Post-Trip inspections and ongoing vehicle maintenance and service are also essential. Electronic logging of data (ELD), Hours of Service (HOS) and Record of Duty Status (RODS) are mandated by the Federal Motor Carrier Safety Administration (FMCSA) effective December 18, 2017 using a registered device. Information on this standard can be found at, <https://www.fmcsa.dot.gov/hours-service/elds/electronic-logging-devices-and-hours-service-supporting-documents>.

## Technology



Telematics is in-vehicle technology, which monitors a driver's driving habits, including speed, braking, miles driven and more. The state of New York offers a service to employers called the License Event Notification Service (LENS), which notifies employers immediately of changes in a driver's record, including license expiration, suspensions, accidents, traffic violations, as well as completion of certain certifications and training courses. Information on LENS can be found at, <https://dmv.ny.gov/dmv-records/license-event-notification-service-lens-accounts>.

Companies that provide regular monitoring of MVR's nationally include:

- Drivers Alert, [www.driversalert.com](http://www.driversalert.com)
- Embark Safety, [www.embarksafety.com/mvr-monitoring.html](http://www.embarksafety.com/mvr-monitoring.html)
- Samba Safety, [www.sambasafety.com](http://www.sambasafety.com)

Contact your PLM Loss Control Representative for questions and assistance at, <http://www.plmins.com/loss-control/locate-your-loss-control-representative/>.



**PENNSYLVANIA LUMBERMENS MUTUAL**  
INSURANCE COMPANY

ONE COMMERCE SQUARE  
2005 MARKET STREET, SUITE 1200  
PHILADELPHIA, PA 19103-7008  
MAIN 800.752.1895  
FAX 215.625.9097  
WEB [WWW.PLMINS.COM](http://WWW.PLMINS.COM)