



PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY

MINIMUM AUTO STANDARDS

PLM knows that Commercial Auto is one of the most challenging lines of business in the property & casualty marketplace today. It is a critical component to almost all commerce for brick and mortar businesses like yours. With that in mind, PLM has implemented the following minimum auto standards to help you protect your employees, vehicles and your reputation in the marketplace as a responsible business owner.

MINIMUM AUTO STANDARDS

- All insured's should have a comprehensive written fleet safety management program that is equal to or better than PLM's sample fleet-management policy. **Note: A copy of PLM's sample fleet-management policy can be provided to you upon request.**
 - o Elements of an acceptable Comprehensive Fleet Safety Program include, but are not limited to 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
 - Motor Vehicle Record (MVR) checks at the time of hire and annually thereafter.
- Enrollment in a continuous MVR monitoring program (***Samba Safety or equivalent***) is required for any fleet in excess of 20 power units.
- Defensive/Distracted Driver Training (***at time of hire and annually for all drivers***)
- Documented Vehicle Maintenance
- Driver Observation Program (***e.g. ride-along training opportunities, the use of technology such as dash cam footage, telematics, etc.***)
- Multiple Location Risks must have a centralized fleet management aspect with coordinates/oversite of the programs at each location



Exceptions to some of the minimum auto standards may be approved by Underwriting Management if the insured has private passenger vehicles (only) with drivers that are limited to the account owners (only).