

## FLEET LOSS CONTROL MANAGEMENT MANAGING THE “UNFLEET”

Do any of the following statements fit your business?

- ✚ Your business insures at least one but probably not more than five or six vehicles.
- ✚ Of these vehicles, probably only one or two are actually used regularly for business purposes.
- ✚ The vehicles used for business purposes may be driven by any employee.

If so, you have an "unfleet" - a group of vehicles insured at fleet rates but not considered a real fleet by most people, including you. Chances are you've underestimated your greatest liability exposure. A death is five times more likely to occur while driving at work than from any other work accident. Vehicles represent one of your greatest assets yet exposes the business to large dollar property damage and million dollar legal suits.

Do any of the following situations sound familiar?

- ✚ The keys were left in a van when the driver stopped for lunch. A \$12,000 van and \$6,000 in merchandise were stolen.
- ✚ A young driver wanted to impress the boss by making deliveries in half the time. Speeding killed the driver. Lawsuits killed the business.
- ✚ An employee who was considering buying a van wanted to see how stable the company van was when it cornered. The van with the company name on the side went out of control and struck a school bus.
- ✚ It was just a short trip, so the driver didn't wear a seat belt. Someone else's careless driving caused a collision. The vehicle stopped, but the driver continued on through the windshield.
- ✚ The new driver always took tranquilizers on his old job to calm his nerves. It worked at the new job, too - until the big crash.

### WHAT'S THE POINT?

Probably none of these employees thought they were doing anything wrong. They had no standards, expectations, or objectives against which they could judge their actions. You set objectives for your employees that define how to make or sell your product or provide your service, stock the shelves, or maintain quality. You specify starting and quitting times and the number of hours to be worked. Why not set safe driving standards and objectives for your drivers?

### HOW TO START

Most employees want to please the boss and will do whatever they feel the boss feels is important. At your next meeting, ask your drivers about their driving objectives. Encourage their input. Then tell your drivers your safe driving objectives:

- ✚ No accidents.
- ✚ No traffic violations.
- ✚ Schedules met promptly, without exceeding posted speed limits.
- ✚ Customers treated courteously.
- ✚ Vehicles well taken care of, not misused or abused.
- ✚ No alcohol or drugs before reporting to work, while on duty, or during lunch or coffee breaks.

- ✚ Seat belts worn at all times.
- ✚ Vehicles shut off and locked whenever left unattended.
- ✚ No riders.

**Get each driver to commit to these objectives. Be sure each driver understands that this is what you expect.**

## **YOUR SAFETY PROGRAM**

Like any other objectives, safe driving objectives must be continually reinforced. Without reinforcement, these objectives only makes employees think that safe driving is no longer a priority, and easily slip back into their bad habits.

Safe driving programs are not just for formally organized fleets. Every day your drivers and some of your expensive equipment are exposed to potentially devastating situations. Safe drivers cause:

- ✚ Fewer accidents.
- ✚ Fewer injuries.
- ✚ Less cargo damage.

**These can all mean increased profits for your business.**

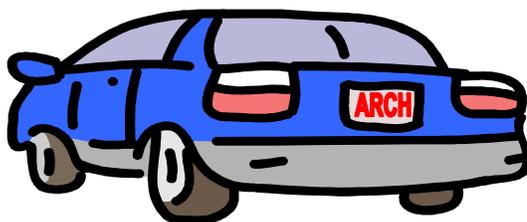
## **IMPLEMENTATION**

Communicate with drivers face-to-face. Review the facts of vehicle accidents that your particular operation is subject to in order to obtain the drivers' attention. Review the objectives with the drivers, developing them to fit individual circumstances. Request the drivers' ideas, views and obtain their commitment.

Reinforce the objectives by placing a copy in the drivers' next pay envelope. Place a sticker with the objectives on the dashboard of each vehicle. Place the objectives as a statement of policy on the company bulletin board.

Remember that nothing is so important that drivers can't take time to do it safely.

The material contained in this information sheet was developed by the original Alliance of American Insurers, now Property Casualty Insurers Association of America (PCI).



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