

TRANSPORTATION

You cannot legislate good driving, but there are steps to minimize risk.

There are three aspects of transportation or fleet losses to consider: collision, comprehensive and organizational exposures.

Collision losses are defined as colliding, crashing, impact with another vehicle and/or object (such as a bridge or a tree), and upset or overturn of a vehicle. Generalized loss runs indicate, as might be expected, that collision losses are generally greater than comprehensive losses. Seasonal variations do not impact collision claims. Collision with a moving vehicle was the number one claim filed, followed by claims for: collisions caused by others (not at fault), backing-up, and hitting a fixed object (including hitting a parked car).

Comprehensive exposures are defined as direct and accidental damage to a vehicle caused by “anything” other than a collision or vehicle upset. These potential losses include theft, fire, vandalism, falling objects, glass breakage, and collision with animals. Windshield damage and vandalism were the two most frequent types of claims. However, collision with deer ranked third and indicates that geographical consideration must be given in developing a transportation risk management plan.

Organization exposure is incurred due to the acts of employees and/or third parties. As with all risk management activities, the corporate culture will define an organization’s overall ability to reduce loss by controlling these acts.

Concerning vehicle safety, please consider the following risk management activities:

- ◆ Do job descriptions include transportation as a job function? Is a valid driver’s license required for employment?
- ◆ Does the organization ask for DMV records on all staff that will be driving a “company” vehicle at time of hiring and on a yearly basis?
- ◆ Does the organization require completion of a safety checklist before using a vehicle? Is there a system in place for regular and/or immediate maintenance? Are maintenance schedules clearly spelled-out in corporate policy? How are records kept?
- ◆ Is there an active review (safety committee) of vehicle and fleet safety checks or performed maintenance?
- ◆ Does the organization offer a yearly defensive driver in-service?
- ◆ Has the organization considered a drug-free workplace policy that includes random “screens” for all employees that are part of the driver’s pool?
- ◆ Does the organization offer incentives for accident-free driving?

Organizations with larger fleets and/or an inordinate number of accidents will want to include all seven of these tips in their operations. Small organizations should minimally use the first five.

One last item to bring to your attention: the human factor. An organization cannot legislate an employee to be a good driver, or to treat the “company” vehicle as his or her own. For behavioral healthcare organizations that provide a substantial amount of client transportation, it is recommended that policy and procedure clearly spell out the required “on-the-job” driving skills and driving record necessary to maintain employment.