



# LOSS CONTROL BULLETIN

## *Commercial Auto Liability*

This brochure is intended for small contractors' auto liability insurance. Driving is an important but small part of contracting - usually over different routes in private passenger automobiles and pickup trucks.

Hazards are the conditions that create or increase the risk (chance) of injury to people, property and equipment. Controlling hazards reduces the risk of injury. Safe means low risk of injury because reasonable hazard controls, based on today's knowledge and technology, are in place. Auto hazards, including familiarity, perception of risk, ignoring risk, pedestrians, the road environment and traffic, change moment by moment. Drivers must adapt.

Non-Preventable Accidents are those where the driver took all reasonable measures to avoid the accident.

Safe Driver Training has many names. The National Safety Council's Defensive Driver Course is available online for about \$45. There are comparable programs. Some states require driving courses as a remediation for bad driving. Consider participating in your state's training program.

### *Auto Hazard Control Elements*

#### The Driver

This is the single-most important safe driving element. A safe driver compensates for vehicle deficiencies. Well-maintained vehicles can not compensate for driver deficiencies.

Set standards for all drivers.

#### New Drivers

- Get a current motor vehicle record (MVR). Either ask the candidate to bring one in, or have them sign a release so you may order it.
- Eliminate driving responsibilities for any DUI within 3 years.
- Scrutinize speeding violations.
- Scrutinize reckless driving violations.
- Review accidents for preventability.

#### Existing Drivers

- Each year, obtain a current MVR for all existing drivers.
- Address medical and physical issues.
- Complete an annual performance review.
- Train drivers on all routes.
- Have regular safety meetings and supply drivers with safety material.

*(over)*

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FAMILY OF COMPANIES

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Decide to give an individual driving responsibilities because they meet your standards. Otherwise, you might be on the witness chair answering, “With a record like this, the reason you put this employee behind the wheel was...?”

## Non-Owned Auto Drivers

Any person driving their vehicle on your behalf puts you at risk under the laws of agency. Their insurance usually pays first, but yours is on deck.

- Focus on anyone who regularly uses their vehicle on your behalf.
- Qualify the driver the same as owned auto.
- Qualify the vehicle the same as yours, ensuring that: 1) it's suitable for the purpose, 2) it's well- maintained and 3) you get copies of service and maintenance records.
- Set minimum insurance requirements for drivers.

## Driver Rules

- Set written standards for successful driving and for discharging from driving responsibilities.
- Driving under the influence of alcohol or drugs means immediate driving suspension.
- For example: Nonqualifying a driver who has had 2 preventable accidents within 2 years.

## The Vehicle

Owned Auto

- Ensure the vehicle is suited for the purpose.
- Complete scheduled service (time or mileage) and inspections.
- Brakes, steering, tires, glass, lights, horn, exhaust.
- Follow special inspection requirements for vehicles participating in off-road or mountain driving.
- Always ensure all loads are secure.
- Set terms of use.
- Specify whether a driver is allowed to drive a vehicle home.
- Only permitted drivers are allowed to operate the vehicle.

## The Environment

Driver and vehicle must adapt to pedestrians, route, traffic and weather. This is the defensive driving big picture, and drivers must monitor it constantly.

- Losses Assist any injured individuals within your ability.
- First aid, CPR, no training .
- Move any injured individuals if they are in danger.
- Secure the area and warn motorists.
- Use a written accident reporting kit.
- Get the facts.
- Record driver names and license numbers, license plate numbers and police officer names and badge numbers.
- Record the location design, condition and weather.
- Don't place blame or antagonize others.
- Don't offer opinions.
- Remember, this could become a public record.
- Promptly report the loss to your insurance company.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service<sup>SM</sup>** is designed to provide assurance and confidence to our policyholders throughout the claims process.

**24-Hour Claims Hotline 1-800-333-2860**