

Driver Selection

All too often safety programs overlook an exposure that presents a high degree of financial risk to the employer and a physical hazard to the employee. This exposure is driving. Driving is often considered as being incidental to the job. Employees are hired for their job skills, not their driving ability. It is easy to assume that because someone has a driver's license, they are qualified as a vehicle operator. This is not necessarily so. 85% to 95% of all vehicle accidents occur because of driver error. If your company operates vehicles, be they salesperson's cars or tractor trailer rigs, you have a situation where errors made by the driver can cause an accident, and where the human and financial costs will probably be quite high. Doesn't this warrant your attention?

Unintentional injury deaths predominate among the younger ages and rank No. 1 in terms of years of potential life lost before age 65. Motor vehicles are the major way in which unintentional injury deaths occur each year, and these deaths have been increasing since 1992. According to the Bureau of Labor Statistics, there were 6,210 workplace fatalities in 1995; 41% were related to various means of transportation. Highway travel claims more lives than any other transportation work-related injury (52% and its rate and proportion of total workplace fatalities have been trending upward). For the country as a whole, highway injury deaths in 1995 represented 21 percent of the occupational injury mortality. Home health care workers had a higher rate of disabling highway accidents than the trucking/carrier industry, 76 and 48 per 10,000 workers, respectively. A median of 10 days of missed work was associated with highway injuries in 1995, twice the national figure for workdays lost due to all injuries on the job.

Selection

As motor vehicle accidents are the leading cause of work-related fatalities, it makes sense to focus our attention on selecting the right individual. As a driver, the individual will most likely be away from the facility and away from your direct supervision when he/she is most at risk — on the road!

Drivers must be experienced and professional. Be fully diligent in checking on younger drivers. People under 25 years of age are only a small portion of all motorists, but they account for a considerable portion of all accidents. This fact can be attributed to lack of driver experience, attitude and/or maturity level.

If the job involves significant stress, that is also a factor. Driving safety and high stress do not go hand in hand. We hear much today about distracted driving due to use of electronic devices, car radios, grooming, and other diversions from paying full attention to the road. The drivers you select should agree to a non-distracted safe driving policy.

Motor Vehicle Reports

A key tool in driver selection is the Motor Vehicle Report (MVR). An MVR is an individual's driving record as maintained by the state licensing authority. It is imperative that this be studied before anyone operates a vehicle in the course of employment duties. Too often accidents occur while the MVR is "on order". In most states, a person can obtain a copy of their own driving record easily. They should be required to attach the MVR to their application or bring it with them to the interview. A number of employers will specify this requirement in the employment ads. Being shown a driver's license is not enough. The state could be backlogged in revocation processing, for example.



Third Coast Underwriters is a division of Accident Fund Holdings, Inc., and its subsidiaries. All policies are underwritten by a licensed insurer subsidiary of Accident Fund Holdings. Are MVRs a good indicator of accident potential? The University of North Carolina did a study to determine whether there was correlation between prior records of accidents and violations and the predictability of future accidents. They found:

- Drivers having one traffic conviction during the previous two years had twice as many accidents as a corresponding group with no convictions in the previous two years.
- Drivers with two convictions had 2.9 times as many accidents as the non-conviction group.
- Those with three convictions had 4.3 times as many accidents.

Another study, conducted by the California Department of Motor Vehicles, found that:

- The more traffic convictions a person has during a period of time, the more likely they are to have accidents during that same period.
- Prior traffic violations were the second best predictor of future accidents; the best predictor was prior accident history.

There can also be a side benefit to obtaining MVRs. If a person won't obey stop signs, what makes you think he or she will follow your directions? If there is a "Failure to Appear" on the MVR, what kind of responsibility is being shown? Doesn't excessive speed indicate someone who may be a risk taker? Remember, this record may be the best opportunity you have to evaluate this individual as a driver. Once an employee is on the road, you may not have the opportunity to evaluate that worker's conduct. You will, however, be dealing with the consequences.

What Next?

Use the guidelines below, or (if established) your company's criteria, to evaluate the applicant's driving record. Also, the MVR must pass as acceptable to your fleet insurance carrier. Here is an example of MVR evaluation criteria:

| CONVICTION | POINTS |
|----------------------------------|--------|
| Minor, not involving an accident | 1 |
| At fault accident | 2 |
| Major, in past 3 years | 6 |
| Major, 4-5 years old | 3 |
| Two incidents within last 18 | 2 |
| Three incidents within last 18 | 3 |

Time Period Considered: Past 3 years (with the exception of major convictions)

Cost and Savings

Selecting the right person, if that worker drives in the course of employment, may take more time and effort. However, it is worth it. Even a minor fender bender can be more expensive than you realize. In today's economy, the profit margin a business can come out with sometimes looks ever slimmer. For every dollar in motor vehicle accident costs to your company, many times more additional sales (profit) dollars must be generated. This makes the MVR an increasingly valuable tool.

Remind Your Employees

On the road, you can't depend on anyone else to keep you safe. As we know from the statistics, you've got more to worry about because operating a vehicle is the leading cause of fatalities. Make sure to take care when you drive as part of your job.



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Comments or Notes:



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