



# Motor Vehicle Safety

One safety area every employer should be aware of relates to motor vehicles, since an employee who drives for an employer, with the exception of commuting, may be at risk. Because of this, attention to safety should be a top priority to help reduce the number of motor vehicle accidents — whether the employee drives full time or part time.



All policies are underwritten by a licensed insurer subsidiary. For more information, visit [afgroup.com](http://afgroup.com). © AF Group.



## Who's at Risk?

There are several areas of exposure beyond what you might typically expect. In fact, exposure isn't limited to trucking and busing alone. It also includes:

- Contractors on job sites who make deliveries
- Mobile salespersons
- Any incidental driving task assigned to an employee, whether or not it's done in a company vehicle or the employee's own vehicle

## Why Safety is Important

- Motor vehicle accidents are the most expensive causes of workplace injury, averaging more than \$65,000 in costs-per-claim.
- Motor vehicle crashes make up more than 40% of work-related deaths.
- Accidents can include any time an employee uses their personal vehicle when doing work for their company.

## Establish a Safe Driving Policy

This is an important step in preventing motor vehicle accidents. Employers should have a written, safe driving policy in accordance with state laws. The policy should be distributed to all employees, who should read, understand and sign the policy. The following are appropriate areas of focus:

### **Motor Vehicle Reports**

Employers are responsible for the employees they put out on the road, so the utmost care should be given to screening to identify good drivers.

- Employers should obtain Motor Vehicle Reports (MVRs) for candidates for any position that directly requires or could possibly lead to driving for a work-related activity.
- Periodic MVRs should be run on all employees to ensure they are maintaining safe driving habits.
- The cost of obtaining an MVR is minimal compared to the detriment a motor vehicle accident can bring not only to an employer's workers' compensation experience, but to the company's reputation.
- Poor employee MVRs should be subject to consequences, as written in the policy, regardless of whether the employee was on company business at the time of an infraction.
- Employees who drive poorly for their personal business are not likely to be safe drivers on company business.

### **Vehicle Selection**

- If employees receive company vehicles, attention to vehicle safety during purchase can help the company limit their workers' compensation exposure.
- Vehicles should have high front, side and rear crash ratings (iihs.org and safecar.gov contain information about crash safety).
- Commercial trucks should have adequate handholds to get in and out of cabs and trailers.

## Want to know more?

We're committed to providing you unrivaled loss control services. Contact your dedicated Loss Control representative today.



### **Vehicle Maintenance**

- Company vehicles should follow a scheduled maintenance plan and should be maintained by a licensed mechanic.
- Pre-inspections must be conducted and documented prior to and following use of the vehicle. Inspection should include items such as: tire pressure, fluid levels, windshield cracks and other routine checks — which should be completed and logged. Any defects should be corrected immediately. These are required by the Department of Transportation.

By undertaking a sound safe driving program, including a written, safe driving policy, employers will help keep their employees safer while reducing their own exposure.