



A list of best practices for loss prevention to help United Mutual agent partners and members identify the most common hazards that Commercial Auto Fleets face every day.

Offered through

Commercial Auto Fleets Best Practices

Commercial Auto Fleets consist of private passenger autos, pickup trucks, cargo vans, flat bed trucks and other specialized units. Regardless of the makeup of your fleet, there are Best Management Practices (BMP) below to observe that can make your account a preferred risk with any insurance carrier:

Don't let the difficulty in finding qualified drivers (whom likely operate a vehicle as a "secondary" part of their job) compromise your fleet. Establish your choice of the best available employees by developing hiring standards that begin with a Motor Vehicle Report/Driving Record (MVR) program which consists of:

- ☐ A combination of 2 incidents (or less) consisting of 2 minor violations or 1 minor violation and 1 at-fault accident.
- ☐ No major violations permitted over the last 5 years; major violations include DUI, OVI, DWI, drag racing, vehicular manslaughter, etc.
- ☐ No license suspensions during the past 5 years.
- ☐ Before hiring anyone with driving duties, ensure that they can safely operate their assigned vehicle by conducting a road test with a trusted, experienced employee; develop a road test form to document the results.
- ☐ As part of an annual merit review, include an evaluation of the associate's driving record over the past year to emphasize the importance of that aspect of their employment — reward or advise accordingly to how driving history impacts job performance.



- ☐ Hold assigned drivers accountable for vehicle condition by conducting periodic inspections by management; use a checklist form for uniformity and record keeping.

- ☐ Develop a formal, written mobile device/distracted driving policy that's communicated to drivers via employee sign-off and a copy kept in the employee files.



- ☐ Investigate GPS systems to see if they are right for your business along with driver cameras to enhance accountability as well as protect staff against wrongful charges arising out of an accident or violation.

- ☐ Formal, individual maintenance records prove you have a systematic maintenance program with a maintenance schedule for each unit (to indicate when maintenance is to be done); assign an individual within the organization with the responsibility of overseeing fleet operations.

- ☐ Implement simple key controls and door/cab locking requirements with adequate night lighting and good-quality surveillance cameras to protect your equipment.

- ☐ Consider developing a formal fleet safety program to augment existing controls to enhance driver training, awareness, perception, and response to ultimately reduce accident frequency and severity.



- ☐ Offer a simple driver incentive program that rewards employees for loss and incident-free driving.
- ☐ Conduct accident investigation.

