



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

Offered through

## Commercial Trucks

## Best Practices

- ☐ **Maintain formal, individual maintenance records that prove you have a systematic maintenance program.** These should include: fleet number, make, model and year, VIN, tire size, owner (if not the carrier) and a maintenance schedule for each unit indicating when maintenance is to be done. Regulations require that all records of inspection, maintenance, lubrication, repairs and upcoming maintenance be kept for one year while the unit is in service, and for six months after the unit leaves service.



- ☐ **Inspect daily. An inspection record program requires the following documentation before and after a trip:** service brakes including trailer brake connections, parking (hand) brake, steering mechanical, lighting devices and reflectors, tires, horn, windshield wipers, rear vision mirrors, coupling devices, wheels and rims, and emergency equipment.

- ☐ **Obtain Motor Vehicle Reports (MVRs) on all drivers prior to hire and every year thereafter.**
- ☐ **Maintain a simple accident register.**
- ☐ **Complete Driver Qualification (DQ) Files — consult the following resource:** <https://www.fmcsa.dot.gov/safety/passenger-safety/guidelines-and-driver-qualifications-motor-carriers-passengers-parts-390-391>

- ☐ **Develop a formal mobile device/distracted driving policy that's communicated to drivers via employee sign-off; keep a copy in employee files.**
- ☐ **Conduct and record pre-hire and post-accident road tests.**
- ☐ **Implement simple key controls and cab locking requirements with adequate night lighting and good-quality surveillance cameras to protect your equipment.**
- ☐ **Develop a formal fleet safety program to augment existing controls in order to enhance driver training, awareness, perception, and response with the ultimate goal of reducing accident frequency and severity.**

At a minimum, it should include the following policies:

1. MVR qualifications
2. Riders/passengers
3. Expanded cell phone use (although already strictly prohibited by your policies)
4. Regular safety meetings
5. Driver incentive program that rewards employees for loss- and incident-free driving
6. Accident investigation

