

Putting vehicle accidents in the rearview mirror

By Tanya Crites

Some may think auto accidents are inevitable, and some accidents may be. However, many vehicle accidents are preventable with the implementation of some basic fleet risk management principals.

In the last five years, WCIA has incurred nearly \$30 million in Auto Liability costs and nearly \$9 million in Auto Physical Damage costs to member owned vehicles. The \$9 million in damage to member owned vehicles does not include the deductible a member pays for each vehicle repair.

Since it is in everyone's financial best interest to decrease the frequency and severity of auto accidents, and more importantly to prevent injuries and property damage, WCIA offers these fleet risk management recommendations:

1. Develop a Vehicle Use Policy setting rules and expectations.
2. Identify which job duties include driving as an essential function.
3. Screen applicants for those positions by obtaining confirmation of a valid driver license, acceptable Abstract of Driving Record (ADR) and checking references with specific inquiries about driving ability, in addition to the other employment screening tools. Use objective driver eligibility criteria to evaluate applicants.
4. Provide each driver with an orientation that includes but may not be limited to: the Vehicle Use Policy; vehicle operation, safety, loading, trailering, inspection and maintenance; and, accident response.
5. Provide training and/or certification programs such as defensive driving, behind-the-wheel, EVOC (police), EVIP (fire), and APWA certifications.
6. Conduct periodic driver evaluations for everyday drivers, including confirming a valid driver license and acceptable ADR. (CDL - annually). Use the same objective driver eligibility criteria to evaluate all drivers.
7. Create a robust fleet maintenance and inspection program, following manufacturer maintenance guidelines and requiring drivers to inspect vehicles and report issues identified.
8. Create and retain documentation for each of these recommendations.

Each one of these recommendations requires careful and tailored considerations for each member agency. The WCIA Liability Resource Manual contains several risk guidelines and templates to aid members with their fleet programs. The Liability Resource Manual is available through the Member Resources page on the WCIA website: <https://www.wciapool.org/member-resources>. And, as always, the Risk Management Representatives are always happy to provide individual guidance and recommendations, specific to each member's needs.