

Loss Control Newsletter

Kansas Automobile Dealers Workers' Compensation Fund

This newsletter is distributed to you by the Kansas Automobile Dealers Workers' Compensation Fund (KADWCF) to increase the awareness of and stress the importance of safe work practices.

Driving for Work Not all employees should have keys

Employees' driving for business purposes is one of the most overlooked risks in a dealership's operation. Regardless of fault, employee injuries sustained in a motor vehicle crash can result in some of the most costly claims, in some cases exceeding \$1 million. By managing driving exposures, you can reduce the odds of incurring motor vehicle crashes and high cost workers' compensation claims.



Did you know that a **motor vehicle crash is the number one cause of workplace fatalities?** Even with this potential exposure, assessing a prospective employee's driving skills is often limited to verifying a valid driver's license. Dealerships need to go further by thoroughly evaluating prospective employees as appropriate when driving is part of the job. In addition, it's important that you not overlook driving exposure when developing and implementing your safety program.

Use these safety program tips to better manage driving exposures:

1. Plan what you do with respect to job advertisements and job descriptions, types of drivers and vehicles operated, interviewing methods and techniques and application forms.
2. Test the applicant. Consider using some or all of the following: written exam, road skills test, pre-trip inspection test, psychological evaluation, credit and background checks and physical exams.
3. Don't overlook road tests. You may not need a road test for hiring a salesperson, but you will want to road test applicants who will be driving frequently or for long periods.
4. Conduct interviews that include specific questions about an applicant's driving experience and the types of vehicles they will be driving. Use the right questions to get correct information.
5. Verify information, check references and look at past performance that can predict future performance and behavior.
6. Hire from a pool of qualified applicants rather than the first that comes along.
7. Obtain the applicant's motor vehicle record (MVR).
8. Check an employee's MVR before giving him/her the keys to a company vehicle or allowing him/her to drive a personal vehicle for company business.
9. Establish your own driving standards that meet or exceed regulatory standards, e.g. one moving traffic violation in three or five years may be acceptable, but two or more citations or a conviction of drunk driving should cause concerns. Don't rely on your insurer to tell you they don't want an employee driving.
10. Stick to a proven process. Make your hiring decisions based on the knowledge you acquire through these methods.

If you have any questions regarding this newsletter or for additional loss control information, please contact Mark Valentine at 816-698-4611 or via email at mark.valentine@aon.com.



Driving for Work continued...

ASSESS SITUATIONAL COST/RISKS

Assess the cost and risk of each assigned driving situation, especially for longer trips. Factors such as age, physical condition and stamina, individual health risks, visual acuity, influence of outside activities, among others, should be considered before making driving assignments. For longer trips, do not ignore workers' compensation costs when evaluating the cost of a driver versus a transport.

SUPERVISION

Ongoing driver supervision can take many forms: wireless phone, road observations, driver surveys and in-house spot checks are a few examples. Whatever method(s) you choose, be consistent with how you implement suggestions and recommended driving changes. A rewards based approach usually works better than an incident based approach, e.g. rewarding and recognizing an employee's safe actions like always buckling up, using the three- and four -second plus rules for maintaining a safe following distance, courteous driving behavior, etc., will promote positive behavior more effectively than withholding recognition because of particular incidents. However, some behaviors shouldn't be tolerated. Progressive or immediate disciplinary action should be taken for certain unacceptable behaviors like horseplay, reckless driving, racing, road rage and driving while under the influence of alcohol or drugs.

DRIVE DEFENSIVELY

Train all drivers to drive defensively and know their crash risk. Drivers average 12,000 miles a year and crash every 10 years. Be a better than average driver by consistently practicing defensive driving techniques. Promote defensive driving by using state and other commercially recognized defensive driving courses.

DISTRACTED DRIVING

The use of mobile devices while driving needs little discussion; it should be discouraged and avoided. Distracted driving endangers life and property.

- **Forty percent of all drivers say they have used a cell phone while driving in a way that put people in danger.**
- **Texting while driving increases the crash risk 2300%.**
- **Driver distraction is the cause of 18% of all crash fatalities – with 3,092 people killed and 416,000 people injured each year.**



Reporting a claim to Gallagher Bassett (GB)

Fund Account Number: 004352

Internet: www.risxfacs.com

Telephone: 1-800-779-6142

Fax: 1-800-748-6159

Email: tnwclaims@tnwinc.com

Dedicated Adjuster:

Josie Landes – Senior Adjuster
Phone: 816-216-5516
Josephine_Landes@gbtpa.com

Claim related medical bills should be mailed to:

Gallagher Bassett Central Bill
Processing Center
P.O. Box 23812
Tucson, AZ 85734

Any other claim related information should be mailed to your adjuster at:

Gallagher Bassett
1300 E. 104th Street, Suite 200
Kansas City, MO 64131

or Fax to: 816-942-0695

You can also email the information directly to the adjuster. The preferred method to report claims is via the internet.
