

LOSS CONTROL

Newsletter



DO YOU KNOW HOW YOUR DRIVERS ARE DRIVING?

In the history of the Fund, the most expensive injuries sustained have been from drivers performing routine tasks for the dealership. These positions are usually part time and monitoring these activities is often difficult – until an accident occurs. While driving hazards vary depending on location and time of year, how do you know about and how often do you assess your drivers' driving habits and knowledge?

There are many types of driver risks for dealerships, but they can generally be categorized as follows:

- Vehicle delivery drivers (e.g., customer delivery and dealer trades) are commonly older and retired. Their reaction times are slower. Excessive speed and careless driving by this group is a recipe for high cost claims, both workers' compensation and liability.
- Parts drivers, normally full time employees, for short/local runs.
- Service technicians, also normally full time employees, for test drives.
- Owners, sales staff, etc., for test drives or general dealer use.



Questions you should consider when screening driver candidates:

1. Do you check driver license records, and if driving on an out of state license, their home state?
2. Do you ask if they have driven on another state's license? If so, have you checked that state's records?
3. Have you inquired about their accident history?
4. Have you inquired about any criminal history?
5. How do you assess their physical and medical capability for operating a vehicle?
6. Are you aware of any lifestyle issues that may be a cause for concern?
7. After a conditional offer of employment has been made, do you ask about medical and physical impairments that may impact their ability to operate the vehicles under your work requirements?
8. Do you limit the time and nature of and set conditions for their vehicle operations?
9. Do you facilitate any limitations on the nature of operations? E.g., overnight travel, examining how the trip was conducted, time vs. distance measurement, strictly prohibiting alcohol use.
10. Do you train them in the use of the vehicle, especially in light of the technologies included in newer vehicles?

QUESTIONS?

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

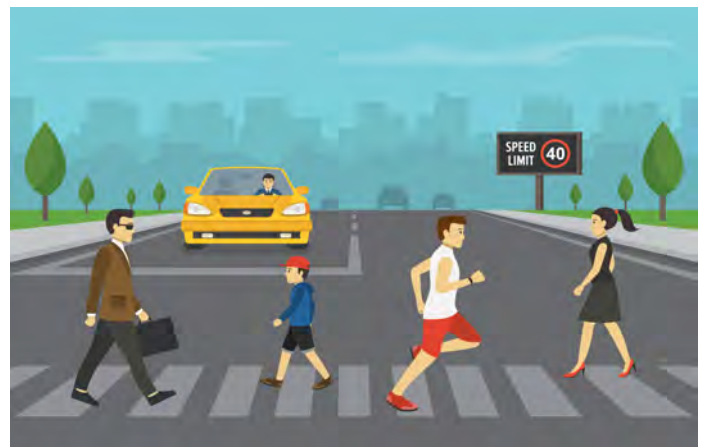
Defensive Driving Safety Tips

The best driver is a Defensive Driver who seems to have eyes in the back of his/her head and is always aware of what other drivers are doing. This driver...

1. Knows and obeys the dealership driving rules for the operation of company vehicles, including cell phone use and not texting while driving.
2. Knows and obeys the traffic rules and regulations applicable to the area in which he/she is driving.
3. Is aware of developing traffic situations far ahead on both sides and to the rear of his/her vehicle.
4. Is constantly alert to unsafe driving and errors of others on the road.
5. Is willing to yield the right-of-way to avoid and prevent accidents.



6. Does not tail-gate.
7. Cautiously approaches intersections - moves through traffic lights by observing the oncoming lanes and decreases accident risk by taking his/her foot off the gas and putting it above the brake to shorten reaction time for stopping.
8. Knows and adjusts his/her driving to special hazards: pedestrians; the road; weather; traffic; and degree of light.
9. Drives with an ATTITUDE focused on accident prevention.
10. Drives as though every child on the street is his/her own and every other motorist is a relative or friend.
11. Knows the secret of safe driving: SAFETY FIRST. EVERY TIME. ALL THE TIME.



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

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

(Per above, please report claims to tnwclaims@tnwinc.com.)

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.

Claim related medical bills should be mailed to:

Gallagher Bassett Central Bill

Processing Center

P.O. Box 23812

Tucson, AZ 85734

