

Vehicle Risk Management

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Why?

- Safety of your employees
- Safety of your guests
- Protect your insurance costs – keep as low as possible
 - Driver history
 - Future claims
- Protect your business' reputation
- High stakes!

Learning Objectives

- How to evaluate & choose your drivers
- Operational Procedures to put into place regarding operation of your vehicles
- How to make sure your Insurance Program is ready to respond to a vehicle-related accident

Evaluating & Choosing Your Drivers

- Define your Requirements ahead of time
- MVR Checks for drivers
- Background Checks for drivers
- Driver Age/Experience
 - 21+
 - Experience driving larger vehicles?

“Worse than having no driver policy or testing procedure is to have one in place that you do not follow”

Operational Procedures to put in place

- Driver Training
- Driver Testing (Annual)
- Approved Driver List
- Waiver
- Auto Maintenance
- Road Maintenance
- Driver Expectations – Acknowledged
 - Seatbelts
 - No phones/distractions
 - Max speed

Record Keeping!

- MVR Checks
- Driver Training Outline
- Annual Driver Check-Offs
- Driver Expectations – Acknowledged/Signed
- Auto Maintenance

Ensuring your Insurance Program is ready

- What are your limits?
- Do you have an Umbrella/Excess policy?
- Do you have Hired & Non-Owned Auto coverage?
- How to manage premium?

Thank you! Q&A

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