



Hiring Safe Drivers for Commercial Vehicles

The majority of auto accidents are caused by driver error, whether it be following too closely, speeding, driving distracted, driving under the influence or a variety of other reasons. As a business owner, you have control over who operates your vehicles and you should take this responsibility seriously. Don't underestimate the importance of making sure you are hiring a safe driver before you allow them to operate one of your fleet. Always have an applicant sign a waiver permitting you to obtain a motor vehicle record (MVR) before you make a hiring decision. If there is any doubt about the acceptability of the record, forward it to your Risk Advisor or insurance company for their guidance before allowing the applicant to drive a commercial vehicle.

If you have a fleet (five or more power units) and good loss experience, you may have an experience credit on your policy. You may also be in a less expensive company (tier) because of your good experience. The reality is, it only takes one unsafe driver to potentially ruin your good experience and drive your insurance costs up. Because experience credits may involve up to four years of data, it could take years to get credit back after an at-fault accident.

While not always the case, many accidents involve drivers with several prior moving violations and/or at-fault accidents. Exercise your right to choose someone with a good record before allowing them to use your assets. Would you allow someone with little or no prior experience to operate a \$100,000 piece of machinery? If not, why would you allow someone who has several speeding tickets and a couple of at-fault accidents in the last three years to drive your new \$80,000 work truck in heavy, urban traffic?

Pay close attention to the age of drivers as well. Statistically, drivers under the age of 25 are more likely to be involved in at-fault accidents. Most insurance companies are going to be reticent to allow someone under 25 years old to be a driver on a commercial policy. This will be especially true if a truck weighs over 10,000 pounds.

As previously mentioned, it only takes one loss to significantly impact your experience and jeopardize favorable pricing on your commercial policy. Hiring safe drivers will help you avoid these headaches and your company will benefit.

The coverages described here are in the most general terms, and are subject to actual policy conditions and exclusions. For actual coverage wording, conditions and exclusions, refer to your policy or contact your Risk Advisor.

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