

Loss Control Best Practice Matrix: Commercial Auto



AmTrust

ELEMENTS OF A FLEET SAFETY PROGRAM

	Superior	Good	Fair	Poor
Safety Organization	<ul style="list-style-type: none"> • Qualified fleet safety manager • Safety committee • Full review of fleet accidents • Annual MVR & at hire 	<ul style="list-style-type: none"> • Dedicated responsibility assigned to a company officer • Management completes a formal review of fleet accidents 	<ul style="list-style-type: none"> • Responsibility assigned on part-time basis • Accidents are reviewed by staff 	<ul style="list-style-type: none"> • Responsibility not assigned • No accident review
Driver Qualification	<ul style="list-style-type: none"> • Written application • Full drug program • Valid drivers license • Road test 	<ul style="list-style-type: none"> • Annual MVR & at hire • Written application • Drug program • Valid drivers license • Evidence of driving ability 	<ul style="list-style-type: none"> • Annual MVR & at hire • Written application • Very limited drug program 	<ul style="list-style-type: none"> • Nothing
Drug Screening	<ul style="list-style-type: none"> • At hire • Random • Post accident • Reasonable cause 	<ul style="list-style-type: none"> • At hire • Post incident 	<ul style="list-style-type: none"> • Policy with no testing 	<ul style="list-style-type: none"> • No policy
MVR	<ul style="list-style-type: none"> • Semi-annual • At hire • MVR review criteria 	<ul style="list-style-type: none"> • Annual • At hire • MVR review criteria 	<ul style="list-style-type: none"> • Agent orders MVR • Informal review criteria 	<ul style="list-style-type: none"> • No MVR done
Accident Investigation	<ul style="list-style-type: none"> • Accident review board • Full investigation by supervisor • Formal interview of driver • Preventability determined 	<ul style="list-style-type: none"> • Full investigation by supervisor • Written report that determines cause 	<ul style="list-style-type: none"> • Informal discussion 	<ul style="list-style-type: none"> • No investigation
Vehicle Maintenance	<ul style="list-style-type: none"> • Formal documentation of maintenance • Scheduled PM on time/mileage basis • Written quarterly inspections • Certified mechanics • Formal vehicle replacement program • Visual daily inspections by driver • Formal vehicle deficiency reporting 	<ul style="list-style-type: none"> • Formal documentation of maintenance • Scheduled PM on time/mileage basis • Visual daily inspection by driver • Outside garage • Informal vehicle deficiency procedure 	<ul style="list-style-type: none"> • Informal maintenance schedule • Driver responsible for maintenance 	<ul style="list-style-type: none"> • No maintenance program
Routing & Scheduling	<ul style="list-style-type: none"> • Planned route with dispatcher • Trucks equipped with GPS 	<ul style="list-style-type: none"> • Planned routes 	<ul style="list-style-type: none"> • Unplanned routes 	<ul style="list-style-type: none"> • Unplanned routes with time constraints
Driver Training	<ul style="list-style-type: none"> • Formal semi-annual retraining • Monthly safety communications • Post-accident driver retraining • Training at hire • Formal incentive program 	<ul style="list-style-type: none"> • Formal annual retraining • Safety communications • Driver retraining • Post accident review with driver • Formal incentive program 	<ul style="list-style-type: none"> • Training when available • Communication & programs are informal 	<ul style="list-style-type: none"> • No training
Personal Use	<ul style="list-style-type: none"> • No personal use allowed 	<ul style="list-style-type: none"> • Limited use-driver & spouse with clean MVR 	<ul style="list-style-type: none"> • Unlimited use – driver & spouse 	<ul style="list-style-type: none"> • Unlimited personal use
Vehicle Security	<ul style="list-style-type: none"> • Guarded storage area • GPS System • Anti-theft devices used 	<ul style="list-style-type: none"> • Secure storage facility • Key control 	<ul style="list-style-type: none"> • Unsecured storage 	<ul style="list-style-type: none"> • Storage areas subject to vandalism/theft
Management Interest	<ul style="list-style-type: none"> • Management demonstrates a thorough commitment to loss control with formal effective programs 	<ul style="list-style-type: none"> • Management programs are not 100% formal, but effective in controlling losses 	<ul style="list-style-type: none"> • Management is aware of program deficiencies & has agreed to implement LC resc. 	<ul style="list-style-type: none"> • Management does not demonstrate an active role in the identification and control of hazards

DEFINITIONS OF RATINGS

Superior demonstrates a thorough commitment to loss control and seeks to provide the controls to reduce hazards and loss exposures. Other characteristics include:

- Excellent condition of the plant and equipment to include housekeeping and preventive maintenance and self-inspection program
- Documented loss control policies, procedures and recordkeeping
- A formal hiring and employee selection process

Good is a well-maintained operation where management is aware of the basic hazards and loss exposures but may not be proactive in controlling them or identifying new ones as compared to a Superior risk. In addition, these accounts generally have the following characteristics:

- Management that strongly supports loss control and meeting safety standards
- Excellent condition of facilities to include housekeeping and equipment
- Loss control policies and procedures may not be formal, but some documentation is available

Fair has some unsafe conditions that the account is willing to correct. Management is not proactive or does not have the knowledge to control exposures but will establish the controls if identified. This account may have one or more priority recommendations, but management has a commitment to comply. Other characteristics of a Fair risk include:

- Informal loss control program, but supportive of meeting standards
- Housekeeping, facilities and equipment in good condition, but minimal preventive maintenance
- Help is needed in establishing formal loss control policies and programs

Poor is an operation where management does not demonstrate an active role in the identification or the control of hazards. This account would belong to a class of business, which by the nature of the operations and unsafe conditions, makes it a risk below AFIC standards. Priority recommendations are apparent with lack of management commitment for compliance. Characteristics of a Poor risk include:

- Management has minimal or no programs and questionable commitment to developing them
- Housekeeping, facilities and equipment are poorly maintained with minimal preventive maintenance
- Equipment is repaired only when necessary
- Controls do not meet standards



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