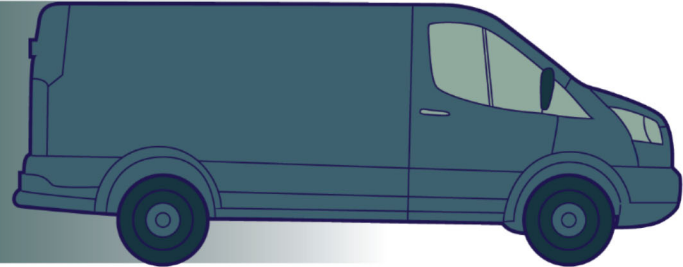


Key Components of Commercial Auto Loss Control Programs

Commercial auto loss control programs help organizations establish policies and procedures to ensure driver safety, reduce on-the-road risks and prevent accidents. **Effective commercial auto loss programs include these key components:**

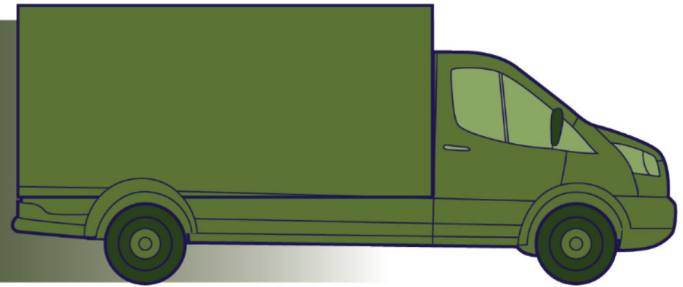
Management involvement

Managers should fully understand and be committed to their workplace responsibilities regarding road safety and risk management. They should be actively involved in promoting an overall safe driving culture and maintaining regulatory compliance with all applicable federal, state and local driving laws.



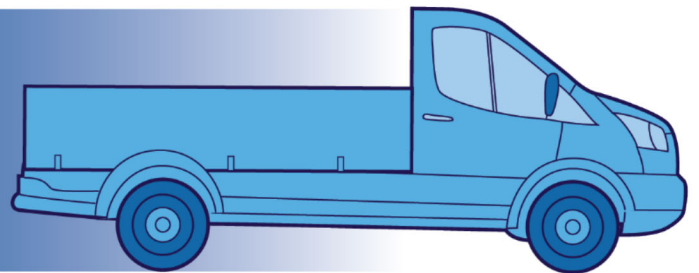
Driver qualification requirements

Commercial driver applicants should be required to provide a valid driver's license, list professional references, outline previous driving experience, allow for a detailed examination of their motor vehicle record and be able to pass a road test.



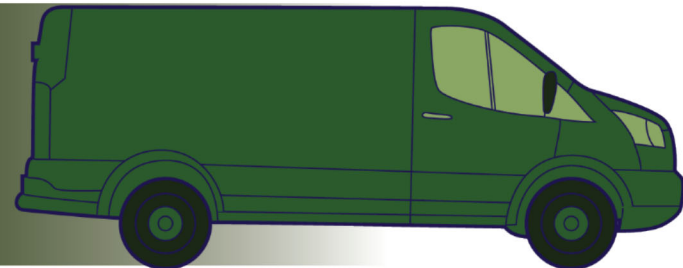
Well-communicated policies

All workplace safety policies should be properly distributed to staff, use clear language and be easily enforceable. Important policy topics to consider include aggressive driving, alcohol and drug use, vehicle maintenance and security, electronic device use, personal use of company vehicles and crash response.



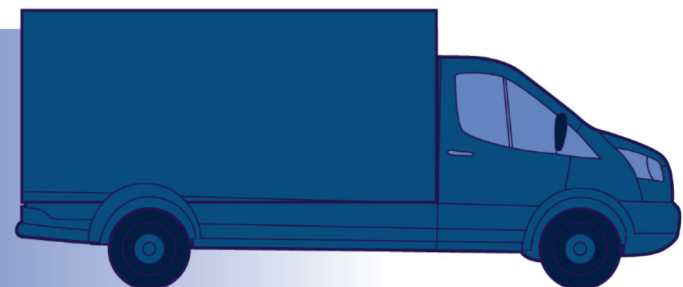
Safety training and meetings

New drivers should receive extensive training to help them successfully acclimate to their role. In addition, all employees should be required to complete refresher training on workplace policies and procedures, as well as attend routine driver safety meetings. Employees involved in a crash or traffic violation should be required to pass a remedial training course before returning to their role.



Adequate recordkeeping practices

Managing a commercial fleet requires detailed recordkeeping. Driver documentation should include driving routes and schedules, employee training records and post-crash investigation reports. Vehicle documentation should include maintenance and inspection information. It's also important to document all workplace safety policies and procedures.



For additional commercial driving guidance and insurance solutions, contact us today.

