

## Commercial Automobile Quick Tips

### *Driver selection*

A business owner's assets include its auto fleet. In fact, this may be a significant portion of the total assets, and is due the same protection that is provided to real property. In the same way that maintenance is scheduled, and keys are locked up nightly, owners should be careful with the drivers to whom they entrust their vehicles. Characteristics to consider are:

- Age - there is no substitute for experience behind the wheel, and expecting someone who's been driving for less than 10 years to have superior instincts comes under great expectations. On the flip-side, some older drivers may be prone to slower reaction times, and may be more susceptible to accidents than those who are at their best, mentally and physically.
- Experience - simply because a driver is 30 does not mean 14 years of driving experience. The owner should ask, and if responsibilities include driving a heavy vehicle, a CDL (Commercial Drivers License) may be required.
- Record - driver's MVRs (motor vehicle records) are good indicators of future behavior. Some violations cannot be explained away - a DUI or multiple accidents. However, sometimes just one speeding can be a flag, if it's a 45 MPH in a school zone with a limit of 20.

When considering a new driver, put all the pieces together. Is the picture appealing, or one you'd rather not see again?

### *Fleet controls*

Securing keys and keeping vehicles in a garage at night isn't enough to protect a fleet. The best chance for an accident is when they're being used, not when they're parked. A few ideas for reducing the chance of either a collision or, worse, a liability claim are:

- Driver's checklist - for those situations where specific vehicles are assigned to specific drivers, a schedule should be provide for the driver to make certain, for example, the tire inflations are acceptable, the windows are free of chips/cracks, the fluids are at appropriate levels and the lights are all functional.
- Scheduled maintenance - apart from the driver's responsibilities, each vehicles should be monitored for periodic maintenance for oil changes, brake checks and tire condition.
- Garaging - where are the vehicles kept, and who is allowed to drive/ride? Can drivers take them home? Is personal use allowed? Are family members permitted as passengers? None of these situations are negative in and of themselves, but can certainly be factors, as they broaden the claim possibilities.

Your vehicles are a not only a tangible reflection of your business (are they clean and externally pristine?), but their mechanical condition can mean the difference in

preventing an accident or causing one. It's the owner's responsibility to direct that outcome.

### *MVR standards*

- Just as owners have certain criteria they're pursuing, or avoiding, when reviewing a job application, they should also have certain standards set for drivers. Points to consider are:
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  - Number of moving violations - how many is too many depends on the type and frequency. One speeding ticket 10 miles over the limit isn't bad, but three in two years isn't good.
  - Type of violations - as mentioned previously, one or two minor speeding tickets isn't a big deal, but on DUI is. One reckless driving (usually defined as more than 20 miles over the limit) is also problematic. Think about what this says about the person's judgment.
  - Timeframe - usually violations more than three years will be discounted, but someone should take a good look at what's occurred in the last 36 months.

Many states have privacy laws that impact a business owner's ability to run MVRs without an employee's permission. However, the employee can always be required to provide an MVR as a prerequisite for employment. However the information is secured, a plan needs to be in place so that each employee is judged by the same yardstick.