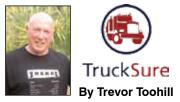
III Insurance

Trucking – driver risk – fact or fiction



Sitting on the Bluebridge ferry after a quick trip south, I had a couple of hours to spare. Knowing Simon would be on to me to get my pearls of wisdom for the next issue, I got to thinking about some driver monitoring misconceptions that endure.

Despite what the industry experts might tell you, driver monitoring programmes and technologies are not all created equal.

To complicate the picture, many service and solution providers claiming to 'monitor' drivers really only address one element of driver monitoring. However, the space between the myth and reality of comprehensive driver monitoring can make a huge impact on your business's exposure to risk, and the insurance premium costs.

But what is true driver monitoring, and how can you utilise it to protect your business and make other road users safer? And what are some of the most common myths that put your businesses at the highest degree of risk?

Before we begin it's important to understand why driver monitoring is critical – and what it truly means to monitor drivers. For starters – comprehensive monitoring is a company imperative. Accurately understanding the behaviour of a professional driver really comes down to three critical questions:

- Do you know the driving record of the employees who are driving your trucks right now?
- What do you know about their driving behaviours when they are not working?
- How frequently are you reviewing their driving record updates to understand their current safety profile?

Depending on your answers, you could be exposing your business to thousands of dollars in lost revenue, substantial legal costs, higher insurance premiums and increased overall risk.

Knowing the performance of your truck drivers is only one part of the equation – taking action to correct risky driver behaviour is just as critical.

In light of all the technology and data available today, companies cannot use the excuse that they weren't aware of a driver's safety record.

Let's have a look at the three most common myths with a singular focus: eliminating their potential to threaten your business with unnecessary and avoidable risk.

Fiction: "Background checks, public records and license status checks at time of hire gives me the information I need about the safety of my drivers."

Reality: this information is critical to a comprehensive view of a driver's performance, but it doesn't tell the whole story.

There is more public information available about a driver's performance. That's why a comprehensive driver monitoring programme should collect violation data, in addition to a variety of other data, to provide a complete picture of your driver's record. And while checking to ensure that a driver has a valid license is a critical first step in driver monitoring, it is only that - a critical first step. Why?

Because license status doesn't provide any information about the driver's behaviour and includes no detail about specific violations or actions that may lead to an invalid status. This information alone does not shed any light on an employee's driving history.

Fiction: "If I pull Motor Vehicle Records once or twice a year, it's enough."

Reality: What happens between TORO and other checks could make a huge impact on your business' viability and liability – and the safety of your fleet and other road users.

The reality is that anything less than a quarterly review of your driver's driving behaviour creates a blind spot in what you know about your drivers – and when you know it.

Fiction: "Telematics and GPS data provides all the monitoring information I need."

Reality: Telematics and GPS don't give you the full picture of a driver's safety record.

The benefits of telematics and GPS data collected from commercial vehicles are widely documented.

A company can use the information generated by these systems to lower fuel costs, more effectively route drivers to their destinations and pinpoint issues on the road. And of course, telematics and GPS can spot unsafe driver actions on the road.

While this information is invaluable, it does not give your business the whole picture. Telematics and GPS will not tell you, for example, about behaviour during an employee's nonworking hours or in personal vehicles. If you rely solely on these technologies, you will not know when a driver is arrested for drink driving, is ticketed for a traffic violation or is involved in an accident after hours.

The best practices for comprehensive driver monitoring

Violation and license data, background checks, accident details, telematics information and TORO checks are all part of an integrated approach to monitoring driver safety – but each by themselves give an incomplete picture of driver risk.

Business owners today have access to an unprecedented amount of data about their drivers. The trick is to connect the dots between numerous records and pieces of information to create a comprehensive view of a driver's record – and monitor their behaviour over time.

But just having the knowledge is not enough on its own. You now need to: establish a baseline, monitor frequently, encompass all drivers and TAKE ACTION.

Insight into a driver's behaviour provides you with the ability to take corrective action, including enrolment into a driver training programme – and that not only reduces your risks but makes your drivers safer.

A great first step is to complete a full driver questionnaire on all drivers – not just the ones applying for a job.

Check the TruckSure website and download these forms for your use, and involve your insurer by sending the completed questionnaires to them.

Feel like discussing any trucking issues? www.trucksure.

