

Risk Solutions

Fleet Safety

Protect your people, business, and company's reputation

Vehicle operations create substantial risk for many organizations. One incident can cause physical damages, serious injuries or fatalities. In addition, the financial implications from both direct and indirect costs can be devastating to a company's bottom line. It takes years to establish a business reputation, and only minutes to tarnish it.

Recognizing the risks

We know that no organization is actively trying to encourage unsafe driving. But are you taking real, actionable steps to reduce the likelihood of motor vehicle collisions? Take a minute and consider the following questions:

- Does your company recognize exposures associated with operating motor vehicles?
- Does your company have a written fleet safety program in place?
- Are employee driving records reviewed on an ongoing basis?
- What safe driving training do you provide to your employees who drive company vehicles?
- Do your employees know what to do if they are in an accident?
- Do you understand what Negligent Entrustment is and how to protect your company?
- What do your leaders and managers do to promote good driving habits?
- Do you have fleet safety rules? If so, how are employees held accountable to follow them?



Motor vehicle crashes cost employers **\$60 billion** annually in medical care, legal expenses, property damage, and lost productivity.¹



The average crash costs an employer **\$16,500**. A crash that results in an injury can cost **\$74,000** and if a fatality is involved the cost can exceed **\$500,000**.¹



Transportation-related workplace fatalities remain the most common fatal event for American workers, accounting for **40%** of all workplace deaths in 2023.²



Driver distractions, speeding and impaired driving continue to be the leading causes of motor vehicle crashes and fatalities.³

Fleet Safety

Benefits of a Fleet Safety Program

A comprehensive fleet safety program establishes the policies and procedures that are needed to help ensure a safe work environment for employees.

Benefits of a fleet safety program include:

- Protection for your most important asset – your employees
- Less potential damage to vehicles, equipment and cargo
- Fewer and less costly accidents
- Mitigating exposure related to negligent entrustment
- Fulfillment of social and moral obligation
- Improved customer relations and company image
- Lower costs associated with fuel, maintenance & driver turnover
- Greater defensibility in litigation from vehicle accidents

Implementing a Fleet Safety Program

QBE Risk Solution consultants understand the risks associated with operating motor vehicles. Developing and implementing a formal fleet safety program is the most effective way to control this exposure. If your company does not have one, or needs assistance updating one, we can help with the following tools and resources:

- Fleet safety program development training modules
- Access to fleet safety resources such as on-demand training videos and client handouts
- A model fleet safety program that addresses essential best practices and provides sample policy language.
- Concise and targeted digital workshops to support greater awareness for company drivers and/or their family members. Workshops can be customized and used as part of your company's employee fleet safety programs
- Access to driving safety subject matter experts that can assist with fleet risk assessments and program implementation



Questions on Loss Control or Safety

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