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THE INSURANCE GUIDE

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5 tips to lower on-the-road risk

By **PETER YOUNG**

Even though fewer people drove in 2020 because of the pandemic, the National Highway Traffic Safety Administration (NHTSA) [reported](#) a 7.2 percent increase in road fatalities for the year. A rise in risky driving behaviors was cited as the chief cause, negating the positive impact of lighter traffic, as well as improved automobile technology and auto safety laws.



Driver safety remains an important issue for pest management professionals (PMPs) as well, with vehicular accidents ranking as the top source of the industry's insurance claims. At our company, for example, we continue to see many accidents among PMPs that point to distracted driving as the cause.

Now, as traffic volume continues to return to pre-pandemic levels, we recommend paying closer attention to driver safety.

Insurance Implications

Commercial auto claims can have a negative impact on your insurance. You may have already experienced rising insurance premiums, because the insurance industry is experiencing what's called a "hard market." This is a cyclical change in the industry that means not only are there higher rates, but coverage with lower deductibles and other favorable terms can be tougher to find.

In addition, employers can be held vicariously responsible for an employee accident, a legal concept called "negligent entrustment." This risk increases if you failed to perform a background check, review an employee's motor vehicle record (MVR), or identify and address past driving concerns.

When you consider that medical and auto repair costs, along with litigation, also have risen, anything you can do to reduce auto claims may have a positive impact on your bottom line.

Improving Driver Safety

Improving driver safety begins when hiring and continues with training, enforceable

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policies and the use of new technologies. Together, these five tips can go a long way toward reducing vehicular accidents.

1. **Address distracted driving.** This is the No. 1 driving concern today, and we recommend creating a clear and enforceable safe driving policy. The policy, which should be provided to all employees, must set necessary boundaries against prohibited acts such as texting, eating or smoking while driving, and outline the consequences for violating the policy.
2. **Install telematics and GPS technology.** GPS, telematics and even a driver-facing camera can help you track your vehicle's location, condition and the driver's behavior. This allows you to identify and address problems consistently and efficiently.
3. **Conduct thorough background checks.** Past driving records are the best indicator of future driving behavior. Make sure you conduct background checks that show a new employee's MVR, and look for red flags such as points on their license or past violations of driving under the influence.
4. **Requiring road tests.** Some PMPs find conducting a road test or a ridealong with a qualified manager prior to hiring tells them much about an employee's driver behavior. Continuing to require a road test every six months sets a high standard for employees. It also provides an opportunity to reinforce positive behaviors, while correcting any negative ones.
5. **Maintain clear documentation.** Document everything, including maintenance schedules, proof of road tests, defensive driving courses and accident reports. Having clear documentation helps build a timeline that can help you when a claim is filed, or legal action is taken.

Along with keeping employees safe and company vehicles on the road, the tips above will help showcase your responsibility if an accident occurs. Taking action to proactively reduce losses, together with the right insurance coverage, is the best protection PMPs can have on the road.

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