



# INSURANCE MANAGEMENT

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## Protecting Your Fleet

By Peter Young

The commercial fleet industry has experienced significant changes in recent years. Economic factors including supply chain delays, inflated repair costs and various increased risk exposures have contributed to a hard insurance market driving up commercial fleet costs for businesses throughout the industry.

Fleet operations are a critical part of the pest control industry. However, fleet drivers and operations face a number of challenges that have only increased in recent years as technology has become more prevalent. Over the past year, a rise in risks to pest management professional (PMP) fleets have proven a need among industry professionals for proper steps to combat rising costs and keep PMPs safe in the field. Before taking such steps, it is important to understand the risks impacting PMP fleets. Such risks include:

- **Distracted Driving:** With more people returning to in-person work, school, shopping and more, there are more cars and traffic on the road. With the increase in traffic comes an increased risk for distracted driving. Drivers can misinterpret a fellow driver's next move or simply not see another car near them. Aside from the external factors that could distract a PMP, drivers are susceptible



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to in-vehicle distractions such as eating, drinking, utilizing a cell phone and much more. With technology constantly evolving, there are more hi-tech distractions, such as music and interactive driving apps, among others.

- **Labor Shortages:** The great resignation has seen industries across the board struggle to retain talent over the past several years. With a shortage of experienced drivers, many pest control businesses are hiring inexperienced drivers and operating with smaller teams. Many drivers are asked to work extra shifts, putting both inexperienced and tired drivers on the road.
- **Repair Costs:** The supply chain took a serious hit in the last few years and experts anticipate consequences will remain into 2024 and beyond. Because it is often now more difficult to secure parts and it can take longer to receive them, repairing a vehicle can be a time consuming and expensive process. Not only will the actual cost of the repair financially impact a business, but the subsequent business interruption, especially for smaller pest control companies, could be disastrous.



The pest control industry, like many industries who utilize commercial fleets, are left wondering what they can do to combat these risks, keep their employees safe and protect their organization from dilapidating business interruption. Consider the following ways PMPs can mitigate their fleet risks:

- **Driving Policies:** A structured set of policies for PMPs to follow while driving can help limit any confusion, ensure all drivers are

given the same information and assist business owners in enforcing expectations.

- **Training:** Training is the best way to prepare drivers for safe and defensive driving on the road. As soon as a driver is onboarded, they should undergo a comprehensive driver safety course before they step foot into a company vehicle. Drivers should then be expected to complete regular continued training modules to ensure they are informed of and comfortable with the company's driver policies as well as safety best practices.
- **Technology:** Modern technology offers business owners several solutions when it comes to fleet safety. Telematics, which reports driver behavior through GPS data and sensors, can help business owners monitor when drivers engage in hazardous behavior such as speeding and hard breaking. Similarly, intelligent speed assistance (ISA) can advise drivers of the current speed limit and limit engine power to reduce speed when necessary. With additional information and resources business owners can address unsafe practices with PMPs productively.

In addition to the tactics business owners can employ to help navigate the current commercial fleet environment, PMPs should consider enlisting the help of their insurance agent or broker. Insurance professionals who regularly handle commercial auto claims, and are familiar with the nuances and market trends associated with the pest control industry, are best equipped with the necessary knowledge, personal and industry expertise to properly protect PMPs and their fleets.



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