

# Auto Liability: Exposures & Controls

**Y**our drivers represent your business every time they step into a company vehicle. If an accident occurs, it will be your company's name that will be the focal point of any litigation.

For most small businesses, driving is not a large part of operations, so very little attention is devoted to it. If a driver has a license, that's usually good enough. But good enough may not be enough to protect your Insurance rates.

Our Risk Consultation Services Department has a guide dedicated solely to driver exposures and controls. The following is just a taste of what is covered in that guideline.

## Exposures

As mentioned above, drivers hired for small businesses may not have had professional driver training. This lack of knowledge can lead to poor driving habits.

Sometimes these inherent bad driving habits are accompanied by substandard driving records.

If a serious accident occurs, this could play right into the hands of lawyers wanting to find fault in your operations.

To top this all off, if your company has no driving policy, it further invites driving mishaps.

## Items to be aware of

- Do you have a policy for driving company vehicles? If not, we would be glad to provide you with a



should check the driving abstracts annually. Discourage the hiring of drivers who have poor driving records.

- It would be nice to send all of your drivers to professional driving school, but that may not be feasible. At the very least, increase safe driving awareness by reviewing good driving habits with your drivers weekly.

- Are vehicles maintained on a frequent basis? As with any piece of equipment used for your business, you want to ensure that it operates safely.

template that you can tailor to your operations.

- Institute abstract checks for the employees who will be using company vehicles. To improve your odds, you

Once again, a guideline dedicated to Commercial motor vehicle drivers is available for your review. Contact the Risk Consulting Services Department and we will be glad to assist you with setting up a Commercial Vehicle program.

Analyze • Inform • Motivate



**Chad Lindsey**  
*Risk Consulting  
Manager*



**Jason Popejoy**  
*Risk Consulting  
Consultant*

**P:** (808) 951-1772

**E:** [rsc@dtric.com](mailto:rsc@dtric.com)

## About DTRIC Insurance Risk Consulting Services

The Risk Consulting Services team at DTRIC Insurance is designed to help you reduce accidents and injuries in the workplace. Our approach involves our proven **A.I.M.** process that is easy to understand and simple to implement.



### **ANALYZE**

We start by helping you understand and assess your current situation with services including:

- Safety audits
- Property and liability hazard surveys
- Accident investigation training
- Graphical analysis
- Job hazard analysis

### **INFORM**

Keeping your team members informed is essential to success. We'll help you:

- Develop a safety committee
- Provide educational resources
- Work with your management team to develop their skills and knowledge of regulations
- Address loss trends with training on key issues
- Open communications within your organization

### **MOTIVATE**

The more safety is promoted in your workplace, the more motivated your team members will be to make safety a top priority. Whether you motivate with promotions, incentives or recognition, we'll help you develop a results-driven method to encourage safety at all times.

DTRIC's Risk Consulting Services team will work closely with you to create a program to effectively improve your bottom line.