

## 10 Steps to Auto Accident Prevention

Markel's Social Service program's auto accident history indicates some recurrent trends. Failure-to-yield accidents and accidents involving insured drivers rear-ending other vehicles occur most often. Accidents where our insured driver backed into another vehicle or another person's property and lane change accidents were also common.

Implementing a program that requires drivers to drive safely and rewards them for positive driving behaviors can help control and possibly prevent these accidents from occurring.

A joint effort by the Network of Employers for Traffic Safety (NETS), the National Highway Traffic Safety Administration, and the Occupational Safety and Health Administration has produced a very useful document called the *Guidelines for Employers to Reduce Motor Vehicle Crashes*. NETS recommends a 10-step program to minimize crash risk:

- 1. Encourage senior management commitment and employee involvement:** Ask senior management to provide leadership, set policies, and allocate resources to create a safety culture. Actively encourage employee participation at all levels of the organization, and include employees in the initial planning phase.
- 2. Provide written policies and procedures:** Create a clear, comprehensive, and enforceable set of traffic safety policies and communicate them to all employees. Post them throughout the workplace, distribute copies periodically, and discuss the policies at meetings. Offer incentives for sticking to the rules, and point out the consequences of disregarding them.
- 3. Require signed driver agreements:** Establish a contract with all employees who drive for work purposes, whether they drive assigned company vehicles or their personal vehicles. By signing an agreement, the driver acknowledges awareness and understanding of the agency's traffic safety policies, procedures, and expectations regarding driver performance, vehicle maintenance, and reporting of moving violations.
- 4. Check motor vehicle records (MVRs):** Check the driving records of all employees who drive for work purposes. Screen out drivers who have poor driving records—they are most likely to cause problems in the future. Periodically review MVRs to ensure that drivers maintain good driving records.
- 5. Establish and reinforce a crash reporting and investigation process:** Employees must report all crashes, regardless of severity, to their supervisor as soon as possible. (From an insurance company perspective, reporting a crash within 48 hours of the event is a good goal to maintain.) Review all crashes to determine their cause and whether they were preventable. Understanding the root causes of crashes, regardless of fault, forms the basis for eliminating them in the future.
- 6. Establish vehicle selection, maintenance and inspection procedures:** Review the safety features of all vehicles to be considered for use. Implement a routine preventive maintenance schedule for servicing and checking safety-related equipment. Conduct regular maintenance according to the manufacturer's recommendations. Hire a mechanic to inspect each vehicle at least annually, and place documented results in the vehicle's file.

(continued)

**7. Implement a disciplinary action system for drivers who develop a pattern of accidents:**

There are a variety of corrective action programs available; most are based on a system that assigns points for moving violations. The system should describe progressive disciplinary actions if a driver develops a pattern of repeated traffic violations or preventable crashes in any predefined period.

**8. Develop a reward/incentive program:** A driver reward/incentive program can make safe driving an integral part of your business culture.

**9. Provide driver training/communication:** Even experienced drivers benefit from periodic training and reminders of safe driving practices and skills.

**10. Ensure adherence to highway safety regulations:** It is important to clearly establish which, if any, local, state, and federal regulations govern your vehicles and drivers.

Go to [www.osha.gov/publications/motor vehicle guide.pdf](http://www.osha.gov/publications/motor_vehicle_guide.pdf) to learn more about NETS's recommendations.

To help our customers reduce the number and severity of auto accidents, Markel has teamed with I Drive Safely™, a nationally recognized online driving safety organization. We offer our customers three driver education courses at 50% off the regular price, including a passenger van driver education course. You can access this program by going to our web site, [www.markelsocialservice.com](http://www.markelsocialservice.com), and clicking the I Drive Safely button on the home page.

---

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at [safety1st@markelcorp.com](mailto:safety1st@markelcorp.com).