

Automobile Risk Management Considerations

Every auto collision presents the risk for a serious accident and injury; therefore, a proactive approach to manage the auto risk very important. This guideline can be used to evaluate your policy to manage fleet operation risks which includes hiring, training, driver records, and accident reporting. A “NO” answer may indicate a risk to evaluate further. The checklist is designed for private passenger fleets with limited truck use. Operation of larger vehicles with specific DOT requirements may require additional controls.

Topic	Yes	No
Are copies of driver licenses on file?		
Are Motor Vehicle Reports (MVRs) obtained for employee and spouse (if allowed to drive) at hire?		
Are periodic MVRs obtained for employee and spouse (if allowed to drive)?		
Does the company have a policy to evaluate MVRs?		
Are drivers required to report driving violations when they occur?		
Is orientation on the fleet policy given at hire?		
Do drivers participate in defensive driving training or education? (newsletters, direct courses). Do you know if the information is being used?		
Does the fleet policy cover cell phone use and driving while distracted?		
Does the fleet policy cover seat belt use and general safety rules?		
Regular use of personal autos for company business?		
If so, is proof of insurance obtained?		
If so, is there a minimum limit? (\$300,000 or state minimum suggested)		
Is there a formal accident reporting policy?		
Are accidents reviewed for preventability?		
Is subsequent driver action taken for preventable accidents?		
Are accident records recorded in the driver’s file?		

