

# Construction Fleet – Specialized tools for pick-up trucks and automobiles

## What if contractors could reduce fleet accidents without reinventing the wheel?

Zurich has a full compliment of tools and solutions designed to address the needs of construction contractors in developing or enhancing their auto risk management program.

### The challenge

Vehicle accidents are one of the leading causes of occupational fatalities, responsible for 42,600 deaths in 2006 alone. In that same year, 2 million employees suffered disabling injuries from job-related vehicular accidents. These types of accidents cost employers in excess of \$40 billion annually.<sup>1</sup>

Company-owned pick-up trucks and SUVs are a necessity in the construction business. These vehicles transport equipment and workers to the jobsite and may even be considered part of the employee's compensation package. Companies also allow employees to use rental vehicles or their own vehicles while on the job.

This incidental fleet exposure, often overlooked by management, represents a significant liability that may threaten the financial well-being of an organization.

Source: <sup>1</sup> National Highway Traffic Safety Administration

### The solution

Zurich Services Corporation offers several programs, computer based tools (CBTs) and consultative services designed to help reduce the risk of vehicle incidents on the job.

Our specialized solutions include items such as:

#### Driving to Success

This handbook compiles useful information for evaluating company authorized drivers. It includes general company rules and policies, permitted use policy, minimum driver eligibility criteria, Motor Vehicle Record (MVR) evaluation points system, driver evaluation categories, driver intervention record, accident scene and accident review procedures, vehicle maintenance and garaging practices.

#### Virtual Risk Manager (VRM) – Fleet

This online tool allows contractors to assess a driver's experience prior to authorizing use of a company vehicle. This assessment includes:

- Driving experience
- Hazard recognition skills
- Driving attitude
- Quality of MVR

#### 10-4 Defensive Driving

This program provides training designed to illustrate why drivers' typical reaction times and information processing capabilities are not suited to the driving task. It introduces skills and techniques designed to overcome these limitations.

## Crash management tools

This comprehensive program is designed to provide drivers with the key information needed to document and report their vehicle incidents including:

- Vehicle accident kit and crash information checklist
- Driver responsibilities at the accident scene
- Supervisor accident response kit
- Post accident substance abuse testing
- Zurich C.a.r.e.® Directory Online

## Benefits

These solutions can help management improve their vehicle safety program, assess the risk levels of employees using any vehicles and provide an effective means to reduce exposure.

- Provides an evaluation of policies and strategies for driver qualification
- Assists in developing and implementing control programs for non-owned vehicle fleets
- Offers guidance in meeting American National Standards Institute (ANSI) standards
- Supports driver observation coaching and training for supervisors

## Program details

Zurich works with contractors to develop motor fleet safety programs that are consistent with the best practices suggested by ANSI Z15.1 standards.

We assist companies in identifying potential “at-risk” drivers and offer consultative insight into the driving behaviors of employees operating pick-up trucks and autos on company-related business.

Once “at risk” drivers have been identified, Zurich offers strategies and tools to “coach” these drivers to reduce the likelihood of an incident occurring.

## For more information

For more information on Zurich’s construction fleet – specialized tools for pick-up trucks and automobiles, please contact your risk engineering account coordinator.

### Zurich

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Small business owners are responsible for the loss control activities at their company. Zurich offers risk engineering solutions – comprised of tools, reports and information from literally millions of past claims from nearly every industry segment – that can help small businesses minimize and better control losses and improve their bottom line.

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