

Virtual Risk Manager[®] – Fleet

Virtual Risk Manager[®] (VRM) – Fleet is a powerful, internet-based tool that provides contractors with the ability to manage their fleet exposures through a variety of components including driver risk assessments, motor vehicle record (MVR) reviews and targeted training. The tool also incorporates online tracking, auditing and reporting capabilities, thereby providing a comprehensive fleet management solution.

The challenge

Motor vehicle crashes are the leading cause of occupational fatalities in the United States. Of the more than 5,000 worker deaths reported in 2008, approximately 35% were related to motor vehicle crashes.¹ As workers in construction incur the highest number of fatalities of any private sector industry, it is critical for contractors to address traffic safety issues.

Additionally, the average cost to the employer of an on-the-job vehicle collision is \$24,500. This cost increases dramatically if an injury or fatality results from the accident, with each motor vehicle injury costing the employer an average of \$128,000 and each fatality costing over \$3,800,000.²

Management needs the ability to assess current and potential drivers based on historical analysis in order to determine which employees might be involved in the next crash. Studies indicate that using previous driving experience helps to predict potential future crashes.

The solution

Zurich Services Corporation offers Virtual Risk Manager – Fleet to help contractors reduce the risks associated with workers driving for company business.

VRM compiles information about a worker's driving habits using assessments such as driver profile, MVR data and uses additional on-line components to determine hazard recognition skills, driving attitude and knowledge of the road.

Based on those assessments, VRM offers a variety of training options targeted at the individual's specific risk profile.

Product details

Virtual Risk Manager – Fleet has been designed to assist customers in managing both commercial and business vehicle fleets. The tool uses historical data to assess individual drivers and determine their level of driving risk.

Once at-risk drivers are identified, managers can develop, document and track interventions designed to help lower a driver's risk profile. This can be done using the tool's internal training components or by using company-directed training or interventions.

Managers of regulated (commercial) fleets also can use this tool to assist in the creation and auditing of Driver Qualification files, including the monitoring of expiring medical cards and driver's licenses.

Benefits

- Provides a thorough evaluation of each individual driver as well as the entire fleet
- Identifies potentially at-risk drivers
- Monitors proactive training and interventions
- Targets training to individual drivers and provides ongoing training for the entire fleet
- Offers a cost-effective alternative to external training

For more information

For more information on Zurich's Virtual Risk Manager – Fleet, please contact your risk engineering account coordinator.

To obtain a complete listing of our products and services for the construction industry, please visit www.zurichna.com/construction.

Additional resources

Interactive Driving Systems

www.virtualriskmanager.net/zurich

¹ Bureau of Labor Statistics, "National Census of Fatal Occupational Injuries", 2008

² National Highway Safety Administration, "The Economic Burden of Traffic Crashes on Employers", 2000

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