

Fleet Safety Oversight: Strategies for Managing Vehicle-Related Risks

Presented by BHHC Loss Control

Tuesday, November 17, 2026

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Workers Compensation Division



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OBJECTIVES

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Implement Targeted Strategies for Vehicle Risk Management

Analyze accident data, predict risks, and craft solutions specific to fleet operations.

Build and Enforce Strong Fleet Safety Policies

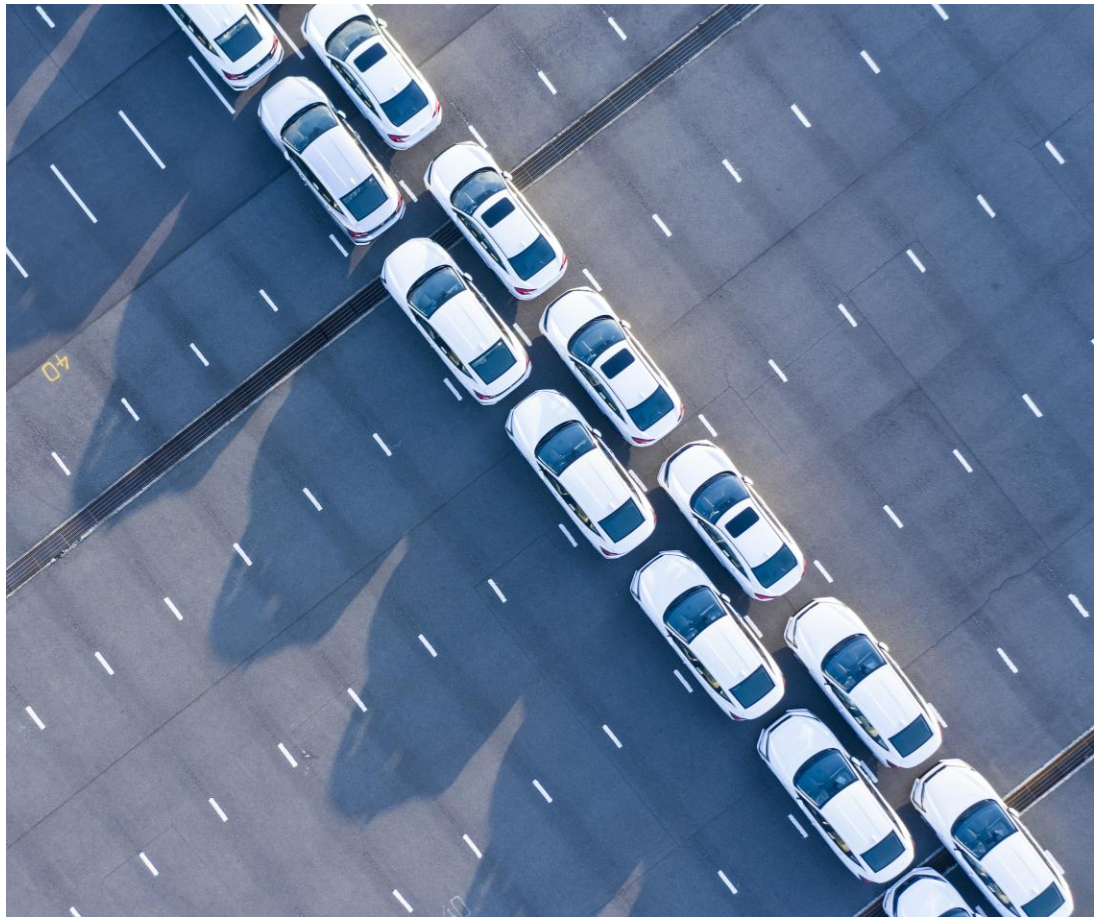
Develop, communicate, and sustain robust policies that reduce vehicle incidents and liability.

Drive Continuous Improvement Through Training and Monitoring

Explore effective methods for driver training, performance tracking, and technology-enabled oversight.

Why Fleet Supervisors Matter

- Direct influence on driver behavior and decisions
- Control over daily dispatch, routing, and scheduling
- Key link between corporate policy and field reality
- First line of response after incidents
- Ability to reinforce safe culture or tolerate risk



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Common Types of Fleets

Long-distance cargo transportation (owned goods of others)
Large vehicles with longer trips; trucks, tractor-trailers, trailers

Service & delivery – trades – plumbers, A/C, Electricians
Smaller vehicles used for intermediate & scheduled routes; pickup trucks, vans

Private passenger – company cars
Not used to transport goods or services (used by sales personnel, taxis)

Buses, vans, shuttles
Transport high numbers of passengers; livery vehicles

Non-owned vehicles of any type
Rented or owned by others

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Common Fleet Exposures: Drivers

Drivers

- Driving history & experience
- Physical condition & ability to operate a vehicle
- Safety orientation & training – observance of traffic safety laws

Impaired driving

- Distracted driving
  - Cell phone use
  - Operating navigation systems/maps, sound systems, climate controls, etc.
- Under the influence of drugs and/or alcohol
- Fatigue

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Common Fleet Exposures: Vehicles

Vehicle – Size & Value

- Larger vehicles may be more hazardous – a fully loaded extra heavy truck has greater physical impact and high potential for damage
- Smaller vehicles have greater potential for passenger injuries when struck by a larger vehicle
- Customized & attached equipment – mechanized lifts, booms, etc.

Vehicle – Number & Condition

- Number of vehicles: on-the-road exposure for multiple vehicles at once and concentration of vehicle values at the garage location
- Vehicle maintenance & condition
- Loss of use of vehicles: physical damage to key vehicles or the entire fleet

Common Fleet Exposures: Cargo, Routes & Road Conditions

Cargo Exposures	Routes & Traffic	Unsafe Road Conditions
Type of cargo – hazardous chemicals, livestock, flammables, etc. Theft, vandalism, physical damage Value of the cargo – high value property, replacement cost, etc.	Radius of use Traffic patterns (urban, rural, highways, congestion) Long-haul routes (miles driven, more time on road) Schedule or on-demand deliveries	Weather-related – flooding, snow & ice, etc. Construction activities – road maintenance, lane closures, detours, etc. Other unexpected conditions – sinkholes, potholes, poor signage, objects in roadway, etc.

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Top 10 Causes of Accidents

The Driver	The Vehicle	Other Events
1. Driver fatigue 2. Rear-ending a stopped vehicle 3. Driving off the side of the road 4. Speeding 5. Loss of control 6. Lane drifting	7. Mechanical failure 8. Shifting cargo	9. Debris on the road 10. Poor road conditions due to bad weather or maintenance

Source: Department of Transportation

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Targeted Strategies for Vehicle Risk Management

Using data to focus your efforts



Cost of Fleet Crashes

- Motor vehicle crashes create direct and indirect costs
- Employer costs include medical care, legal expenses, and property damage
- Even non-injury crashes can materially impact profitability
- Serious injury and fatal crashes can be financially devastating



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Accident Data Basics

- Capture standardized data for every incident
- Include vehicle, driver, location, time, and conditions
- Document crash type and severity consistently
- Track both injuries and property damage
- Include near-misses and unsafe behaviors where possible

Root Causes & Preventability

Root-Cause and Crash-Type Analysis

- Classify crashes by type (rear-end, backing, intersection, etc.)
- Identify contributing factors (speed, distraction, fatigue, environment)
- Separate operational issues from individual behavior
- Look for patterns by route, customer, vehicle type, or time of day
- Use findings to prioritize corrective actions

Preventability Determination

- Use a consistent preventability review process
- Focus on whether reasonable defensive action was possible
- Avoid purely legal or fault-based language
- Document lessons learned and required follow-up
- Communicate outcomes in a constructive, improvement-focused way

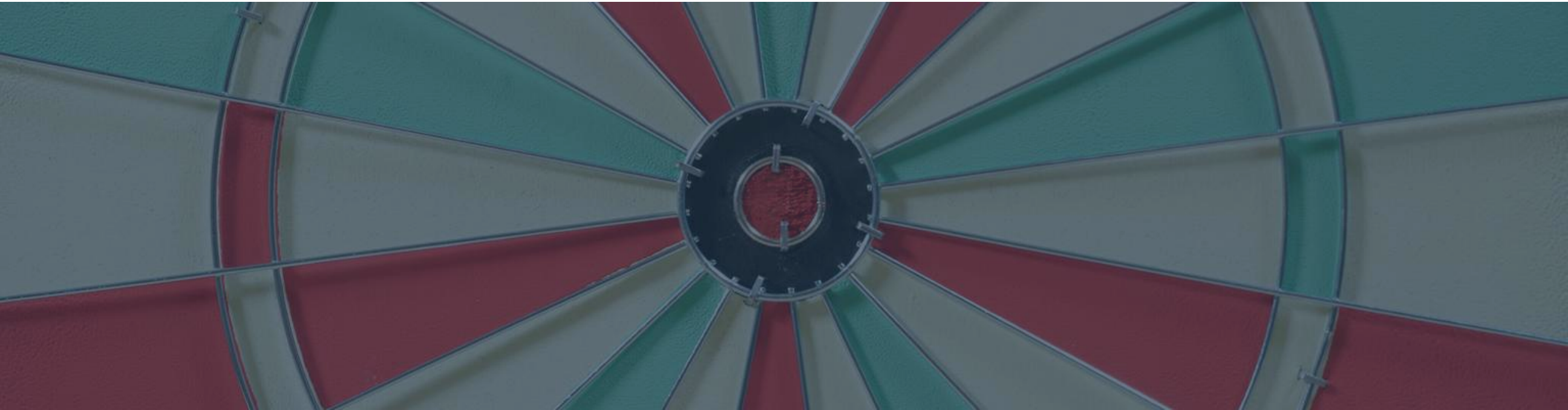


Leading vs. Lagging Indicators

- Lagging indicators: crashes, injuries, claims, violations
- Leading indicators: observations, training completion, coaching, inspections
- Balance both to avoid managing only by past losses
- Use leading indicators to spot emerging risks
- Create simple dashboards for supervisors

Build and Enforce Strong Fleet Safety Policies

Turning expectations into daily practice



Fleet Safety Policies: Purpose & Documentation

Role of Fleet Safety Policies

- Define expectations for drivers and supervisors
- Support regulatory compliance where applicable
- Provide a basis for coaching and discipline
- Demonstrate due diligence to insurers and courts
- Ensure consistency across locations and fleets

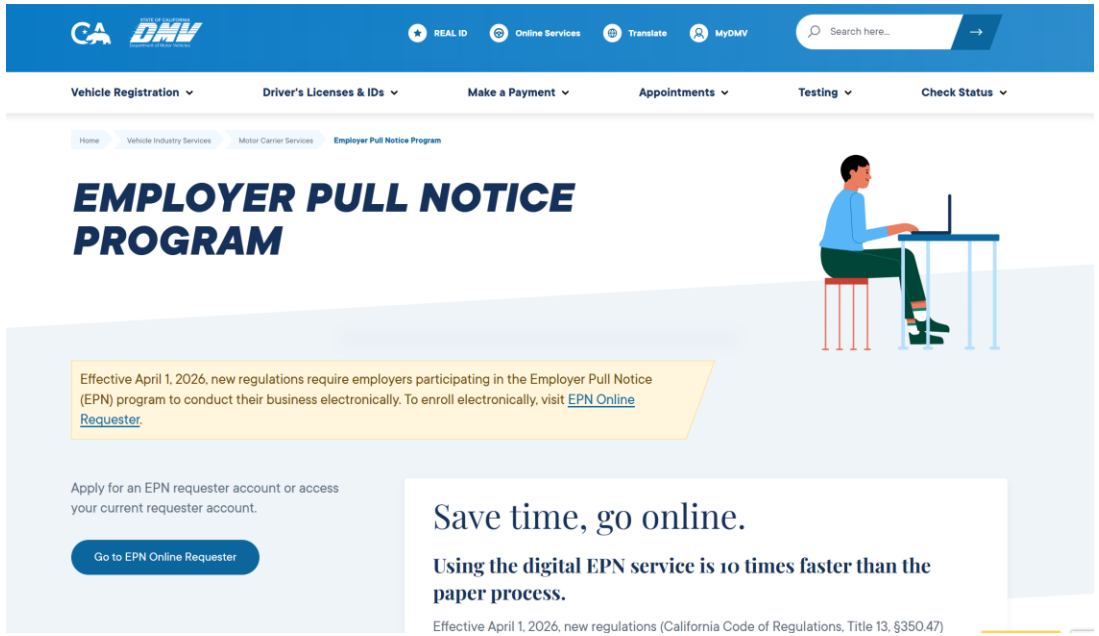
Liability Exposure & Documentation

- Understand how policies, training, and records affect liability
- Maintain documentation of driver qualification and training
- Keep logs of inspections, repairs, and corrective actions
- Use standardized forms and digital systems where possible
- Prepare for potential audits, claims, or litigation

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Driver Selection and MVR Review

- Establish minimum driving experience and license requirements
- Use Motor Vehicle Records (MVRs) for applicant screening
- Define unacceptable violation patterns and crash history
- Set review frequency for active drivers (e.g., annually)
- Tie MVR findings to coaching, restriction, or removal from driving duties



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Key Risk Topics in Fleet Policies

- Distracted driving and mobile device use
- Seat belt use requirements for all occupants
- Speed management and adherence to limits
- Fatigue management and hours-of-service expectations
- Substance use and impairment policies



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Inspection and Maintenance Requirements

- Pre-trip and post-trip inspection expectations
- Procedures for reporting defects and unsafe conditions
- Maintenance intervals and documentation standards
- Responsibilities of supervisors versus drivers
- Integration with telematics-based maintenance alerts

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Accident Reporting and Investigation

- Clear timelines for reporting incidents and near-misses
- Step-by-step guidance for drivers and supervisors
- Requirements for photos, diagrams, and witness information
- Procedures for drug and alcohol testing where applicable
- Follow-up investigation, documentation, and communication

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Discipline, Accountability, and Consistent Enforcement

1. Define progressive discipline aligned with HR policies
2. Link consequences to specific behaviors and violations
3. Ensure policies apply consistently across shifts and locations
4. Avoid selective enforcement that undermines credibility
5. Combine accountability with coaching and support

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Rolling Out Policies: Communication & Checklist

Communication and Acknowledgment

- Formal rollout of new or updated policies
- Use toolbox talks, safety meetings, and one-on-ones
- Require written acknowledgment from drivers and supervisors
- Reinforce messages through ongoing reminders
- Collect feedback and refine policies over time

Supervisor Policy Checklist

- Know which policies apply to your fleet and role
- Verify that every driver has received and acknowledged them
- Monitor adherence during daily operations
- Document deviations and corrective actions
- Regularly review policies for gaps and updates

Continuous Improvement: Training and Monitoring

Keeping drivers safe over time



Driver Training Methods

- Classroom and virtual instructor-led sessions
- E-learning modules and microlearning
- Ride-alongs and in-vehicle coaching
- Simulation-based training where available
- Refresher and remedial training tied to risk indicators

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Performance Tracking and Scorecards



Define clear KPIs for drivers and fleets



Include safety, service, and efficiency measures



Use simple, visual scorecards that drivers can understand



Update regularly and share with drivers and teams



Connect results to coaching, recognition, and development plans

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Telematics and Dashcams

- Common features: GPS tracking, speed, braking, stability events
- Camera systems that capture road and driver behavior
- Event-based alerts for risky behaviors or incidents
- Opportunities to exonerate drivers in non-preventable events
- Privacy, data security, and trust considerations

Real-Time Alerts and Coaching Conversations

- Configure alerts for the most critical behaviors
- Avoid alert overload and focus on trends
- Use events as starting points for coaching, not punishment
- Structure conversations around expectations, examples, and commitments
- Document coaching sessions and agreed actions

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Recognition and Positive Reinforcement

- Celebrate safe driving milestones and improvements
- Use both individual and team-based recognition
- Align rewards with company values and safety goals
- Share success stories across locations
- Ensure recognition is fair and data-informed

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Integrating Training and Monitoring



Link training topics to actual risk patterns



Use telematics and incident data to target content



Schedule follow-up sessions after major initiatives



Share insights across departments and locations



Ensure senior leadership supports ongoing resources

Supervisor 30/60/90-Day Action Plan

- 30 days: clarify policies, data sources, and responsibilities
- 60 days: implement at least one targeted risk initiative
- 90 days: review KPIs and adjust based on results
- Engage drivers and stakeholders in improvement efforts
- Document successes and lessons learned for leadership

Key Takeaways

- Data-driven insights reveal where to focus
- Strong policies and enforcement reduce variability and liability
- Training, telematics, and coaching sustain safe behavior
- Supervisors are pivotal in turning strategy into daily practice
- Small, consistent improvements compound into major loss reductions



Questions?

Please email additional questions to losscontrol@bhhc.com

Appendix: Fleet Administrative Controls Toolkit

There are several hazard and administrative controls that can be used to prevent or lessen the impact of fleet accidents.

Because the physical condition of the fleet can be as much a factor in accident prevention as safe operation of the vehicles, hazard control mingles with administrative control of fleet risks.

Fleet Administrative Controls

Fleet Safety Policy

- Management policy statement – outlines driver responsibility & accountability
  - Authority to drive
  - Rules & regulations
- Drug & alcohol policy
- Vehicle responsibility
- Vehicle inspection & maintenance program

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Fleet Administrative Controls

Driver Qualifications

- Employment applicant vs. existing driver
- Valid driver's license for class of vehicle
- Written criteria for "qualified driver" status
- Commercial driver PSP – FMCSA sets forth general qualifications of drivers; maintains records of driver crash & inspection history…five years of crash and three years of roadside inspection data

Fleet Administrative Controls

Driver Evaluations

- Meetings with supervisors
- Periodic, structured performance reviews
- On-road performance evaluations
- Commercial driver recordkeeping
- Disciplinary procedures

Driver Training

- New driver orientation
- Training specific to type of vehicle driven
- Defensive driving
- Commercial driver rules & regulations
- Specific areas of awareness – cold weather driving, hazardous materials, distracted driving, etc.

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Fleet Administrative Controls

Vehicle Inspection & Maintenance Program

- Pre-trip/on-the-road/post-trip inspections
- Scheduled preventive maintenance
- Documented corrective action

Response to Accidents

- Rules for reporting
- Investigation forms/procedures
- Trending of accidents
- Accident review committees – tasked with preventing similar future accidents

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Fleet Administrative Controls

Monitoring & Surveillance

- Telematic devices electronically monitor performance
- Public reporting – bumper stickers
- Commercial driver Electronic Logging Devices (ELD) – track driver hours of service & driving time

What the technology offers

- GPS technology
- Real-time monitoring of in-vehicle operations
- Dash cameras
- Identify areas for improvement – real-time driver coaching, etc.
- Improve fuel efficiency – monitoring speed/idle times, etc.
- Decrease overall expenses – maintenance, repair, reduce wear & tear

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