

Vehicle Safety and Nonprofit Organizations

by Paul Farrell

According to GuideStar, a nonprofit research organization, there are more than 1.5 million nonprofit organizations throughout the United States. Many of these organizations operate one or more vehicles for business purposes. (This includes the use of personally owned cars driven for business purposes like taking checks to the bank, delivering employees to an off-site meeting, etc.)

Annually, there are more than 45,000 fatalities and more than two million disabling injuries from motor vehicle crashes (NSC Injury Facts, 2005–2006 Edition). In fact, according to the National Safety Council, “The most costly lost-time workers compensation claims by cause of injury . . . are for those resulting from motor vehicle crashes. These injuries averaged more than \$32,900 per workers compensation claim filed in 2002 and 2003.”

Yet, the cost of motor vehicle collisions is measured in more than claim dollars and lost productivity—for most nonprofit organizations, it is also measured in a loss of consumer confidence in the safety performance of the organization. More simply put, each vehicle crash, no matter how minor, begins to erode the trust of the families who depend on the nonprofit’s services, as well as the confidence of the surrounding neighbors who watch these vehicles careen down the streets where their children play.

The operation of commercial vehicles is a highly visible symbol of the organization’s commitment to quality, safety, and community service. Risk managers must realize that poor maintenance, cleaning, and especially poor driving will call negative attention to these vehicles and consequently to their organizations. Unfortunately, we have occasionally met risk managers who honestly believe that since their fleet vehicles bear no organizational logos or markings, they will “blend in” and remain “unnoticed” despite equipping these sedans, station wagons, and mini-vans with marginally



paid, minimally trained, and wholly unmonitored drivers.

Thankfully, the overwhelming majority of nonprofit risk managers that we partner with are true leaders who dedicate themselves to obtaining resources from insurers, agents, and private safety firms. They insist that standards be followed without exception and that no one will drive on behalf of the organization without full driver training and some follow-up mechanism to monitor driver performance (i.e. to enforce accountability for deviation from accepted practices).

Establishing an effective fleet safety program need not be a drain of time or resources on your budget. There are six simple steps that you can follow to assure success.

Step One

Develop and Communicate Your Driver Safety Policies

These policies address who is authorized to operate vehicles, how they will be qualified (as an authorized driver), what training they will receive, and for what purposes the vehicles may be driven.

Authorized drivers, by definition, have agreed to follow all safety policies and cooperate with safety instructions. They have also authorized the organization to obtain a Motor Vehicle Record from the state that issued their license in order to review any history of past tickets or police-reported collisions. Do not hesitate to act on this issue. You should realize that these records will likely be introduced by a plaintiff’s attorney following any serious crash involving your driver. Claiming that you were unaware of serious and numerous traffic offenses will not provide any defense in

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a courtroom situation. Your organization is much better off knowing and acting on this information before you entrust your driver with the lives of passengers! If the history of tickets or crashes exceeds your benchmark standard, then the driver may not drive on behalf of the organization—no exceptions!

Some organizations actually publish a driver agreement that is signed and placed in the personnel file of each authorized driver. The agreement outlines these policies and includes a commitment statement: “I agree to follow these guidelines to protect myself and any passengers that may be in my vehicle,” etc.

Your policies on driving need to be enforced. Someone within your organization will need to be responsible to ensure that drivers are held accountable, and when infractions are found, some mechanism to dispense consequences should be in place. Careful construction of these policies may enable you to make use of existing disciplinary processes for enforcing the rules. This would increase the consistency of your management practices and save time in setting up your fleet safety program.

Most organizations designate a fleet safety coordinator to monitor the program, track statistics, file insurance claims, conduct training, and monitor driver performance. This person should have the support of the executive director and other top management so that they can set direction and enforce the policies.

Step Two

Train your drivers on all the issues they are likely to confront: driving safely, special situations like extreme weather, and how to properly handle passengers who may have special concerns or present distractions to drivers.

Most insurance carriers and agents who specialize in nonprofit organizations have training resources available—sometimes for free or very low cost. These training

materials are typically uniquely tailored to nonprofit organizations and can be found in a wide range of formats: web-based training, videos or DVDs, and classroom-style training programs. Be sure to keep records of who received training and remember that training programs, no matter how well constructed, need to be repeated periodically to keep the information in the front of your employee’s minds.

Step Three

Monitor Your Drivers’ Performance

Seasoned safety experts agree that training alone does not prevent accidents. People can know how to drive safely, but they don’t always feel compelled to actually drive safely. A program to monitor drivers’ performance gives the fleet safety coordinator feedback on who is adhering to the driver safety policies and who is using the training that they’ve received. For some organizations, it may be as simple as arranging for the fleet safety coordinator to ride along with each driver periodically. During this ride-along, a checklist can be used to note whether signals are being used properly, whether following distances are adequate, etc. If any negative behaviors are discovered, immediate training should follow to correct the issues—the driver should not drive unless the training has been completed.

Organizations with more than 10 full-time drivers usually cannot maintain a ride-along program without the resources to support a dedicated, full-time fleet safety coordinator; therefore, a driver monitoring service might be used to provide insights into driver performance.

A growing trend among nonprofit organizations has been to utilize a safety hotline service that places a toll-free hotline number on the vehicle to solicit feedback from motorists on driver performance. In addition to reports on driving issues, there are also occasional reports about other safety issues such as

passengers left alone in the vehicle for extended periods of time, etc.

Some insurers offer the program at no cost on the condition that the nonprofit firm agree to coach and counsel all drivers who receive reports about their performance. Most of these programs also include driver training materials as part of the package—a bonus resource to bolster your fleet safety program. SafetyFirst Systems of River Edge, NJ, monitors more than 4,000 drivers specifically from nonprofit firms. In each case, the nonprofit was provided with the system by its insurer to enhance its fleet safety efforts at no cost to the nonprofit firm. The program is easy to administer, and more information is available at the company’s web site: www.safetyfirst.com.

Step Four

Make a Plan to Respond to Crashes That May Happen During the Year

The old adage, “an ounce of prevention beats a pound of cure” certainly applies to accident management. Take time to train drivers on what to do during a traffic crash—it will help them remain calm, take care of any passengers, and properly notify the appropriate emergency response providers.

Many insurance agents and claims teams can provide assistance in designing an accident reporting kit. These kits contain a small pencil and a note-taking form that covers the essential information that a driver should gather following a crash. Drivers should be trained on how to complete the form and what information to supply to other drivers.

The fleet safety coordinator should review all crashes to learn the cause, whether the crash was preventable (or avoidable), and what could be done to avoid similar crashes in the future.



Step Five

Establish a Vehicle Inspection and Maintenance Program

While it is critical to establish policies about driver safety, it is equally important to describe how vehicles will be inspected and maintained for safe operation.

These policies cover using the right type of vehicle for each situation to avoid overloading or instability (rollover crashes), general appearance and upkeep, periodic inspections for defects, and ongoing maintenance such as checking air pressure in tires and fluid levels.

Did you know that improperly inflated tires lead to early replacement, blow outs, and significantly worse fuel economy? If your drivers are not routinely checking air pressure, you could be wasting a lot of money and putting your employees at risk of injury!

Step Six

Work with Your Consumers to Let Them Know That They Need to Cooperate with Your Safety Efforts

Passengers should be made aware of the role they play in their own safety—seatbelts must be worn, they should not distract drivers, etc.

There are many ways to educate clients to the most common issues: handouts, safety newsletter mailings, and signs in vehicles demonstrating the most critical issues (seatbelt use, wheel chairs secured properly, etc.)

Summary

Fleet safety programs do not need to be complicated to be effective; however, they do need top management's sincere support, a coordinator to take charge, and consistent application of the policies. Ongoing driver training that is backed up by an effective monitoring program ensures that drivers understand the expectations set out by the management policies. Finally, enlisting the cooperation and support of your passengers will help close the loop on a team effort to avoid needless injuries from traffic crashes.

There are many resources available to help set up your fleet safety program. The best place to start is your insurance provider who has a sincere interest in your team's ability to avoid collisions. Next there are several government agencies and private organizations that routinely publish information to help all sorts of organizations with their safety efforts. ■

Resources

1. Nonprofit Risk Management Center (www.nonprofitrisk.org) provides "... tools, advice and training to control risks."
2. The Network of Employers for Traffic Safety (NETS—www.trafficsafety.org) provides driver handouts, sample fleet safety policies, and educational seminars to help employers deal with driver-vehicle safety issues.
3. The Occupational Safety & Health Administration (OSHA) provides education, case studies, sample policies and more at its web site: www.osha.gov.
4. American Society of Safety Engineers—various resources, including the newly adopted, national standard for fleet safety programs—the ANSI Z15 standard (www.asse.org).
5. SafetyFirst Systems is a leading provider of driver monitoring programs and is the preferred vendor for many insurers who specialize in nonprofit insurance programs. www.safetyfirst.com and <http://my.safetyfirst.com/newsfart/AutomotiveFleet2006sf.pdf>.