

## PMA Risk Control & Commercial Auto Client Success Story

# Safe Driving Part of Community Commitment for Wyoming Valley Health Care System

**After a dramatic increase in auto accident frequency in recent policy years, PMA Risk Control worked hand-in-hand with Wyoming Valley Health Care System to implement a full-scale driver monitoring and training program — with stellar results.**

Formed by the 1992 partnership of Nesbitt Memorial Hospital and Wilkes-Barre General Hospital,



Wyoming Valley Health Care System (WVHCS) is the most comprehensive health care provider in northeastern Pennsylvania. Grounded in its mission to serve as a vital community health resource, WVHCS offers emergency care, cancer care, orthopedic care, pediatric specialty care, heart and vascular care, retirement and long-term care, and much more.

In order to bring its services to as many patients as possible, WVHCS operates a fleet of vans, sport utility vehicles and mini-buses that traveled over 1.4 million miles in 2005. The fleet transports employees, students, laboratory specimens, medications, correspondence and X-rays. Over the years, as the fleet began traveling more miles, the risks associated with its operation increased as well. In 2002,

WVHCS looked to its longtime workers' compensation carrier, The PMA Insurance Group, for commercial auto coverage with the same caliber of service and results it had come to expect from PMA.

"After writing the commercial auto coverage for WVHCS, one of our first steps was to complete a thorough loss analysis of the fleet exposure," explains Gordon Smoko, PMA Risk Control Specialist. "The results of the analysis indicated substantial loss sources that could be addressed with a driver-focused training program."

In close consultation with key personnel at WVHCS, including

by implementing a program that focused on three core areas: driver selection, driver monitoring and driver training. After WVHCS began implementing this program in late 2002, the fleet's physical damage and liability losses per 100,000 miles driven have done one thing — decreased steadily every year.

### Driver Selection

WVHCS adopted an in-house Motor Vehicle Reporting (MVR) program in 2002, which was designed to increase drivers' commitment to driving safely. "Their is a strong program complete with a formal policy and driving standards for authorized drivers," adds Smoko. "This ensures every authorized driver knows exactly what is expected of him or her

**The case for commercial auto coverage with proper risk control support is a strong one. While motor vehicle accidents are the No. 1 cause of 'workplace' fatalities, it's estimated that only two to 10 percent of commercial vehicle drivers cause 80 to 90 percent of the accidents\*. At the same time, a study conducted by the U.S. Department of Transportation concluded that 90 percent of all collisions were due to driver action, attitude and behavior — all areas in which drivers can improve with proper training.**

\* Source: the Bureau of Labor Statistics and National Council on Compensation Insurance (NCCI)

the director of compensation and benefits, and the safety and security supervisor, Smoko helped WVHCS minimize the risk and loss factors of its fleet

while operating a fleet vehicle." The standards are clearly posted for all employees to see — drivers must read and sign off on the standards as part of their annual



**2001-2002 Policy Year**  
(Pre WVHCS/PMA Partnership)

- ▶ **79% increase** in accident frequency
- ▶ **Over \$1 million** in losses as a result of fleet accidents
- ▶ **110% increase** in rear-end collisions and traffic accidents at intersections

Even the best drivers sometimes allow driving conditions to get the best of them. That's why PMA Risk Control worked with WVHCS to implement the SafetyFirst® driver monitoring program in 2004. The program, which is fully paid for

reviews to reinforce the importance of following them. In addition, WVHCS annually screens the driver's licenses of all authorized drivers, which makes safe driving one of the responsibilities of the job.

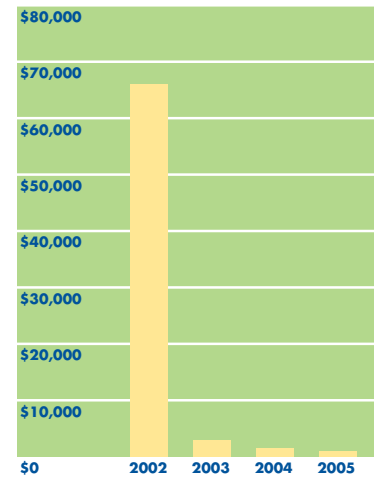
**Driver Monitoring**

Because driving safely demands a driver's full attention, WVHCS adopted a drug screening program for drivers in 2003 under the advice of PMA Risk Control. Drivers are randomly selected for drug tests via a computer program. "The random testing is a good reminder for all of our drivers," says Len Paczkowski, Director of Compensation and Benefits at WVHCS. New drivers must also pass a drug test before getting behind the wheel and any driver involved in an accident is immediately tested for drugs and/or alcohol.

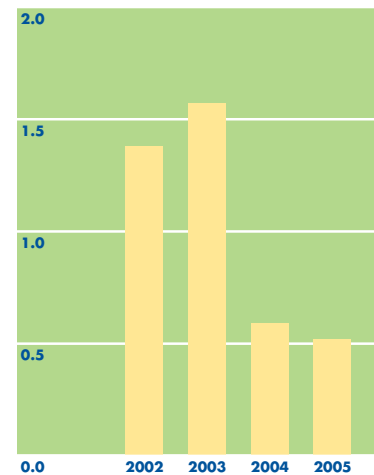
by PMA through the commercial auto coverage selected by WVHCS, gives motorists the opportunity to report reckless or negligent driving by fleet vehicles. Affixed to the tailgate or rear bumper of each vehicle is a decal, which includes a unique identification number and a toll-free number to a live, 24-hour hotline. If a motorist witnesses unsafe driving by a fleet vehicle, they simply call the hotline, identify the vehicle by the identification number and describe the incident. After a call is processed, SafetyFirst contacts Pete Welgus, WVHCS Safety and Security Supervisor, and provides him with a written report. Welgus then discusses the incident with the driver and uses the opportunity to present tips and techniques for safe driving that can prevent future

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**Wyoming Valley Health Care System, Inc.**  
**Incurred Auto Losses per 100,000 Miles Driven\***



**Wyoming Valley Health Care System, Inc.**  
**Number of Auto Claims per 100,000 Miles Driven\***



\*Policy Year (11/1 Inception, 2005)  
Policy Year as of 9/1/06

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incidents. "This is the most fantastic program," says Welgus. "Our complaints have dropped dramatically over the past two years and our drivers are more aware of their

**"I know awareness alone has made me a better driver and I think the same goes for our fleet operators."**

Len Paczkowski  
Director of Compensation and  
Benefits at WVHCS

driving habits than ever before." In fact, WVHCS has even received a number of complimentary calls. "We've had some very positive calls to report our drivers stopping to assist at accident scenes or offering stranded motorists a hand," says Paczkowski, "and that's what WVHCS is all about."

### Driver Training

The third area of the program involves ongoing training for drivers. WVHCS holds annual driver safety meetings at which drivers are trained to identify potential accident situations and to take action before they occur. Recent meetings have focused on avoiding rear-end and inter-sectional accidents as well as accidents where drivers are backing up in high-pedestrian areas. Additionally, Welgus obtained an "experienced driver" screening tool from the Pennsylvania State Police to help him test and coach to sufficient reaction capabilities with his older drivers.

For WVHCS, safe driving is part of fulfilling its mission and commitment to its patients and community. "Beyond these programs, we've also yielded positive results just from talking about safer driving," continues Paczkowski. "I know awareness alone has made me a better driver and I think the same goes for our fleet operators."

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