

WA cities Insurance Authority


Best Practices for Fleet Risk Management

Presented by
Carlene Brown and Drew Brien
Sr. Risk Management Representative

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What is WCIA ?

- Formed in 1981
- Risk Pool
- Interlocal Agency; not an Insurance co.
- Run by the Members for the Members
- 169 Members



WA cities Insurance Authority

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Course Objectives

- Loss Basics
- Fleet Liability Exposures
- Fleet Policies
- Vehicle Drivers
- Operations
- Fleet Programs
- Inspections and Maintenance
- Electric Vehicles

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Loss Basics

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- Liability
 - Loss to others
- Property & Auto
 - Loss to you



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Negligence

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- Duty owed
- Duty breached
- Proximate cause
- Damages as a direct result

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Washington State Liability Laws

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- Comparative Fault
 - Pure Comparative
- Joint and Several Liability
 - Plaintiff fault free
 - 1% = 100%



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Liability Exposures




- Basis for Negligence
 - Hiring
 - Supervision
 - Training
 - Entrustment
 - Operation
 - Maintenance

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Why Fleet Risk Management?




- The Cost of Auto Accidents
 - Auto Loss Statistics
 - Public Perception
- Risk Management
 - Most Auto Accidents Are Preventable

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Washington State 2023 Auto Loss Statistics



- 75,941 total crashes
- 694 fatalities
- 2,822 serious injuries
- 4,819 drunk-driving related accidents
- 10,687 teen-driver accidents
- 13,982 distracted-driving accidents

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Fleet Policies



- Use Policy
 - Who can operate your vehicles
 - Driving personal vehicles
 - Driver safety
 - Driver screening
 - Driver training/education
- Drug and Alcohol
 - Safety Sensitive

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Vehicle Drivers



- Valid Driver License
- Abstract Driving Record (ADR)
 - Evaluation point system
 - Periodic review of ADRs
- Driving as Essential Function of Job
- Occasional Driving

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Training




- Orientation
- On the Job
- Accident Scene Protocols
 - Reporting procedures
 - Accident review board/safety committee
- Professional Classes (Defensive Driving)

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Operations



- Backing
 - Spotters
 - Training required
- Blind Spots
- Turning Radius
- Warning Lights
- Key Control
- Excessive Hours



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Mowing Operations



- Training
- Inspect equipment before use
- Mow during low usage hours
- Site inspection prior to mowing/weed eating
- Idle equipment upon approach of citizens



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Fleet Programs



- Ride-a-Long Programs
 - Citizens with police, sister city, neighboring city counsel
 - Participant waivers
- Senior or Community Center Programs
 - Transporting children and/or adults
 - Participant waivers

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Maintenance

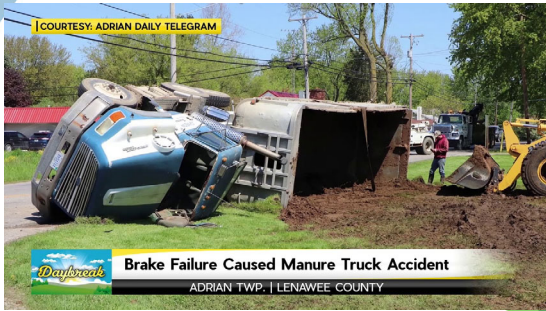


Studies done by the National Highway Traffic Safety Administration (NHTSA) show an average of 45,000 accidents per year are caused by a vehicle malfunction, many of those because of poor maintenance on the owner's part.

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COURTESY: ADRIAN DAILY TELEGRAM



Brake Failure Caused Manure Truck Accident

ADRIAN TWP. | LENAWEE COUNTY

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Five Killed, Others Injured

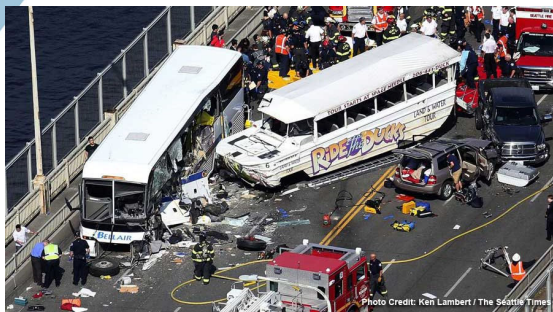


Photo Credit: Ken Lambert / The Seattle Times


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Inspections and Maintenance 


- Inspection Programs
- Maintenance
- Documentation



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Accidents 

- Evidence of Coverage Card
- Emergency Equipment
- Accident Scene Protocol
 - Employee training
- Reporting Procedures
- Accident Review




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Drug Testing After Accident 

- Drug & Alcohol Testing for Non-CDL
- Must Have Reasonable Suspicion
- Police Should be Contacted




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Electric Vehicles 

- Buy in from essential stake holders
- Plan for EV Infrastructure
 - Most utility companies offer incentives
- Procurement

- Resources
 - WSU Green Transportation Program
 - WSU *Milestones for Electrifying Public Fleets*
 - WSU Grants Page

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Take Aways 

- Auto accidents are expensive
- Create a comprehensive fleet/auto use policy
- Develop a screening program that identifies suitable drivers, and perform on-going driver eligibility checks
- Provide an orientation to familiarize drivers to Member policies and provide vehicle-specific training
- Provide training programs such as defensive driving, as needed
- Maintain vehicles to ensure safe operation
- Document everything, retain documents

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Fleet Trainings & Education 

- Evergreen Safety Council – EverSafe Defensive Driving Courses
 - 2-hour Online Course
- NW Safety Consultants – Behind the Wheel Driver Skills Course
- Public Fleet Managers Association (PFMA) - Local and Regional Fleet Managers Meetings

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