It is the policy of (agency name) that motor vehicles will be operated with due regard to minimising the risks they present to:

- the public, passengers, employees and property
- our employees, both in the capacity of their occupation and as a driver entrusted with the company vehicle
- company assets of which each vehicle is a significant component.

This will be achieved by:

- each driver of an agency vehicle being responsible for the proper operation, care and maintenance of the vehicle entrusted to them.
- managers ensuring that all drivers of agency vehicles under their control receive appropriate instruction and training to enable them to satisfactorily perform their function. Managers are expected to exercise control over vehicle operations by ensuring that drivers are aware of and fulfil their responsibilities.

The proper operation, care and maintenance of each vehicle is considered to be an integral part of the performance of the job to which it is assigned.

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Risk Management Plan

motor fleet

For smaller fleets
If collision costs are to be reduced an agency must establish a Risk Management Program. Fleets of all sizes face the same relative risk exposure. It’s the smaller fleets that may not have the resources or funds to properly manage them. With this in mind, Lumley Insurance has designed a cost effective Six Point Plan for smaller fleet operators (less than 100 vehicles).

These six strategies are considered important in the reduction of collision costs.
1. Driver Training & Education
2. Claim Form & Data Capture
3. Review Collision
4. Management & Driver Guidelines
5. Performance Standards
6. Communication & Awareness

Focus your programme by issuing a Fleet Policy Statement (sample included).

Some Facts
• Reduce the number of collisions and you reduce the overall operating costs of your agency
• The real costs of collisions can be over three times the actual repair costs
• Most collisions are avoidable
• Management must be committed to obtaining positive results

1. Driver Training & Education
Driver training combined with management and driver accountability and responsibility will get results
• Have all drivers attend an on road driver training course every five years
• Reinforce on road training with in house training every 12 months
• Implement induction programs that include driver training and education
• Target specific incident causes through driver training and education
• Review training results and provide feedback
• Make driver training available for all employees who have access to agency vehicles

2. Claim Form & Data
Completing a claim form reinforces accountability and provides an accurate history of collision causes and costs
• Have claim forms completed for all collisions above and below the excess
• Maintain records of all collisions above and below the excess
• Ensure claim forms are fully completed
• Provide quarterly and/or annual claims data reports to management
• Use reports to identify adverse trends and problem drivers

3. Collision Review
Management review of collisions reinforces accountability and responsibility
• An agency representative should review the cause of each collision directly with the driver at the time of the event
• Meeting notes should be documented and filed
• The primary aim of the meeting is to prevent recurrence by agreeing on the avoidance techniques
• Reviews should be available to drivers
• Reviews assist monitoring and measurement

4. Management & Driver Guidelines
Written guidelines leave no doubt as to what is required and the expected outcomes
• Management should be made aware of its responsibility regarding collision prevention
• Drivers should receive guidelines on vehicle use and responsibility
• These guidelines should be provided to employees during the induction program
• Guidelines should be current and to the point
• Guidelines should include an Agency Fleet Policy Statement
• Guidelines should include collision prevention techniques

5. Performance Standards
An agreed level of performance should be set to achieve continual improvement
• Review available data to determine a realistic target for improvement
• Aim for a reduction in the overall number of collisions
• Particularly target the number of ‘at-fault’ collisions
• Advise all drivers of targets and provide regular feedback on performance
• Establish individual and driver agency standards
• Review program if standards are not met

6. Communication & Awareness
Regular information to drivers will keep them alert to objectives and reinforce company safety requirements
• Use every opportunity to advise drivers of performance
• Review and update written instructions
• Advise new traffic rules
• Advise collision prevention techniques
• Consider incentive schemes
• Commence communication & awareness at day one