

## About US

Bankers Insurance, LLC is one of the most experienced property and casualty insurance brokerage and employee benefits consulting firms in the state.

Bankers Insurance, LLC has a team of dedicated professionals to serve you. This team represents the full array of property and casualty insurance carriers. Their knowledge and experience have earned the trust of many small and large firms throughout the area.

**According to the National Safety Council, motor vehicle accidents are the number one cause of work-related deaths in the U.S.**

*In addition to the huge emotional effect they have on the deceased's family and coworkers, these accidents—many of which are preventable—can cost your company a great deal of money by increasing auto insurance premiums. As a result, the question employers should be asking themselves is:*

**What can I do to ensure my employees drive safely?**

## Motor Vehicle Accidents

**Minimizing Your Company's Risk**

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Bottom Line



# Planning is KEY

The first step in accident prevention is creating and implementing a company fleet safety program.

How do you go about this? For starters, you can implement pre-employment screening of motor vehicle records, driver education, defensive driving courses and financial incentives for accident-free driving. Of course, a good fleet safety program should also include consequences for drivers with more than one moving violation or at-fault accident in a year.

## What else can you do?

Remind employees that common sense is always important while driving. Management should reinforce this to drivers over and over again.

For example, remind and require drivers to wear their seat belts. Something as simple as this can greatly reduce fatalities by up to 50 percent.

In addition to promoting seat belt use, encourage your drivers to stop if they are too tired to drive to prevent them from falling asleep behind the wheel.

It is also important that your fleet safety policy have a section regarding distracted driving. It has been proven that talking on the phone or texting while driving greatly increases the risk of an accident.

It is important for employees to know that not only is cellphone use while driving not encouraged, it could result in disciplinary action.

Ensuring your employees drive safely is especially important during the winter when weather conditions create an added hazard on roadways.

In the winter, drivers can wear sunglasses to prevent snow glare. They should also take the time to scrape frost, ice and snow from all the windows before beginning to drive. We have all seen highway drivers navigating through a peephole they've cleared for themselves rather than scrapping their entire windshield. This is a reckless and dangerous practice.

Companies should also be carefully maintaining cars and trucks by regularly checking their tires and windshield wipers.

# About Your REPRESENTATIVE

Bankers Insurance, LLC

Insurance Agency

## Contact Us Today

Please contact Bankers Insurance, LLC if you would like to create a formal fleet safety program for your company. We recognize that no two companies are alike, and we offer expertise in designing effective, cost-efficient programs tailored to your needs. The time devoted to this project may save lives and litigation—and that's time well spent.