

Take the wheel today and maximize your protection

8 Ways to Lower Your Risk



Implement a fleet safety program

Document the program and communicate expectations to all employees.



Enforce company policy for use of vehicles

Follow practices such as limiting personal use and monitoring who can use company vehicles.



Hire qualified drivers

Document standards and call for medical evaluations, references, and road tests.



Use a company fleet

Be aware of extra risks when drivers use personal vehicles on the job.



Train your drivers

Cover these essential topics: breakdowns, distracted driving, driving under the influence, rest, speeding.



Regularly check driving records

Set a schedule for checking employee records and stick to it.



Monitor drivers with telematics

Focus on controlling risky practices like speeding and other aggressive behaviors.



Review every crash

Learn how to help prevent repeat incidents.

We're here to help

Online:

Visit SafetyNet™ for risk control tools and resources, where you can explore our commercial auto industry page and download safe driving newsletters at lmi.co/safetynet. (Have your Liberty Mutual policy number ready.)

By phone and email:

Contact our team at the Liberty Mutual Risk Control Consulting Center for more on fleet safety best practices, access to auto risk control toolkits, and more.

866-757-7324

RCConsultingCenter@LibertyMutual.com

Other questions:

Please contact your independent agent. If you're looking at a printed copy of this document, ask for an electronic copy so you can access all the useful links.

Use our FREE online safety trainings

Sample topics: How Does Your Fleet Safety Program Measure Up?; Controlling Distracted Driving; and Decision Driving. One hundred of your employees join for free each calendar year. Visit our Customer Safety Training page to register at lmi.co/safetytraining.



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Commercial Auto

What's Driving Losses?



Know the risks of the road to keep drivers and vehicles safer — and help control costs.



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Commercial Losses Are on the Rise — Here's What's Driving Them



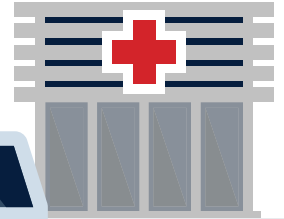
More traffic

Nationwide, vehicle miles driven increased 3.3% year-over-year in the first half of 2016 and is now at an all-time high.¹ More vehicles = higher frequency of crashes.



Distracted drivers

One-quarter of crashes involve drivers talking on phones or texting.²



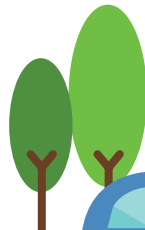
Escalating medical costs

Medical care costs are climbing more than 1.5 times faster than other costs.³



Increasing crash frequency plus severity

Rising claims costs typically stem from either increased frequency or severity — but in the case of commercial auto, it's both.⁴



Inexperienced or undesirable drivers

A shortage of skilled commercial drivers with good driving records = greater odds for crashes talking on phones or texting.²



Rising auto repair costs

Record U.S. auto sales mean garages are often servicing newer cars with more expensive parts. Even minor repairs can cost big bucks.

¹ Federal Highway Administration – Office of Highway Policy Information (OHPI). <https://www.fhwa.dot.gov/pressroom/fhwa1647.cfm>

² National Safety Council – Annual Estimate of Cell Phone Crashes 2013. <http://www.nsc.org/DistractedDrivingDocuments/CPK/Attributable-Risk-Summary.pdf>

³ Consumer Price Index – All Urban Consumers, 2006-2012, Bureau of Labor Statistics.
⁴ <http://www.riskandinsurance.com/warning-emerging-frequency-severity-trends-threaten-commercial-auto-policyholders/>