

Driver Motivation

Despite safe physical conditions, strong management direction, and good management controls, Loss Prevention basically depends on the driver's attitude toward safety. Motivation then becomes a very significant aspect of Loss Prevention efforts.

Employees look to supervision and management for leadership. The key to motivation is good job relations. Motivation is dependent upon the personal factors and attitudes of the employees. An understanding of these factors and attitudes is vital for management to motivating employees.

Some tools which can be used include:

- (1) Driver's Accident Scoreboard – this keeps the fleet accident record in front of the drivers and helps maintain interest in Loss Prevention.
- (2) Driver's Award Programs – these can stimulate interest and encourage positive attitudes.
- (3) Driver's Penalty Systems – a definite policy should be established to handle and retrain accident repeaters.

Great American Insurance Company has scoreboards available and will issue safe driving awards to qualified drivers.

Rules for issuing safe driver awards

- (1) For award purposes, use the National Safety Council's definition of a preventable accident: "A preventable accident is any occurrence involving a company owned or operated vehicle which results in property damage and/or personal injury, regardless of who was injured, what property was damaged, to what extent, or where it occurred, in which the driver in question failed to exercise every reasonable precaution to prevent the occurrence." "When deciding whether or not to charge an accident against a driver's record, one must consider if the driver could have avoided the accident regardless of who was primarily responsible or at fault. In spite of hazardous weather or road conditions, traffic conditions, the other driver's faulty driving or failure to obey traffic regulations, a safe driver is expected to operate his/her vehicle safely."
- (2) To be eligible for a Safe Driver Award, a driver must have completed twelve consecutive months of operation without a preventable accident. When he/she completes a second, third, fourth, etc., consecutive year without a preventable accident, the driver becomes eligible for the corresponding award.
- (3) The first award given to a driver employed by a fleet insured by Great American Insurance may be for his/her entire accident free period while employed.

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(4) The Penalty Rule—If a driver has a preventable accident before earning his/her three year award he/she loses previous standing and must start over again from the date of the accident, and complete twelve consecutive months of safe driving in order to obtain a one year award.

However, once the driver has earned a three year or higher award and then has a preventable accident, he/she does not have to start all over again. Instead, the driver is penalized twelve months for each such accident from the date of his/her last award. After working off this penalty, the driver must then drive for twelve consecutive months without a preventable accident to obtain the next higher award.

(5) Awards are available only to drivers who operate motor vehicle as their full time employment. A seasonable layoff extends the required driving period of the individual driver until a period of an award year has been completed.

(6) Great American awards will be available at the anniversary date of your policy.

Classes of preventable accidents

The following types of accidents are usually considered as preventable by the National Safety Council and other organizations conducting accident prevention contests. In order to help determine whether or not an accident should be charged against a driver's records, refer to this list when filling out the application for awards.

- (1) Backing accidents.
- (2) Intersection accidents.
- (3) Pedestrian accidents.
- (4) Rear end collisions.
- (5) Collisions with fixed objects or parked cars.
- (6) Accidents while passing or being passed.
- (7) Accidents due to mechanical defect which should have been reported by driver.
- (8) Accidents due to adverse weather conditions.

Contact your local Great American Loss Prevention Specialist for additional information.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.
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