

# Driver Selection Risk Control Guide



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RISK CONTROL



## Driver Selection

Driver selection is one of the most important things you can do to prevent vehicle accidents. A company should manage a written Motor Vehicle Records (MVRs) program to assure that you are selecting the right employees to drive for your company and annually qualify them for desirable driving records. By successfully implementing or updating your program, you can help ensure your company has reliable, skilled employees who are familiar with their vehicles and qualified to operate your equipment. The following guidelines will help you implement and improve the driver selection process.

### Determine who drives for your company

The first thing you have to know to control driver selection is just who is driving on behalf of the company. Most companies have drivers that fall into several of the following categories:

- Non-employees operating company vehicles.
- Drivers of vehicles owned or leased by the company.
- Drivers of commercial vehicles owned by the company.
- Drivers with a Commercial Drivers License (CDL).
- Employees driving their own vehicle for company business.

Some of the selection procedures that CNA recommends will be the same for all drivers and some will be specific to the type of vehicle or license. After identifying the type or types of drivers you have, move on to the appropriate steps below.

### For all drivers

- Verify that they have a current, valid driver's license.
- Determine that the license is valid for the type of vehicle they will be operating.
- Compare their Motor Vehicle Record (MVR) to acceptability criteria before they drive and again on an annual basis. Where possible, you should request a five-year MVR.

### For drivers of non-commercial vehicles owned by the company

#### Add these steps to the steps above:

- Have each driver fill out an application, which details their driving experience, license number and expiration date, employers over the past three years and any traffic violations or accidents during the past three years.
- Check references by verifying dates of employment, reasons for leaving, job duties, type of vehicle driven and previous employee feedback.
- Conduct a substance (drug) test (optional).

### For drivers of commercial vehicles owned by the company that do not require a CDL

*(Vehicles over 10,001 pounds Gross Vehicle Weight but under 26,000 pounds Gross Vehicle Weight)*

#### Add these steps to the steps above:

- Conduct a Department of Transportation (DOT) physical examination.
- Create a driver qualification file for each driver that complies with DOT.
- Substance (drug) test (optional).

## For drivers with a Commercial Drivers License (CDL)

### Add these steps to the steps above:

- Conduct a drug test for each driver, following DOT regulations (per hire, random, post accident and suspension).

## For employees using their own vehicles for company business

- Verify that they have a current, valid driver's license.
- Determine that the license is valid for the type of vehicle they will be operating.
- Compare their Motor Vehicle Record (MVR) to acceptability criteria before they drive and again on an annual basis. Where possible, you should request a five-year MVR.
- Require that people driving their personal vehicle for company business provide proof of insurance.
  - CNA suggests a minimum of \$300,000 combined single limits.
  - For employees who regularly drive on company business, require that the company be named as an additional insured on their personal auto policy.
- Regularly inspect the vehicle to assure it is properly maintained and safe to operate.
- Training should be given to non-owned vehicle drivers.

## CNA recommended MVR guidelines

Whether MVRs are obtained by an employer or a third party, managing the driver selection and ongoing qualification process is the employer's responsibility. There is a broad range of driving violations that CNA classifies into two major categories, "A" and "B", based on severity level that can be adopted as objective criteria.

- Anyone with a Type "A" driving violation in the last five years is undesirable for a driving position.
- Anyone with three or more Type "B" violations or two or more at-fault accidents in a three-year period is undesirable for a driving position.
- Anyone with two moving Type "B" violations or one driving accident in the last three-year period will be put on warning from a company monitoring standpoint. MVRs will be required to be reviewed more frequently.
- In addition to the initial MVR check, all employees who routinely drive their personal vehicle (five or more times a month) on company business should have their MVR screened at least once every 12 months to ensure their driving record remains acceptable.

## These Type A and Type B criteria are representative samples of CNA Underwriting driver evaluation guidelines and can be used to help you with the development of criteria for your driver selection process.

Type "A" Violations	Type "B" Violations
<ul style="list-style-type: none"> <li>• Driving under influence of alcohol or drugs</li> <li>• Refusing to take a substance test</li> <li>• Driving with an open container (alcohol)</li> <li>• Reckless/careless driving</li> <li>• Speeding: In excess of 14 mph over posted limit</li> <li>• Driving while texting</li> <li>• Hit and run</li> <li>• Fleeing or evading police or roadblock</li> <li>• Speeding in a school zone</li> <li>• Racing/speed contest</li> <li>• Driving with license suspended or revoked</li> <li>• Vehicular assault</li> <li>• Homicide or manslaughter or using vehicle in connection with a felony</li> </ul>	<p>Moving violations that include:</p> <ul style="list-style-type: none"> <li>• Speeding: 1-14 mph over posted limit</li> <li>• Improper lane change</li> <li>• Failure to yield</li> <li>• Failure to obey traffic signal or sign</li> <li>• Accidents</li> <li>• Having a license suspended in the past related to moving violations</li> </ul>

Additional tools and resources from CNA are available to help reduce auto and fleet risks at [www.cna.com/driverperformance](http://www.cna.com/driverperformance).

