

RISKY BUSINESS

Driving has always been a risky business, but risk should have no place in business for those who drive as part of their work.

By Rosemary Ann Ogilvie

“Motor vehicle crashes are the biggest cause of fatalities in the workplace,” says Geoff Thomas, Managing Director of Driver Management Company Murcotts Driving Excellence.

“Moreover, some clients find that 50 per cent of their WorkCover-related absenteeism is due to motor vehicle crashes.”

These statistics, combined with the fact that the vehicle is a workplace under occupational health and safety legislation, make it absolutely crucial to assess and manage every potential risk relating to your fleet.

“The employer bears a legal liability for the vehicles they provide – and this includes both private and novated vehicles,” says Mr Thomas.

“If there’s a connection between employment and that vehicle’s use, the employer can be held responsible for anything that goes wrong.

“Even in the case of people who may be doing a job or work for a company using their own vehicle, that vehicle is part of the employment contract. Many employers don’t realise this: it’s a sleeper in terms of risk exposure for employers.”

FLEET SAFETY POLICY

The starting point is a fleet safety policy, which covers factors such as:

- Driver recruitment and selection,
- Driver induction,
- Fleet selection and maintenance,
- Crash reporting,
- Driver monitoring and incentive/disincentive schemes, and
- Training, education and development programs to engender safe driving.







Poor driving skills can result in costly damage and need to be properly rectified

Realistic work schedules

While an employee may have a licence to drive the vehicle, says Mr Thomas, if, in the course of doing their work, something goes wrong, then aspects of the work can be seen as contributing factors.

The most obvious aspect is the work schedule. Sales reps or community service workers on call schedules, for example, can put themselves at risk trying to meet a scheduled demand.

Schedules need to be realistic – and it's the employer's responsibility to ensure they are. When distance driving is involved, the employee should have the option of staying overnight – in comfortable accommodation – rather than facing a long drive home after a day's work. They should never be put in the position of having to deal with criticism over the additional expense.

HIRE RIGHT

A key aspect in managing fleet risk is hiring suitably qualified people to drive fleet vehicles.

Here are some hiring strategies:

- Include safe driving as a requirement in position descriptions for jobs that involve driving.
- During the interview, ask behavioural questions to determine the applicant's attitude to road safety.
- Check out the applicant's CV and references from past employers.
- Conduct a pre-employment licence check. Ask the applicant to provide evidence from the relevant road safety or licensing body regarding the currency of their licence and the nature of any traffic infringements. If the person doesn't have a licence or has reached the limit with demerit points, and they have an accident where they injure or kill someone else, the employer may well have some form of liability.
- Ask the candidate to provide details of crash records and traffic infringements for a nominated period – say, the past three years.
- If relevant, find out whether the person has driving expertise in your type of work environment or specialised vehicles.
- If the driving task is a major one, arrange for a medical assessment to confirm the candidate's fitness to undertake the driving activities.

A note on privacy and discrimination issues relating to the recruitment process: you have the right to ask to see an applicant's drivers

licence and request information about their driving history if one of the conditions of employment involves driving a vehicle.

If, prior to employment, a candidate fails to disclose information, or provides information that subsequently proves to be incorrect, and which compromises the employer's risk exposure, the employer can dismiss the person for breach of employment contract.

It's also advisable to check your fleet drivers' licences every six or 12 months, depending on the driving task, to ensure they remain current.

INDUCT NEW EMPLOYEES

New employees must be properly inducted into the systems of work. Training includes:

- Vehicle operation,
- Safe driving techniques,
- Economical and environmentally responsible vehicle operation,
- Safety and security features,
- The vehicle maintenance program and their responsibilities in this respect,
- Basic vehicle checks such as checking tyres (properly inflated tyres are essential for safety as under-inflation reduces braking efficiency and vehicle stability), fluid levels, glass areas, windscreen wipers and lights, especially braking and reversing,
- Conditions relating to the personal use of the vehicle, and
- Special risk factors such as the impact of fatigue on driving.

You need to have in place a policy detailing acceptable and unacceptable behaviour,

A KEY ASPECT IS HIRING SUITABLE PEOPLE TO DRIVE FLEET VEHICLES

NEW PRODUCT CGU Motor Fleet Risk Radar



Shane Brown says MFRR helps managers better run their fleets

IAG's strong commitment to eliminating risk has led to the development of the fleet-management tool, Motor Fleet Risk Radar (MFRR), by member company CGU.

MFRR is designed specifically to help Australian motor fleet managers, including those fleet managers who combine the fleet-management role with another role, and have a limited framework in which to operate.

"It gives them a framework that allows them to identify where their fleet sits now, and where it needs to be," says Shane Brown, National Manager, Motor Fleet.

The product has been available to CGU Motor Fleet customers for almost one year.

The Risk Radar concept has proven its value in a range of CGU and IAG products, including farm insurance. The big difference

with MFRR is that it's not built solely around an OH&S component.

"We realised the number of incidents and the type of claims in a fleet have a really strong link to safety," says Mr Brown.

"Lots of minor incidents can often be indicative of bigger problems in terms of a company's overall approach to fleet management, such as the type of vehicle they select, their recruitment procedures, how they induct their drivers into a vehicle, and so on.

"The frequency of these claims has a really strong link to overall safety."

MFRR allows the fleet customer to look at the fleet as a whole and manage it in the most cost-effective way.

"However, that link to safety is very important," says Mr Brown. "So, it's about saying from the very start what does the customer need to do internally with their overall fleet management that will impact cost, and concurrently improve safety outcomes?"

The customer essentially performs a self assessment of their fleet by answering a series of 30 to 40 questions covering criteria such as vehicle selection, recruitment procedures, driver induction, driver competency, basic maintenance review by the driver, fleet maintenance, ensuring licences are current, fleet safety policy, crash investigation, and incident monitoring and evaluation.

Of the latter, Mr Brown stresses: "It's not

just around accidents resulting in injury claim; you also have to look at all incidents as these can show trends and highlight issues with the fleet or with individual drivers."

Once the questionnaire is complete, the client receives their unique Radar, which provides a snapshot of current performance. It shows areas where work needs to be done, and this links to an action plan.

"We provide other relevant links, including access to data from our IAG Research Centre, which does a lot of work around safety," says Mr Brown.

"We link the tool into some of the resources they provide such as low-speed crash test results and the Greensafe car profiler, which was developed to compare environmental, safety and security features of new cars."

IAG Research is also active in the area of car theft reduction, which again has a very strong alignment with safety from the employee's point of view.

"They created the world's first ratings system on car security and personal security, which has now been adopted by motor insurers internationally," says Mr Brown.

For more information on the Motor Fleet Risk Radar visit www.cgu.com.au.



relating to issues such as:

- Road rules and speed limits,
- Use of seat belts,
- Use of alcohol and illegal drugs while driving, and
- Mobile phone use.

"If you don't specify what is and is not allowable, then you haven't really managed that risk factor," says Mr Thomas.

"If something goes wrong, the employee may well have an action against you. It's no different from someone who hasn't been given the correct help to operate, say, a machine guard: the fact that they bypassed the guard can be found to be the employer's negligence because the training, the supervision or the safety system has not been put in place."

VEHICLE SELECTION & MAINTENANCE

Fleet managers must choose vehicles appropriate for the work being done: it

must be capable of handling the loads and distances involved.

Safety information from ANCAP testing can be found at:

- www.racv.com.au/wps/wcm/connect/Internet/Primary/my+car/car+safety/new+car+safety/

- www.mynrma.com.au/ancap
- www.howsafeisyourcar.com.au

Information about choosing environmentally friendly vehicles can be found at:

- www.greenvehicleguide.gov.au
- And find personal security features at:
- www.racv.com.au/wps/wcm/resources/file/eb968947af1222b/personalsecurityfeaturessep06live.pdf

You must ensure the vehicle is properly maintained: there has to be a formal maintenance program, and this program must be adhered to. If it's not, and the vehicle is involved in an accident because of the failure to

maintain it, then chances are the employer will be held liable.

INCIDENT MONITORING

When crashes do occur, Mr Thomas recommends that you work closely with your motor vehicle insurer, just as you do with your WorkCover insurer for other work-related accidents.

"Rather than just let claims go through, conduct a full investigation – not an inquisition! – into why these events are occurring, why a certain employee is getting injured. Even minor incidents – the scrape that mightn't be repaired immediately – should be recorded as they, too, can reveal patterns.

"What you find is certain people show up in these claims more than others. Some are personality types, some people have problems that need to be treated medically, and some people just cannot drive very well."

NEW PRODUCT EZITRAK®

Australian-made and designed vehicle security system, EziTrak® (manufactured by Rojone Pty Ltd), is a monitoring, protection and tracking system that gives vehicle owners personalised self-monitoring.

The silent anti-theft system utilises GPS and GSM technologies to notify the owner by phone – mobile or land line – within seconds of a door opening or ignition starting. You are able to instantly immobilise the vehicle and halt the theft by pressing a menu option on the phone.

Should the thief tow the vehicle, you can track its path over the phone or via GPS tracking software.

In addition to immobilising the vehicle, the menu allows you to lock and unlock the doors, check on your vehicle at any time, and obtain a status report including its location to within six metres.

An internal black box recorder logs speed, position, time and date from one to 255 hours. This information can be downloaded onto a personal computer, and played back on a moving map display.

A compact GSM antenna, which can be hidden anywhere within the vehicle so that it appears to be part of the normal wiring system, ensures EziTrak® is a truly covert security system: detection of the antenna by thieves is almost impossible.

There are no monitoring fees or charges attached to EziTrak®, unlike other alarms or immobilising products. You pay a one-off purchase and installation cost, with the only other requirement being a GSM SIM card for your phone.

Visit www.ezittrak.com.au.



TRAINING

Identifying the risk factors fleet drivers face is critical to ensure the driver has the skills to deal with them.

"It might be country driving," says Mr Thomas. "One client set up unsealed-road training after an employee was killed in a gravel road crash, because they recognised this was a special condition that needed addressing."

Other risk factors may be night driving, driving in congested traffic, or driving an unfamiliar vehicle such as a utility or 4WD. "These vehicles have special risks because of their dynamics, such as a higher centre of gravity and longer stopping distances," says Mr Thomas.

"If you haven't given the employee some help to understand these things, and if you're not working to a risk assessment of those vehicles, you haven't complied with the law."

It's essential to recognise that a licence isn't proof the person is qualified to do the driving their job demands; it simply means they have a licence, which they may have obtained 20 or 30 years ago. So, another key element in managing fleet risk is identifying driving-related training needs for all employees.

"When you look at OH&S laws right across Australia, the responsibility of the employer to properly supervise and provide training for people using a piece of equipment or plant is absolute," says Mr Thomas.

"A vehicle may be described as plant, but it is certainly a workplace under OH&S definition."

A tool that's proven to be extremely successful, the BAAMS® Driver Profile (behaviour, attitude, awareness, motivation and skill), is incorporated into Murcotts' training.

"The BAAMS® Profile tells us how a person thinks they drive and what their beliefs and

Risk factors need to be identified and company drivers given the appropriate skills to deal with them

attitudes are," says Mr Thomas.

"From there, we look at their actual driving skills. Where there is a big contrast, we know there is a high crash risk. We call this gap an 'optimism bias': where the driver is optimistic about their ability, this leads to overconfidence, which, in turn, leads to crashes."

Murcotts' training courses, which come from the nationally accredited Transport and Distribution Training Package and are delivered by highly qualified trainers, focus on the basics.

"We need to make sure the person is trained to drive in a safe manner; we call it defensive driving for want of a better term. It involves certain skill sets, particularly in the way we use our brain and eyes, which prevent us from getting into an emergency situation to start with, rather than how to handle an emergency.

"Consequently, we don't teach someone how to control a skid, because by definition if you get into a skid in a work vehicle, you've already made some error.

"However, if we teach you to use your vision, to look as far ahead as possible and detect situations that might prompt you to alter your driving – perhaps easing off the accelerator – you master a very high-order skill."

Mr Thomas says that some employers require their drivers to prepare an action plan detailing what they are going to change in their driving once they complete a training course.

A final word on the subject of policies: be conscious that with today's obligations for managers and directors, you can't just put a policy in place and then sit back. Policies must be continually reinforced. ■