

## INSURANCE, SAFETY LEADERS: COMMUNICATE DRIVER POLICIES TO EMPLOYEES

**F**ederated Insurance is reminding propane marketers to carry written driving policies that are communicated regularly to all drivers at the business.

In some cases, propane company owners say they have a driving policy in place, but it hasn't been communicated to their employees, according to Federated.

"Auto liability is the No. 1 exposure that our customers, clients and prospects have out there with bobtails," explains Bob Butkus, senior district marketing manager at Federated Insurance, during a webinar with P3 Propane Safety focused on training and documentation for bobtail drivers.

"Driving those heavy trucks each day poses a lot of risk," he adds. "It can cause bad things to happen when something

goes wrong. It not only affects the auto premium, but if and when we do have a rollover or bad accident, it can also affect workers' comp and umbrella. When we do have claims, we see that companies pay a lot more for the premium, so there's high motivation to stay safe."

Federated sets driving standards to help keep its clients safe. The standards cover distracted driving and vehicle usage, among other categories, and provide consequences for violations.

"We want to communicate these rules and regulations to our drivers, so they know the rules of the game," says Butkus, who encourages annual meetings and driving record reviews of new hires.

Federated also provides for clients a telematics program that scores drivers in five major categories: speed, fast ac-

celeration, hard braking, hard cornering and phone use. The program creates a fun competition among drivers and improves driver behavior, says Andrew Johnson, senior risk consultant at Federated.

In Federated's annual client audits, it reviews motor vehicle records as well as GAS Check forms to ensure compliance from a risk management and safety standpoint. Drivers using the forms can ensure procedures and installs are performed correctly, and they are better able to identify problem areas, Butkus says.

During the webinar, Shawn Litchfield, regional vice president of P3, explained the company's mobile safety documentation tools specific to bobtail drivers. This includes monthly meter creep test and discharge system inspections required by the Department of Transportation.