

▶ *Hanover Risk Solutions*

“How’s My Driving” Programs

Numerous studies have indicated that a well-designed and implemented “How’s My Driving” program has a positive effect on accident reduction. This report will address the best practices in “How’s My Driving” programs to help assure that design and implementation of a program will result in a reduction of incidents and prove effective in driver supervision efforts.

Introduction

Research has shown that 95 percent of vehicle crashes are due to driver error and 5 percent are mechanically related. Even good drivers can develop bad habits, so the ongoing coaching of drivers is very important to companies that are operating vehicles. For the most part, little on-the-road supervision is done by management once a driver has completed the hiring process.

Through the use of “How’s My Driving” programs, however, the public can be used to add insight/data to the driver supervision task. Managed by either the fleet operator or a third-party vendor, the use of telephone reporting of a driver’s behavior by the public has shown increasing value. Generally, such programs use a toll-free number prominently displayed on a decal on the vehicle to provide the public with on-the-spot information to report dangerous or commendable driver behavior.

Numerous studies by insurance companies and fleet operators have indicated that a well-designed and implemented “How’s My Driving” program has a positive effect on crash reduction. Some third-party vendors are so confident in their programs that they offer a money-back guarantee if the program

doesn’t reduce crashes during the first year of implementation (e.g., a minimum 10 percent reduction).

This report will address the best practices in “How’s My Driving” programs to help assure that design and implementation of a program will result in a reduction of incidents and prove effective in driver supervision efforts.

Program Elements

To implement a “How’s My Driving” program, the following elements need to be addressed:

- Management support
- Communication
- Call center support
- Marking of vehicles
- Handling reports
- Performance data

Management Support

No safety program will work without the support of management. If an organization operating motor vehicles agrees to try implementing a “How’s My Driving” program, specific, reasonable goals for the program should be developed. Goals can include a measured reduction in crashes from the year prior to full implementation of the program

and a high percentage in the number of complaint reports that were addressed and closed by management. In years following implementation, a goal of reducing the overall number of complaint reports can be added. To support the achievement of these goals, management data on activity patterns or statistical results should be developed and monitored regularly.

When tracking the number of crashes or complaint reports, caution needs to be exercised to assure that a change in operations, such as the number of vehicles or the number of vehicles with decals increasing or decreasing, is taken into consideration.

Clear lines of authority need to be established regarding what will happen in the event a report is received and how actions resulting from the report will be communicated to “close” a report.

Management must understand that “How’s My Driving” programs are only part of an overall driver safety program—ongoing training should be provided to all drivers to improve safe operations.

Communication

Management, drivers, and union representatives need to be fully aware of the goals of the program, how the program operates, and what actions will be taken when a report is received. This information needs to be communicated to all involved before installation of decals on vehicles begins. Research has shown that approximately 80 percent of drivers will never receive a complaint report, 10 percent of the drivers get one report, and 10 percent of the drivers get multiple reports; therefore, most drivers will not directly participate in the complaint-coaching process during their tenure.

Positive and negative results of the program should be shared with the driving force to foster interest in the program. Some multi-location operations post information on the ranking of each location to foster some positive competition. Also, many fleet operators publicly recognize drivers who receive confirmed, complimentary reports.

Call Center Support

A call center should be staffed during the times an organization’s vehicles would typically be on-the-road. Ideally, the telephone number posted on the vehicle should be dedicated to “How’s My Driving” calls and be toll-free. Person’s receiving phone calls should be appropriately trained to conduct an interview and have a pre-established form for collecting data. The form should direct the call center operator to collect at least the following information:

- Vehicle identification
- Type of incident (e.g., speeding, tailgating, good driving, etc.)
- Location of reported incident
- Time of incident

Once a report is received (either bad or good), the call center should notify fleet management representatives as soon as possible. Quick response will allow management to evaluate what needs to be done and address the issue with the driver in a timely fashion. The report could include a management response section to facilitate “closing” the report (indicating what action was taken and when).

Marking of Vehicles

Decals installed on vehicles must be distinct enough to allow an observer to easily collect the contact information for filing a report.

Vendors should offer a variety of decal sizes to allow the proper fit on an organization's particular types of vehicles.

Vehicles should be clearly marked to allow identification of the specific unit. Decals should be inspected and maintained to assure that they are not compromised by drivers or vandals.

Handling Reports

In general, over 90 percent of public reports are complaints about poor driving, 5 percent are calls to report a crash or spill, and approximately 3 percent cite compliments about drivers. The proper handling of reports is critical to a program showing a positive bottom-line result. Reports must be sent to supervisors and action taken expeditiously, while the incident is fresh in the driver's mind. Actions taken with drivers should be recorded on the report and returned to a data center to close the report.

Negative reports should trigger driver improvement efforts. Following-up on reports with drivers and using the opportunity to coach drivers for better performance, rather than using the program for strictly disciplinary purposes, can enhance the performance of drivers. Some third-party vendors also provide materials to help in the coaching of drivers for enhanced performance.

Performance Data

Whether managed by the fleet operator or third-party vendor, the program should be able to track performance data. Various methods of gathering the data should be available to insurers when providing a program to their insureds. Data elements should be collected such as by driver, by area, by date, by time,

by complaint type for negative reports, and information on positive reports.

Some vendors offer Internet access to program users to allow them to generate their own reports, based on their chosen criteria. Data should be analyzed to extract any underlying factors that could indicate a more serious problem with a driver or supervisor. Data to support evaluation of the goals established for the program should be easily extractable.

Vendor Selection

The following are suggested areas to consider when choosing a third-party vendor.

- Specific evidence of past successes in measured crash reduction (e.g., specific testimonials, references, independently conducted loss reviews, etc.)
- Ease of doing business—enrollment process simple, replacement decals readily available, renewal process as simple as enrollment, management support tools, and training available
- Commitment to timely decal delivery and getting the complete program running
- Follow-up to assure all decals have been installed on the customer's vehicles
- Reports are easy to get and readable
- Only pertinent reports are sent to the customer
- Clear explanation on what the customer should do when reports are received is included
- Data searches are available over the Internet and readily customizable
- Monthly safety letter to customer; training materials provided

Summary

“How’s My Driving” programs have evolved a long way since their initial function as call centers for complaints. The evolution of databases to consolidate and sort pertinent information and make the information easily available to customers has greatly added to the value of these programs. Many studies by insurers and organizations operating vehicles have shown that a well selected and managed program can have a direct, cost-beneficial effect on crash reduction.

References

1. Farrell, P. *Ten Reasons Why Driver Monitoring Programs Fail and How You Can Guarantee Success*. Cresskill, NJ: SafetyFirst Systems LLC, <http://www.safetyfirst.com>

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